



**OMBUDSMAN
ASSOCIATION**
Promoting independent complaint resolution

Annual Report and Accounts 2025–26

Supporting Members. Shaping Policy.
Raising Awareness.



Promoting independent
complaint resolution

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Our Vision

The Vision of the Association is that throughout the public and private sectors:

- It is straightforward and simple for people to complain.
- People making a complaint are listened to and treated fairly.
- A complaint is dealt with quickly, fairly and effectively at the earliest stage by suitably trained staff.
- People have access to an ombudsman in all areas of consumer and public services.
- The learning from a complaint is used to improve services.

Our Objects

The objects of the Association are to:

- 1) Support and promote an effective system of complaint handling and redress in the United Kingdom, Ireland, Britain's Crown Dependencies and Britain's Overseas Territories.
- 2) Encourage, develop and protect the role of an ombudsman in both the public and private sectors as the 'best practice' model for resolving complaints, according recognition through membership.
- 3) Provide an authoritative voice and promote best practice and policy for those involved in complaint handling and redress to ensure an effective service for the public.
- 4) Support open and transparent accountability and endorse principles of good complaint handling.

FOREWORD

by the Chair of the Association

Throughout the year, the OA has continued to support and strengthen the ombudsman and complaint-handling sector across the United Kingdom, Ireland, the Crown Dependencies and Overseas Territories. As the pages that follow demonstrate, this has been a year characterised by collaboration, engagement, and a continued focus on the issues that matter most to our members.

Our 2025 Members' Survey highlighted that demonstrating impact, influencing policy, protecting the brand, and sharing best practice remain key priorities for members. It is encouraging that members also identified the OA's Community, Conference, and Networks as some of the most valued aspects of membership. This reinforces the importance of creating opportunities for peer learning, collaboration, and professional connection across the sector.

The OA has continued to play an active role in shaping discussions about the future of complaint handling, redress, and access to justice. We engaged with policymakers, regulators, and stakeholders on a range of important issues, including alternative dispute resolution reform, the future of the UK Financial Ombudsman Service, the proposed Water Ombudsman in England and Wales, developments arising from the UK Renters' Rights Act. We also engaged in wider discussions on digital justice and access to redress and we have continued to provide an authoritative voice on behalf of the sector.

We have promoted awareness and understanding through our Ombuds Day activities, updated Guides to Ombudsman Offices, and engagement with parliamentarians, consumer organisations, and policy stakeholders. We have continued to highlight the important role that ombudsman schemes play in supporting fairness, accountability, and public confidence. Protecting and promoting the ombudsman model remains central to the OA's mission and continues to be strongly supported by our members.

Our annual Conference in Belfast was once again a highlight of the year. Bringing together 147 delegates from across multiple jurisdictions, the Conference provided a valuable opportunity to share knowledge, discuss common challenges, and explore emerging issues. It was particularly pleasing to see the overwhelmingly positive feedback from delegates and the continued support for the OA's Conference as a key professional development event for the sector. We also celebrated Polly Cox as the 2025 winner of our rebranded annual OA Impact and Innovation Award.

Beyond the Conference – our Networks, Forums, and the OA Community continued to demonstrate their value. There were 21 Network meetings during the year across topics ranging from casework, legal developments, and policy reform to technology, information governance, accessibility, and research. The growing engagement with the OA communities reflects their increasing importance in providing opportunities for members to share expertise, test ideas, and learn from one another on an ongoing basis.

"That OA Thing" podcast has continued to grow. Recent episodes have covered topics including disability inclusion, carers rights, cybersecurity, and social justice / human rights

issues. With over 1,200 listens/views, the podcast is helping to bring fresh perspectives from across the OA community to an increasingly wider audience.

We also continued our important work promoting standards, accountability, and public confidence through the re-validation programme and the work of the Validation Committee. These activities help ensure that OA membership continues to represent recognised standards of independence, fairness, effectiveness, and transparency.

None of this would be possible without the commitment and support of our members, conference volunteers, Network leaders, Board Directors, Validation Committee members, particularly the independent members and other stakeholders. I would like to thank everyone who has contributed their time, expertise and enthusiasm throughout the year.

As you may know Maz has been an integral part of the OA for many years and moved on to a new role during the year. Very little of what the OA has achieved over the years could've been done without Maz, particularly in relation to the conferences – and they certainly would've been a lot more expensive without Maz's nose for a deal and a discount! Her positive can-do attitude, attention to detail, and good humour has been the bedrock on which the OA has been able to punch well above our weight for several years. So, whilst we were sad to see her leave, she left with our enormous gratitude.

I would also like to thank Donal and Charlee for their dedication and professionalism throughout a period of significant change for the OA team. Together, they continued to deliver across membership, communications, events, networks and policy engagement, ensuring that the OA remained active, responsive, and effective in supporting its members.

The breadth of activity highlighted in this report reflects a small team working tirelessly to support members, strengthen the sector and ensure the OA remains a trusted and influential voice. The OA's new 2026-29 Business Plan sets a clear direction for the years ahead, focusing on influencing stakeholders, raising awareness of ombudsman services, strengthening the OA's resilience and maintaining membership as a necessity for all those involved in complaint handling.

As we look ahead to 2026-27, I am confident that the OA is well placed to build on this year's achievements. Guided by member feedback and a shared commitment to excellence, we will continue to champion effective complaint handling, strengthen professional collaboration, influence policy, and promote understanding of the important role ombudsman services play in delivering fair and accessible redress.



Margaret Kelly

Chair, Ombudsman Association
Northern Ireland Public Services Ombudsman



OA at a Glance

Key achievements, reach and engagement over the year



What difference did we make?

Support and promote an effective system of complaint handling and redress

- Helped shape discussions on future redress and complaint-handling reform.
- Promoted access to justice through consultation responses and stakeholder engagement.

Protect the role of an ombudsman as the 'best practice' model

- Increased awareness of ombudsman services through the updated 'Guide to Ombudsman Offices in the UK' and 'Ombudsman Offices in Ireland'.
- Reached more than 19,000 people through awareness-raising activity.

Provide an authoritative voice and promote best practice

- Brought together 147 delegates at our highest attended conference and facilitated 21 Network meetings to support learning and collaboration across the sector.
- Enabled opportunities for members to exchange ideas and tackle common challenges, from AI adoption to service improvement.

Support open and transparent accountability

- Completed 18 re-validations since the programme began (34% of membership), including 12 completed during 2025-26, helping to uphold standards across OA membership.
- Continued promoting consistency and continuous improvement through the OA Service Standards Framework.



Did you know?

75%

of members rated Networks and Conference as essential or very important.



The OA Conference provided invaluable peer learning and practical insights we could take back to our organisation.

The Difference Membership Makes

Members told us that the value of the OA lies not only in what we do, but in the opportunities we create to connect, learn, influence and improve.

This section highlights how member feedback continues to shape our priorities and helps ensure that our activities deliver value across the ombudsman and complaint-handling community.

You Said. We Did.



Protecting the brand and maintaining a presence in the public psyche is essential to the long-term sustainability of the Ombudsman sector.”

Protecting the Ombudsman Brand

What Members told us: Protecting and promoting the ombudsman model remains a priority.

We responded by:

- Promoting Ombuds Day across multiple jurisdictions
- Publishing updated Guides to Ombudsman Offices
- Engaging policymakers, MPs and stakeholders
- Responding to consultations affecting the sector



The OA is a unique platform, best placed to facilitate networking and exchange of best practice.”

Supporting Professional Learning

You told us: Access to learning and sharing best practice is essential.

We responded by:

- Delivering the OA Conference
- Producing newsletters and resources
- Publishing new podcast episodes
- Supporting existing networks

Connecting Colleagues Across the Sector

You told us: Networking, peer learning/support and sharing best practice are among the most valuable benefits of membership.

We responded by:

- Facilitating and supporting 21 network meetings
- Growing the OA Community & creating new Networks
- Re-establishing the Irish Forum
- Creating opportunities for collaboration across jurisdictions



The networks and sharing good practice are essential, as is being able to make connections across the community which is otherwise fragmented across multiple sectors.”

Exploring New Challenges

You told us: Members want support on emerging issues such as AI, technology and digital transformation.

We responded by:

- Launching the Technology Network
- Supporting discussions on AI across Networks
- Featuring emerging technology themes in events and resources
- Sharing examples of innovation from across the membership

Member Voices

Throughout the year, member feedback continued to inform the OA's priorities and activities.

The 2025 Members' Survey highlighted the growing importance of professional networking, policy influence, sharing best practice and protecting the ombudsman brand. Members also identified the Conference, Networks and OA Community as some of the most valued aspects of OA membership.

OA Community

OA Community

The OA Community continues to support collaboration between meetings, enabling members to share resources, ask questions and exchange learning throughout the year.

The 2025 Members' Survey highlighted the increasing value members place on the platform, with the proportion rating the OA Community as essential or very important increasing from 23% in 2023 to 53% in 2025.

Looking Ahead

Member feedback continues to inform the OA's priorities and future direction. The 2025 Members' Survey reaffirmed the importance of protecting the ombudsman brand, influencing policy, supporting professional networking and facilitating the sharing of best practice. It also highlighted the increasing value members place on the OA Community as a space for collaboration and knowledge sharing. As we look ahead, we will continue to focus our efforts on the areas members have told us matter most, ensuring that our services, events, Networks and resources remain relevant, responsive and impactful.

“The website is a great resource, and the discussions section helps to link up with colleagues. The uptake of discussion topics appears to have improved over the recent year.”

“Keep up the great work! We value your support and appreciate your efforts.”

“The sharing of best practice at the OA interest groups greatly assists relevant practitioners and provides day to day support for operational staff.”

“Very responsive to member queries, demonstrating genuine interest.”

“We think the value of then OA is in pulling together members as part of a community, representing the interests of the sector as a whole and facilitating the sharing of learning.”

 First Contact Network >	 Communications Network >	 HR Network >
 Legal Network >	 Casework Network >	 Information Governance Network >
 Policy Network >	 Senior Leaders Network >	 Outreach Network >
 Dependencies & Territories Network >	 Technology Network >	 Network Leaders Area >



“As Chair of the Dependencies & Territories Network, I've been struck by the value generated by this small, informal group of jurisdictions simply by comparing notes. Over the past year, we have discussed structural independence, staffing models, AI adoption, case management systems, and measuring service impact. We found that problems once assumed to be unique are often shared across the network. For jurisdictions too small to have peers within their own borders, the Network offers practical guidance and collective problem-solving that none of us could easily replicate alone.”

Michael DeSilva,
Ombudsman for Bermuda



Object 1: Support and promote an effective system of complaint handling and redress in the United Kingdom, Ireland, Britain’s Crown Dependencies and Britain’s Overseas Territories.

Supporting the Development of Redress Systems and Access to Justice

During the year, the OA continued to provide expertise and advice on proposals affecting current and future redress schemes. The Chief Executive met several times with officials from the UK Department for Environment, Food & Rural Affairs (Defra) regarding the UK Government’s proposals to establish a Water Sector Ombudsman. The OA also engaged with officials from the UK Ministry of Housing, Communities & Local Government (MHCLG) regarding implementation of the Renters’ Rights Act and proposals for an ombudsman for the private rented sector.

The OA also contributed to several consultations and policy reviews aimed at strengthening complaint handling, redress and access to justice; including the [Welsh Parliament’s](#) post-legislative review of Public Services Ombudsman for Wales (PSOW) Act; the Future of the Rail Ombudsman and the Jersey Government’s consultation on Feedback on Public Services, where we argued strongly for the benefits of a public services ombudsman. The OA also responded to the Online Procedure Rules Committee’s (OPRC) proposals for a [Digital Justice System](#), supporting measures to improve access to justice and advocating for the term “Early Resolution” to be used rather than “Pre-action” to better describe the space of information, advice, and dispute resolution available to the public.

Consultation responses

Modernising the Redress System – FCA & FOS October 2025	Review of Financial Ombudsman Service – HM Treasury October 2025
Response to the Online Procedure Rule Committee (OPRC)’s Model for Digital Justice System September 2025	Feedback on public services consultation – Government of Jersey May 2025
A railway fit for Britain’s future – Department for Transport April 2025	Review of PSOW Act – Finance Committee, Senedd Cymru April 2025

External Policy Engagement

The OA continued to engage with policymakers, regulators, and stakeholders on developments affecting complaint handling, redress, and access to justice across the United Kingdom, Ireland, the Crown Dependencies, and Overseas Territories.

The Chief Executive met with officials from the UK Department for Business and Trade (DBT) regarding changes to the Alternative Dispute Resolution Regulations and protections at Companies House, along with the implementation of the Digital Markets, Competition and Consumers Act. The OA also engaged regularly with the UK Cabinet Office, which has responsibility for coordinating UK Government policy relating to ombudsman schemes and complaint handling. Through this engagement, the OA contributed to discussions on developments affecting existing ombudsman schemes, including proposals relating to the Energy Ombudsman and the Office of the Independent Adjudicator (OIAHE).

Financial Ombudsman Service Review and Redress Reform

The OA played an active role in discussions concerning the future of consumer redress and the wider ombudsman landscape. The Chief Executive met with officials from HM Treasury, representatives from the Financial Ombudsman Service, and a member of the Treasury Select Committee regarding the [HM Treasury Review of the Financial Ombudsman Service](#) and wider proposals to modernise the redress system.

The OA responded to the HM Treasury Review of the Financial Ombudsman Service,

emphasising the importance of maintaining consumer confidence through fair and reasonable decision-making. It also responded to the joint Financial Conduct Authority (FCA) and Financial Ombudsman Service consultation on [Modernising the Redress System](#), supporting clearer guidance on identifying mass redress events and stronger coordination across the redress landscape.

Engagement with Stakeholders, Parliamentarians, and Academia

The OA continued its work to increase awareness and understanding of ombudsman services and complaint handling across the public policy landscape.

The Chief Executive presented to UK MPs' staff through the House of Commons Member Services Casework Forum and participated in events organised by the Consumer Empowerment Alliance and the Westminster All-Party Parliamentary Group on Consumer Protection. The OA also worked closely with organisations including JUSTICE and Fair Civil Justice to promote understanding of the contribution ombudsman schemes make to access to justice, accountability, and public service improvement.

The OA continued to encourage greater use of ombudsman data and insight within public policy research. This included participation in a Universities Policy Engagement Network (UPEN) webinar, alongside member organisations, exploring how ombudsman data can support evidence-based policymaking and academic research.

Supporting Future Reform

The OA also continued engagement with the Ethics & Integrity Commission in relation to its first review of the public sector ombudsman system in England. The Chief Executive met with the Commission's leadership team and contributed to discussions on the review's draft terms of reference and call for evidence. The OA has been invited to provide formal evidence

as the review progresses.

These activities helped ensure that the perspectives and experience of OA members informed policy discussions across government, regulatory, academic, and stakeholder communities, while promoting greater understanding of the value ombudsman schemes bring to consumers, citizens, public services, and the wider justice system.

Object 2: Encourage, develop and protect the role of an ombudsman in both the public and private sectors as the 'best practice' model for resolving complaints, according recognition through membership.

Ombuds Day

The OA utilised Ombuds Day 2025 to raise awareness of ombudsman services and the value they provide to citizens, consumers and public services – through the publication and promotion of updated guides to Ombudsman Offices in both the UK and [Ireland](#), alongside new supporting resources and communications

Post performance

Targeted to all followers

13,905 impressions

990 clicks

15 comments

1,268 engagements

7.12% click-through rate

57 reposts

activity specifically on social media. Working closely with members, the OA provided social media assets, promotional graphics, and stakeholder engagement support to maximise reach and engagement. Further information can be found in this [article](#).

The coordinated campaign generated significant engagement with stakeholders compared with previous years, including the UK Cabinet Office, JUSTICE, Fair Civil Justice, Chartered Trading Standards Institute (CTSI), The Law Society, 16-25 Independent People, and ARC Northern Ireland, helping to amplify the reach of key awareness-raising messages and resources.



"The world of policy is forever moving forward. Governmental changes invariably bring policy changes and there have been many in recent years. The Policy Network not only helps its member organisations to keep on top of these changes but also provides a space to share ideas and solutions to issues that cross ombudsmen's' jurisdictions."

**Peter Habert, Director of Policy,
The Property Ombudsman Scheme (TPOS)**



The Impact and Innovation Award

Previously called the Outstanding Contribution Award, the OA's Impact and Innovation Award recognises outstanding achievement, innovation and leadership across the ombudsman and complaint-handling community.

Following feedback from members, the award was refreshed during the year to better reflect its purpose and to increase awareness and participation across the membership. This included rebranding the award, developing a range of promotional resources, creating a dedicated information hub within the OA Community, and enhancing recognition for the eventual winner.

Following a strong cohort of nominations, Polly Cox, Sector Learning & Development Manager at the Housing Ombudsman, was announced as the **2025 Impact & Innovation Award winner** at the OA Conference in Belfast. The award showcases the breadth of talent, expertise and innovation across the sector, recognising the significant contribution that individuals and teams make to improving complaint handling, driving innovation and sharing learning across the OA community.

Looking ahead, eligibility has been expanded for the 2026 award programme to allow teams, as well as individuals, to be nominated, recognising the collaborative nature of many successful initiatives and the collective effort that underpins improvement and innovation across the sector.

Promoting and maintaining standards across the OA membership

During the year, the Validation Committee continued its review of member organisations against the OA's Criteria and Service Standards Framework, helping to promote good practice and strengthen confidence in the ombudsman model across the sector. The Re-validation programme remains central to ensuring that OA membership continues to represent recognised standards of independence, effectiveness, fairness, openness and accountability.

In early 2026, the Validation Committee temporarily paused consideration of new re-validation applications in order to focus on progressing existing applications and addressing outstanding cases.

To support members throughout the process, the OA maintains a dedicated Re-validation Resources area containing guidance, webinar recordings, presentation slides, schedules and application forms.



"I'm delighted to receive the Impact and Innovation Award from the Ombudsman Association. This recognition highlights the importance of creative thinking and practical solutions in our sector. At the Housing Ombudsman, my team and I created the Centre for Learning - a dedicated resource designed to support our landlord members in improving services and resolving complaints more effectively.

By sharing insights, case studies, and good practice, the Centre for Learning aims to drive sector-wide learning and continuous improvement. I'm proud of what we've achieved and grateful to the Ombudsman Association and my colleagues for acknowledging the value of innovation in this work."

Polly Cox,
Sector Learning & Development Manager, HOS
2025 Impact & Innovation Award winner

Housing
Ombudsman Service

Object 3: Provide an authoritative voice and promote best practice and policy for those involved in complaint handling and redress to ensure an effective service for the public.

Supporting professional learning and best practice

The OA continued to support learning and professional development across the membership through the OA Newsletter, engagement with members and opportunities for cross-sector collaboration.

Throughout the year, the Chief Executive met regularly with member organisations to discuss emerging developments, common challenges and opportunities for shared learning. Engagement included the Parliamentary and Health Service Ombudsman (PHSO), Public Services Ombudsman for Wales (PSOW), Financial Ombudsman Service (FOS), Housing Ombudsman, Energy Ombudsman, Rail Ombudsman, Pensions Ombudsman, Furniture & Home Improvement Ombudsman (FHIO), and the Information Commissioner's Office (ICO). The Chief Executive also attended a meeting of the Irish Forum in Belfast, providing a valuable opportunity to discuss issues affecting members across the island of Ireland.

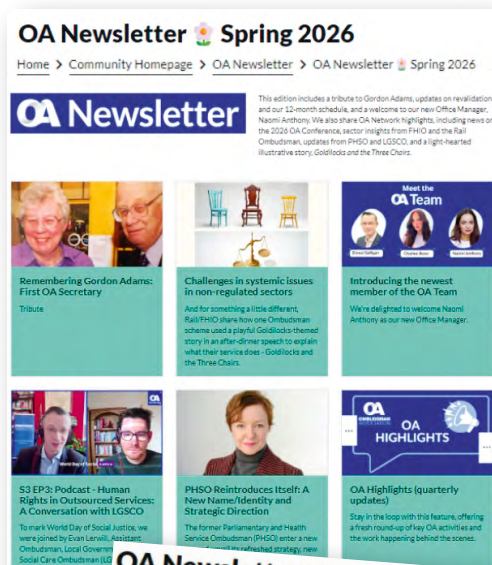
Regular editions of the OA Newsletter further supported these objectives, keeping members informed about emerging issues, research, sector developments and examples of effective complaint handling and redress.

OA Newsletter

Spring Edition (31 March 2026)

Summer Edition (5 August 2025)

Winter Edition (25 November 2025)



"We also have the power of own imitative investigation, which is a really, useful initiative and in fact, the Office over the years have undertaken quite a number of own initiative investigations that have brought about improvements right across the services that are delivered to the public service.

I think that's sometimes a very powerful tool that we use where we see systemic problems or issues that are affecting people – so many people actually benefit from the services of the Office who don't even come to us, who may not have made a complaint in the first place."

S2 EP 7: Ensuring Equity for People with Disabilities - Ger Deering, Ombudsman, Office of the Ombudsman Ireland



Podcast Impact in 2025-26

- 1,183 listens and views
- Season 2 completed and Season 3 launched
- Six episodes featuring OA members and sector leaders
- Contributors OR Voices from across the UK, Ireland and the Channel Islands
- Exploring disability inclusion, children's rights, carer's experiences, mental health, cybersecurity and scams, social justice and human rights

Promoting innovation and continuous improvement

The OA continued to act as a convening body for the ombudsman and complaint-handling sector, bringing together perspectives from across public and private sectors, jurisdictions and professions to support innovation, service improvement and organisational learning across the sector.

Through engagement with member organisations, policymakers, academics and professional bodies, the OA helped facilitate discussion on emerging issues including access to justice, digital transformation, artificial intelligence, public service reform and future delivery of complaint handling services.

“We think the value of the OA is in pulling together members as part of a community, representing the interests of the sector as a whole and facilitating the sharing of learning.”

The OA also worked with members through Community and Website Focus Groups, gathering feedback and insight to help inform future improvements to the Association's website, digital services and member resources. Focus group meetings took place in April and May 2025, providing valuable member perspectives on priorities and opportunities for future development. Further work on the project has been deferred while resources are focused on other organisational priorities.

That OA Thing Podcast: Bringing Voices from Across the OA Community

Through *That OA Thing*, the OA continued to bring together voices from across the ombudsman sector, providing a platform for sharing expertise, exchanging good practice and exploring emerging issues affecting complaint handling, redress and public services.

By showcasing perspectives from across different sectors and jurisdictions, the podcast helped promote collaboration, professional learning and the exchange of ideas on some of the most important issues facing the ombudsman community.

All episodes are available to listen to on [Spotify](#) and [YouTube](#).

Voices featured during 2025-26

Featured guests included Ombudsman, Chief Executives, Deputy and Assistant Ombudsman and Own Initiative Investigation Leads from across the OA Community, reflecting the breadth of experience, expertise and perspectives represented within the membership.



Conference and Network Highlights

2025 OA Conference: Providing a Modern Service

The 2025 Members' Survey confirmed the importance members place on opportunities for networking, collaboration and shared learning. Members identified the OA's Conference and Networks as their most valued services, while the value placed on the OA Community increased significantly during the year.

Bringing the sector together through the OA Conference

The OA Conference remains the Association's flagship professional development event and an important platform for sharing knowledge, challenging ideas and exploring emerging issues facing the ombudsman and complaint-handling sector.

The OA's 2025 Conference was held in Belfast on 10-12 June and brought together 147 delegates from across the United Kingdom, Ireland, the Crown Dependencies, and Overseas Territories. Delegates included ombudsman, complaint handlers, policymakers, academics and sector specialists who came together to share learning, discuss common challenges, and explore opportunities for collaboration.



Delegate Voices from the Conference

“I came back with a huge to-do list, lots of ideas and energised to deliver them.”

“This was the best OA Conference I've attended.”

“The OA conferences are always insightful, enjoyable and a great time, but this event in particular felt exceptional in my eyes.”

Conference highlights

Plenary speakers included Professor Laura Lundy, Co-Director of the Centre for Children's Rights; Stephanie Needleman, Legal Director at JUSTICE; Leslie-Anne Newton, Director of ARC Northern Ireland; Dr Mary-Kathryn Adams, Chief Executive of Simetrica-Jacobs; Dr Julia Cream, Fellow at The King's Fund; Dr Thomas Elston, Associate Professor of Public Administration at the University of Oxford; Professor Rita Devlin, Director of the Royal College of Nursing Northern Ireland; and Pete Weatherby KC, Director of Hillsborough Law Now.

The Conference programme focused on topics including:

- Demonstrating impact and value
- Access to justice and public service improvement
- User experience and accessibility
- Crisis management and organisational resilience
- Systemic recommendations and driving change
- Complaints standards and service improvement
- Artificial intelligence, innovation and emerging technologies

The popular Summer Workshop was once again held before the Conference, with this year's workshop focused on technology and artificial intelligence across the ombudsman sector, exploring how organisations of different sizes are adopting digital tools to improve efficiency, support decision-making and enhance service delivery. Delegates highlighted the value of combining professional learning, networking and practical discussion within a single programme.



What delegates told us

- **82%** of delegates were very satisfied with the Conference.
- **96%** supported the Conference continuing annually.
- **88%** felt the current Conference length was about right.
- **78%** felt the balance between plenary and breakout sessions was right

2026 Conference – Early Bird

- Location: Glasgow
- 127 places pre-booked
- 109 residential bookings
- 34 member organisations represented

Conference plans for 2026

Planning for the 2026 Conference in Glasgow commenced immediately following the Belfast event. Significant work was undertaken during the year to implement a new conference booking platform and enhanced booking options to improve both the delegate experience and conference administration.

Early Bird pre-booking generated a strong response, with 127 delegate places reserved, including 109 residential bookings, across 34 member organisations. The OA is also grateful to the Lord Provost and Glasgow City Council for agreeing to host a Civic Reception as part of the 2026 Conference programme.

Network Highlights at a Glance

Throughout 2025-26, the OA's Networks continued to provide opportunities for members to share good practice, discuss common challenges and learn from one another.

Network Highlights

Supporting Better Complaint Handling

The Casework, First Contact, and Legal Networks explored operational challenges affecting complaint-handling bodies, including managing demand, service transformation, customer journeys, reasonable adjustments, complaint intake processes and emerging legal developments. Members shared practical experiences and approaches to improving efficiency, accessibility and casework quality.

Sharing Expertise and Best Practice

The HR, Information Governance, and Research Networks provided opportunities for members to exchange learning on workforce wellbeing, employment law, performance management, data protection, research methodologies and service improvement. Guest speakers and member-led presentations supported the sharing of practical knowledge across the membership.

Responding to Emerging Challenges

Artificial intelligence remained a prominent theme throughout the year. The Technology, Communications, Legal, and Information Governance Networks all explored topics including AI governance, automation, cyber security, large language models, robotic process automation and the opportunities and risks associated with emerging technologies.

Network	2025-2026 Highlights
Casework Network	Managing demand, proportionality and service transformation
Communications Network	Consumer engagement, awareness raising and communications strategy
Dependencies & Territories Network	Independence, governance, AI adoption and challenges for smaller jurisdictions
First Contact Network	Digital exclusion, customer journeys, complaint intake and service accessibility
HR Network	Employment law, wellbeing, mental fitness and workforce development
Information Governance Network	Data Use & Access Act, cyber security, AI governance and FOI developments
Legal Network	Reasonable adjustments, AI, case law developments and judicial review issues
Outreach Network	Digital inclusion, accessibility and engagement with under-represented groups
Policy Network	Digital justice, consumer policy, ADR reform and horizon scanning
Research Network	Vulnerability, public awareness, deprivation mapping and parliamentary engagement
Technology Network	AI, automation, cybersecurity, large language models and digital transformation
Forum Irish Forum	Cross-border collaboration and shared sector challenges across Ireland

“The Casework Network is an open, collaborative community that promotes knowledge sharing and best practice. Learning from colleagues across different sectors provides valuable insights for my organisation, particularly on vulnerability and, more recently, the use of AI in casework.”

Paul Roffe
Adjudication Manager, IBAS



Looking Ahead: Priorities for 2026-2027

As the OA continues to support and strengthen the ombudsman and complaint-handling sector, we will build on the progress made during 2025-26 while taking forward the priorities set out in the Association's 2026-29 Business Plan.

The OA's focus for 2026-29 is to:

- Influence stakeholders to make the OA's Vision a reality

Continue to promote awareness of ombudsman services and complaint handling, support work to measure and communicate impact, and raise understanding of the sector amongst stakeholders and the public.

- Support effective complaint handling and redress
Proactively engage policymakers and stakeholders to support effective systems of complaint handling and redress across the UK, Ireland, the Crown Dependencies, and Overseas Territories.

- Promote networking and sharing good practice
Continue to facilitate learning, collaboration and the exchange of good practice through the OA Conference, Networks, Forums and member resources.

- Strengthen the OA and its membership community

Build greater resilience into the OA's staffing structure and resources, while maintaining membership of the OA as a valued and essential part of professional life for those involved in complaint handling and redress.

Looking Forward

The OA remains committed to promoting effective complaint handling, supporting accountability and championing the role of ombudsman services. Guided by our Vision, Objects and Business Plan, we will continue to provide a trusted forum for collaboration, influence, learning and professional development across the sector.

Object 4: Support open and transparent accountability

Supporting accountability through service standards

The OA's Service Standards Framework continues to provide members with a common approach to measuring, assessing and reporting service performance. By encouraging transparency and consistency in the way organisations monitor and communicate performance, the Framework supports accountability to service users and other stakeholders.

During the year, the Validation Committee continued to encourage the use of the Framework and the sharing of good practice across the membership. This helps organisations benchmark performance, identify opportunities for improvement and demonstrate their commitment to high-quality complaint handling and effective redress.



Service
Standards
Framework

GOVERNANCE

Annual General Meeting 2025

The 32nd AGM of the Association took place via Teams on 9 October 2025. Members received a report on activities during the year and the audited accounts for 2024/25. Elections for the vacant Ombudsman Member position on the Board took place, with Paul McFadden, Scottish Public Services Ombudsman (SPSO) elected.

Board

The role of the Board is to manage the business of the OA. After an open recruitment process, Victor Olowe was appointed to the Board as an Independent Board Member. The membership of the Board during 2025/26 was:



Chair
Margaret Kelly
Northern Ireland Public
Services Ombudsman



Vice Chair
Bill Fennell
The Motor Ombudsman



Board director
Mariette Hughes
Service Complaints
Ombudsman for the
Armed Forces



Board director
Mike McMahon
Adjudicator's Office



Board director
Michelle Morris
Public Services
Ombudsman for Wales



Board director
Paul McFadden
Scottish Public Services
Ombudsman
(Oct 25 - Mar 26)



Board director
Victor Olowe
Independent
Board Member

Validation Committee

The role of the Validation Committee is to scrutinise applications for membership and the re-validation of existing Members against our membership criteria. The Committee has a majority of independent members who are appointed via an open recruitment process for their knowledge and expertise of the ombudsman sector. The Committee's membership during 2025/26 was:

Chair

Bill Fennell

OA Vice-Chair

Representing Ombudsman Members

Mariette Hughes

Service Complaints Ombudsman for the
Armed Forces

Independent Members

Sarah Fox

Professor Chris Gill

Professor Richard Kirkham

Bernadette Santiago

Biographies of both Board Members and the members of the Validation Committee can be found on the [OA's website](#). The Association / OA is extremely grateful to all of the members of the Validation Committee for making themselves available as required.



Chair
Bill Fennell



**Ombudsman
Member**
Mariette Hughes



**Independent
Member**
Prof. Chris Gill



**Independent
Member**
Prof. Richard Kirkham



**Independent
Member**
Bernadette Santiago



**Independent
Member**
Sarah Fox

MEMBERSHIP

Changes in Membership

Several leadership changes took place across OA member organisations during 2025/26.

- **Emily Logan** was appointed Police Ombudsman at Fiosrú
- **Paula Sussex CBE** was appointed Parliamentary & Health Services Ombudsman
- **Rebecca Hilsenrath KC (Hon)** returned to the role of Chief Executive Officer of the Parliamentary and Health Service Ombudsman, having served as Acting Ombudsman
- **Andrew Crawford** was appointed Interim Scottish Public Services Ombudsman
- **Paul McFadden** was appointed Scottish Public Services Ombudsman
- **Phil Cain** was appointed Legal Ombudsman
- **Polly Miller-Perkins** was appointed Armed Forces Commissioner
- **Hugh Hume** was appointed Chief Executive of Police Ombudsman for Northern Ireland
- **Lesley Horton** was appointed Property Ombudsman following a period as Interim Property Ombudsman.
- **Andy Clachers** was appointed Chief Executive Officer of The Property Ombudsman, following a period in the role on an interim basis.

New Members

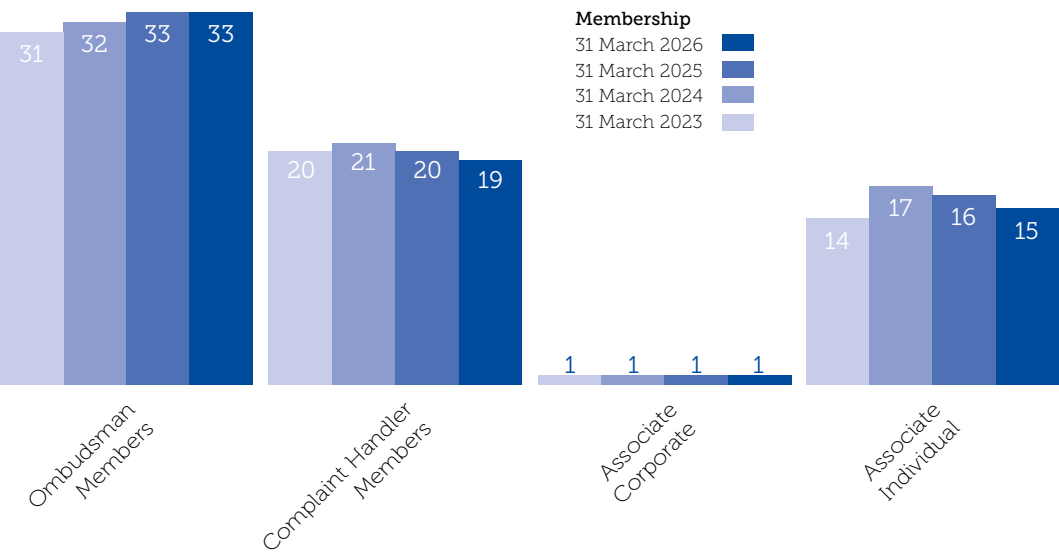
During the year, the OA welcomed the Health and Social Care Ombudsman Body (HSCOB) for the Isle of Man as an Ombudsman Member.

The Chief Executive has continued to engage with a number of organisations and stakeholders in the UK, Ireland, the British Crown Dependencies and the British Overseas Territories who have expressed an interest in applying for OA membership, or in establishing an ombudsman in a sector where one does not currently exist, and further applications for membership are expected over the coming years.

Membership of the OA at 31 March 2026, as compared with a year ago:

Members	31 March 2025	31 March 2026
Ombudsman Members	33	33
Complaint Handler Members	20	19

Associate Members		
Corporate	1	1
Individual	16	15
Total	70	68



Ombudsman Members

1. Armed Forces Commissioner (AFC)
2. Office of the Ombudsman for Bermuda
3. Channel Islands Financial Ombudsman (CIFO)
4. Communications Ombudsman
5. Energy Ombudsman
6. Financial Ombudsman Service, UK (FOS)
7. Financial Services & Pensions Ombudsman, Ireland (FSPO)
8. The Furniture & Home Improvement Ombudsman (FHIO)
9. Fiosrú – the Office of the Police Ombudsman, Ireland
10. Gibraltar Public Services Ombudsman
11. Health & Social Care Ombudsman Body (HSCOB) for the Isle of Man
12. Housing Ombudsman Service (HOS)
13. Legal Ombudsman, England and Wales (LeO)
14. Local Government & Social Care Ombudsman, England (LGSCO)
15. The Motor Ombudsman (TMO)
16. New Homes Ombudsman Service (NHOS)
17. Northern Ireland Public Services Ombudsman (NIPSO)
18. Office of the Complaints Commissioner, Turks & Caicos Islands
19. Office of the Independent Adjudicator for Higher Education (OIAHE)
20. Office of the Ombudsman, Ireland
21. Ombudsman, Cayman Islands
22. Ombudsman for Children, Ireland (OCO)
23. Ombudsman for the Defence Forces, Ireland (ODF)
24. Parliamentary & Health Service Ombudsman, UK (PHSO)
25. Pensions Ombudsman, UK
26. Police Ombudsman for Northern Ireland (PONI)
27. The Property Ombudsman (TPOS)
28. The Property Ombudsman Scotland
29. Public Services Ombudsman for Wales (PSOW)
30. Rail Ombudsman
31. Removals Industry Ombudsman Scheme (RIOS)
32. Scottish Public Services Ombudsman (SPSO)
33. Waterways Ombudsman

Complaint Handler Members

1. The Adjudicator's Office
2. An Coimisinéir Teanga (Irish Language Commissioner)
3. Centre for Effective Dispute Resolution (CEDR)
4. Commissioner for Public Appointments for Northern Ireland
5. The Financial Regulators Complaints Commissioner (FRCC)
6. States of Jersey Complaints Panel
7. Immigration Advice Authority (IAA)
8. Independent Betting Adjudication Service (IBAS)
9. Independent Case Examiner's Office for DWP (ICE)
10. Independent Complaints Reviewer (for HM Land Registry) (ICR)
11. Independent Football Ombudsman (IFO)
12. Information Commissioner's Office (ICO)
13. Lay Observer for Northern Ireland
14. The Northern Ireland Certification Officer for Trade Unions and Employers' Associations
15. Office for the Independent Examiner of Complaints (IEC)
16. Press Ombudsman, Ireland
17. Scottish Legal Complaints Commission (SLCC)
18. The Dispute Service Limited (TDS)
19. Welsh Language Commissioner (WLC)

Corporate Associate Members

1. Bevan Brittan LLP

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the directors' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the directors with respect to going concern are described in the relevant sections of this report.

Other information

The directors are responsible for the other information. The other information comprises the information in the Report of the Directors, but does not include the financial statements and our Report of the Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Report of the Directors for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Directors has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Directors.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of directors' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the directors were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemption from the requirement to prepare a Strategic Report or in preparing the Report of the Director.

Responsibilities of directors

As explained more fully in the Statement of Directors' Responsibilities set out on page two, the directors are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the directors determine necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the directors are responsible for assessing the company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the directors either intend to liquidate the company or to cease operations, or have no realistic alternative but to do so.

Auditors' responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

We obtained an understanding of the legal and regulatory frameworks that are applicable to the entity and determined the most significant are those that relate to the Companies Act 2006, FRS 102 Section 1A, pension laws and regulations and tax regulations.

We assessed the risks of material misstatement in respect of fraud as follows:

- Enquiries made of management and those charged with governance
- Analytical procedures used to identify if there were any unusual or unexpected relationships
- Discussions with management to identify any fraud risk factors of related party relationships and transactions..

Based on the results of our risk assessment we designed our audit procedures to identify non-compliance with such laws and regulations identified above.

Enquiries were made of management and those charged with governance. We corroborated our enquiries through the review of Board minutes and other papers provided. There was no contradictory evidence.

We considered the risk of fraud through management override and, in response, we incorporated testing of manual journal entries into our audit approach. We tested year end journals as well as journal entries throughout the year.

There were no transactions identified outside the normal course of business.

Based on the results of our risk assessment we designed our audit procedures to identify and to address material misstatements in relation to fraud. We incorporated an element of unpredictability in the selection of the nature, timing, and extent of audit procedures.

Where transaction meeting risk criteria were identified, we carried out further work such as additional testing to source information.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Auditor.

Use of our report

This report is made solely to the company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the company's members those matters we are required to state to them in a Report of the Auditors and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the company and the company's members as a body, for our audit work, for this report, or for the opinions we have formed.

A J Bennewith FCA, FCPA, FFA, FFTA, FIPA, DChA, FRSA
(Senior Statutory Auditor) for and on behalf of Bennewith
2018 Limited (Statutory Auditors)

Upper Ground Floor
18 Farnham Road
Guildford
Surrey
GU1 4XA
29 September 2026

INCOME STATEMENT

For the Year Ended 31 March 2026

		Year ended 31.3.26 £	Year ended 31.3.25 £
	Notes		
Turnover		330,833	287,492
Administrative expenses		280,478	280,827
Operating surplus	4	50,355	6,665
Interest receivable and similar income		—	516
		50,355	7,181
Interest payable and similar expenses		2,823	129
Surplus before taxation		47,532	7,052
Tax on surplus		—	—
Surplus for the financial year		47,532	7,052

Balance Sheet

		Year ended 31.3.26 £	Year ended 31.3.25 £
	Notes		
Fixed assets			
Intangible assets	5	—	—
Tangible assets	6	963	—
		963	—
Current assets			
Debtors	7	99,016	58,389
Cash at bank		339,926	266,629
		438,942	325,018
Creditors			
Amounts falling due within one year	8	201,545	134,190
Net current assets		237,397	190,828
Total assets less current liabilities		238,360	190,828
Reserves			
Income and expenditure account		238,360	190,828
		238,360	190,828

The financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the Board of Directors and authorised for issue on 29 September 2026 and we re signed on its behalf by:



M Kelly, Director



Thank You

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**OMBUDSMAN
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Promoting independent complaint resolution

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