VCMS Response to the CMA Provisional decision report: Part B regarding veterinary services for household pets dated 15 October 2025 (for publication)

The Veterinary Client Mediation Service ('VCMS') has reviewed the Provisional Remedies Consultation published on the 15 October 2025. This response document focuses on the paper titled "Provisional decision report: Part B."

The VCMS

The VCMS provides veterinary clients and practices with a mediation-based, free at the point of use complaint resolution process. The service was established in 2017 by the Royal College of Veterinary Surgeons. The RCVS continues to fund the service from the registration fees paid by individual veterinary professionals. Nockolds Solicitors is contracted to deliver the service, which is an 'Approved Alternative Dispute Resolution (ADR) body'. Veterinary consumers can contact the VCMS directly. The service provides complaint resolution support in several ways. At a local resolution level, the service helps consumers to raise complaints with their veterinary practice and achieve resolution through the practice complaint process. Where local complaint procedures have been exhausted, the VCMS offers telephone mediation. Veterinary practices are then invited to participate and engage in over 80% of invitations. The service currently receives around 350 referrals a month. The service has a resolution rate of 82%.

The points considered or commented on in this document are not an exhaustive analysis, and the VCMS is keen to be involved in further consideration of the provisional remedies.

The VCMS will provide general responses to remedies 1-13 in the table in part 1. The VCMS notes that many aspects of the remedies are seen in veterinary practices at present, but these remedies will provide more consistency and seek to improve consumer confidence.

A detailed response in relation to remedies 14, 15, 16 and section 10 is contained in part 2.

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Contents

1 Part 1 – General response to remedies 1-13

2 Part 2 – Detailed response to:

a) Remedy 14
b) Remedy 15
c) Remedy 16
d) Remedy 17

Part 1

General points

The VCMS has welcomed the opportunity to engage and feed insight into the CMA's work and analysis of the household pet veterinary market. The investigation has sought to understand and appreciate the complexities of the market and the unique dimensions of the pet owner/practice relationship.

The VCMS brings insight and awareness of other regulated sectors, including private human healthcare, and notes that learnings from these other sectors have been useful when considering ways of addressing consumer needs in veterinary care.

Our work in delivering the VCMS has highlighted the passion and commitment of both pet owners and veterinary professionals in caring for the UK's pets and we see examples of collaborative and trusted relationships which deliver high standards of care and satisfaction for all involved. There are occasions when the relationship comes under pressure or where pet owners feel less informed or able to make the right decision for their pets and family. Our insight consistently tells us (and the sector) that a key factor in the satisfaction of veterinary consumers i.e. pet owners is trust and shared understanding of both the pet owners and the pet's needs, clear communication and collaborative decision making.

As a general point, the proposals will apply to veterinary business delivering veterinary care to household pets (and for some, first opinion practices only). The VCMS mediates complaints from consumers obtaining veterinary care across the sector, so extending beyond household pets. While we appreciate the remit of the CMA is veterinary services for household pets, there may be some unintended impacts where some of the proposed remedies provide consumers who are owners of household pets with differing protections or arrangements from other consumers. This may give rise to an increase in complaint activity from other consumer groups. This is flagged as it may be necessary to also consider how issues arising may be approached.

Table 1 Summary VCMS comments and reflection on the remedies in the CMA's proposed package

Area	Remedy	Which parties the remedy directly affects	VCMS comment
Measures to increase consumer engagement	1. Requirement to clearly display common ownership on websites, in premises and in communications	Veterinary businesses[3] and online pharmacies in a group of more than 1 practice	The VCMS welcome this remedy as it will enable consumers to feel more informed and brings transparency allowing consumers to identify linked 'facilities or sites. This supports increased trust between consumers and veterinary businesses.
	2a. Requirement to publish basic service information including out-of-hours (**OOH**) provision, staff qualifications and accreditations on websites and in premises	FOPs and referral centres	The VCMS welcomes this remedy as it will enable consumers to have a clearer understanding of how and where OOH cover is provided, will manage expectations and encourage dialogue ahead of 'emergency' decisions having to be made.
	2b. Requirement to publish a list of prices for standard services on websites and in premises	FOPs, referral centres and crematoria	The VCMS cautiously welcomes this remedy. It is anticipated that the publication of lists of prices will help consumers to be more informed about the cost of veterinary care on a general basis. It does however need to be considered carefully as the published information: - needs sufficient information to allow meaningful comparison so consumers can identify what's included or common criteria/definitions - also requires information/explanation of factors which will vary price (age, weight, pre-existing conditions, pre-morbidities).

and choice of most suitable FOP	2c. Requirement to publish prices for parasiticide (i.e. flea, tick and worming) medicine products on websites and in premises, along with a link to a list of approved online pharmacies	FOP	The VCMS welcomes the provision of information to allow consumers to make a comparison. As with 2.b, this should be coupled with explanation of how the items may be priced explaining any variation/additional services provided along with prescription and dispense.
	2d. Requirement to publish information about what services are included in pet care plans, how frequently they are typically used, and price if paid separately – on websites and in premises	FOPs	The VCMS welcomes this remedy to improve consumer understanding and informed decision making. The VCMS would also suggest that information on cancellation consequences should be clear.
	3. Requirement to provide the information set out in remedies 2a-d above plus ownership and basic practice information directly to the RCVS; an undertaking from the RCVS to collect the information set out above, make it publicly available on its Find a Vet platform, enhance the platform's functionality and share data with approved third parties	FOPs, referral centres and RCVS	
	4. Undertaking from the RCVS to commission and publish the results of a pet owner survey which compares each Large Veterinary Group (**LVG**) and independents (as a group), once every two years; and LVG FOPs to publish results on websites and in premises	RCVS, LVG FOPs	

Measures to help consumers choose the most suitable treatments, referrals and diagnostics and to support vets to provide appropriate and timely advice.	5a. Requirement to provide pet owners with a written estimate of the total cost of any treatment which is likely to be £500 or more (including VAT) and give them an update if the estimated cost increases by 20% or £500 (whichever is lower), and recommendation for the RCVS to reflect this in Codes and Guidance	FOPs, RCVS	The VCMS welcomes the strengthening of the current RCVS Code of Conduct requirement on veterinary professionals for cost estimates to be given & the need to update consumers. Extending this requirement to veterinary businesses so that systems, training and SOPs facilitate this is important. The VCMS would also comment that it would be helpful to support this remedy with guidance on what amounts to an emergency so consumers have a clearer understanding around when this remedy would not apply and when there really is not time to provide an update. Complaint insight indicates meaningful estimate information is often key to decision making. While there are variables and unpredictable outcomes, veterinary professionals are better placed than consumers to set estimates. We note the 20% variance, and while in higher fee scenarios this is a significant amount, there may be a need to gather and analyse data to consider what this means in terms of treatment costs to assess if this is practicable.
	5b. Requirement to provide pet owners with itemised bills for their pet's treatments and other services they receive and recommendation for the RCVS to reflect this in Codes and Guidance	FOPs, RCVS	The VCMS notes that most veterinary practices do already follow this approach. Consistency is welcomed. . Whilst it is important for consumers to receive this information, it does have to be accessible and meaningful to allow the consumer to check when paying per item. We are increasingly seeing fixed price packages and so this remedy needs to be considered in the context of these arrangements.

	6. Requirement to have in place written policies and processes to ensure that vet professionals are able to act in accordance with relevant provisions of the RCVS Codes and Guidance including giving pet owners independent and impartial advice and a range of treatment options where appropriate.	FOPs,	The VCMS welcomes this remedy and a combined responsibility between veterinary professionals and practices. This should enhance trust pending regulatory reform and strengthens spirit of the current RCVS Code.

Measures to open the medicines market to greater competition and help consumers get the best prices	7. Requirement to make pet owners aware they can get a prescription and buy medicines online more cheaply through standardised notices in waiting rooms and by including standardised messages in a range of communications. Vets would need to tell pet owners about written prescriptions in consultations. Undertaking from the RCVS to produce and distribute standardised notices and information about the written prescription process and for it to host a copy of literature on its website.	FOPs; RCVS	The VCMS notes that from a consumer perspective this is a positive proposal and provides some certainty.
	8. Requirement to give pet owners written prescriptions by end of consultation (hard copy) or end of day (digital)	FOPs	The VCMS believes it will be helpful for consumers to know a prescription will be provided; however, the practical impact of set timings will need to be explored with veterinary business to ensure this is workable. Insight from other sectors may be helpful here – optics and requirement to provide a written prescription following a sight test. There is a need for veterinary practices and professionals to help consumers to understand and raise awareness of adjunctive care or support provided alongside the dispense in terms of advice, counselling, instructions and training.

	9. Requirement to be clear that there are alternatives to own-brand medicines and provide information on active ingredients so those alternatives can be found	FOPs which sell own brand medicines	The VCMS considers this remedy to be helpful and supports greater transparency. It is noted that we do see similar awareness issues in human medicines, where branded items are priced higher than own brand alternatives with the same active ingredients.
	10. Requirement to contact customers at specified times to ask for their default preference for repeat prescriptions - whether to buy online or in-clinic	FOPs	The VCMS considers this remedy to be helpful and supports greater trust between consumers and veterinary businesses. It is recognised that consumers also have a responsibility to review their choices, but this provides a reminder and allows consumers to review their current arrangements.
	11. Requirement to charge no more than £16 for providing a written prescription and put in place policies and procedures on the duration of prescriptions and charging a single prescription fee per consultation.	FOPs	The clarity provided by this remedy is welcomed, however it is important that the longer-term impact on other charges is monitored, particularly for smaller practices which may need to adjust other prices to address any fall in income from prescription charges. The VCMS also notes that on occasions pet owners will raise concerns about the detail of the prescription i.e. the amount that can be dispensed under the prescription. This may be determined by the Veterinary Medicines Regulations or may be a matter of clinical judgment. Where judgment is exercised to determine a safe prescription level, pet owners may need guidance or support to understand why volume/dosages may vary.
Measures to facilitate FOPs switching out-of-hours provider	12. Requirement not to use for new (or enforce for existing) out-of-hours contracts notice periods which are longer than 12 months, with no payments required unless a FOP stops using the services before the notice period expires	OOH providers which provide OOH services to clients of other FOPs	

Measure to facilitate best pet end of life choices for pet owners	13. Requirement to offer communal cremations, make pet owners aware of all available end of life options, publish individual and communal prices and observe 'cooling off' periods	FOPs;	The VCMS insight does not highlight a failure or an inconsistency in offering communal cremations. Insight is more indicative of there being an 'expectation' or perceived judgment/self-judgment that a loving pet owner then opts for an individual cremation. This has been a shift in behaviour in the last 10 years and linked to the human-animal bond. The VCMS would encourage more communication to ensure owners feel that it is 'permissible' to opt for a communal cremation or other plan. This would mean a contextualised care approach is applied, focusing on care and needs but also factoring in affordability (particularly where there are already outstanding charges). This can be a tension point in end-of-life discussions.
Measures to improve pet owners' ability to complain and receive redress if they are unhappy with their pet's care	14. Requirement to publish and provide pet owners with an in-house complaint process which meets specified minimum criteria, and for a sample of veterinary businesses to share a log of complaints with the RCVS	FOPs; RCVS	The VCMS welcomes this remedy and in particular recognises the importance of early dialogue between the pet owner and the veterinary business. The VCMS does not believe this will encourage complaints but it should encourage discussion so concerns can be addressed at earlier stage or within consultations. It is important that the criteria set out what is required for an effective process, namely a clear pathway and what happens next. The VCMS also welcomes the need to provide pet owners with details of the VCMS (or another ADR body) within the process. Many practices do this already, but consistency will help all consumers to appreciate the escalation pathway if needed. Rather than causing complaints to escalate, our experience in other sectors shows this can often reassure consumers that a business is committed to providing an effective pathway to resolving the concern.

	15. Requirement to engage in mediation in good faith where the pet owner's complaint is not resolved in-house and the pet owner wishes to take the complaint to mediation	FOPs	The VCMS welcomes the requirement for veterinary businesses to engage in mediation in good faith. The VCMS does have good engagement, but we recognise that this remedy will encourage very small minority of practices who may not have engaged to date and will also reassure pet owners that their practice will engage (productive step) and so encourage them to access the service. The VCMS recognises that clarity around when mediation is not appropriate is an important aspect and while in agreement with the additional elements proposed to the existing remit criteria (i.e. vexatious and frivolous complaints), the VCMS can work with the CMA to refine and raise awareness of these.
	16a. Undertaking from the RCVS (or requirement by CMA Order for it) to develop and publicise a decision tree to help pet owners navigate the different routes to redress	RCVS	The VCMS can support and contribute to the development of the decision tree, and the stakeholder engagement that will embed its use by both pet owners and businesses.
	16b. Undertaking from the RCVS (or requirement by CMA Order for it) to collect, analyse and publish on an annual basis data and insights on complaints in the veterinary market for household pets.	RCVS	The VCMS is supportive and contributes already to wider data capture and insight gathering to help improve trust in the sector and inform practice improvements and veterinary professional development. The VCMS intends to further support and contribute to this area.

Measures to provide a replacement statutory regime for the effective regulation of veterinary services	17. A recommendation to government to establish a replacement statutory regime for the regulation of veterinary services for household pets, including: regulating veterinary businesses and the practices they own; regulating the professional conduct of vets and vet nurses; robust and effective monitoring and enforcement; an effective complaint and redress system; statutory duties to promote competition and further the interests of pet-owners. and an independent and effective veterinary regulator.	The UK government, in consultation with the Scottish Government, Welsh Government and Northern Ireland Executive. RCVS	VCMS continues to welcome the progress towards legislative reform of the Veterinary Surgeons Act 1966 and in particular business regulation and reforms to the professional conduct process to bring this in line with other fitness to practice processes. With regard to complaints and redress, the VCMS will continue to evaluate the impact of the remedies introduced following the CMA Market Investigation and share insight to inform effective and proportionate changes to veterinary complaint resolution and redress.

Part 2 – Detailed response to remedies 14, 15, 16 & 17

The VCMS response below references paragraphs in Part B of the report.

Monitoring

2.33 –37 The attestation by veterinary businesses with more than one FOP and oversight by the monitoring body could also be supported by information received by the VCMS. The VCMS will need to provide a clear explanation to both consumers and veterinary businesses that this information sharing is a requirement on the VCMS and also provide reassurance to maintain effective engagement by both parties.

The VCMS will continue to liaise with the RCVS regarding the impact of an imposed monitoring obligations on the RCVS by Order or an Undertaking by the RCVS to the CMA to perform that role. This discussion will seek to inform how the VCMS contributes to this monitoring role, the stakeholder engagement work required and the impact on the resourcing for both VCMS and RCVS

Enforcement

2.39 The VCMS notes the CMA's outline for enforcement and the range of steps it could take, and powers it can use. The VCMS would welcome ongoing engagement to ensure the service has a clear understanding of the enforcement process and likely action taken by the CMA in particular circumstances.
This will support further compliance as the VCMS can emphasise the potential consequence of non-compliance to veterinary businesses and aid consumer understanding and expectation.

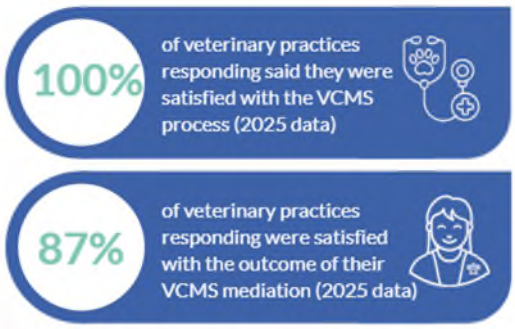
Direct costs of compliance

2.45 When considering the cost to veterinary businesses of the remedies relating to complaint processed and mandatory engagement in mediation, the VCMS would make the following points:

a) it is important that access to a complaint resolution pathway/mediation is free for consumers to reduce any barriers that may deter complainants from using the service.

b) the VCMS mediation process is designed to be time and cost proportionate. The VCMS is currently funded by the RCVS via veterinary professionals Annual Retention Fee and so has been funded with a focus on cost efficiency and value for money. The main 'cost' to a veterinary business is the time involved in the telephone mediation calls. The service helps veterinary business to prepare for the calls effectively so the time can be used as constructively as possible.

Feedback from veterinary businesses to in 2025 on productivity and satisfaction:



Other impacts on business

2.51 The VCMS work seeks to achieve fair and proportionate resolution of pet owner complaints, while also recognising the often-complex circumstances. Complaint resolutions may give rise to a cost to a business, but the critical issue is whether the resolution was fair and reasonable in the circumstances. VCMS mediated resolutions comprise of both financial (including payment of outstanding fees) and non-financial resolutions. A fair and appropriate resolution to a consumer complaint can involve a direct or indirect cost to the business, but in turn quality improvement work informed by complaint insight and learnings, should result in improved consumer experience and the commercial success of the business.

Costs of monitoring the CMA remedies

2.56 The VCMS notes the CMA proposal of an Order (or Orders) on veterinary businesses would include a requirement that they pay a levy to fund the RCVS's monitoring activities those of whichever body takes on that monitoring role). We comment later in the response on the matters to be considered when determining the levy per practice as there are nuances that need to be considered. See response to para 9.76-78. In summary however, we note the Order can only apply to veterinary businesses providing care to household pets and so not all practices will be contributing. There is a wider consumer need to maintain access to the VCMS for other veterinary clients. At present all veterinary professionals regulated by the RCVS contribute through their Annual Retention Fee. The proposal would mean that only practices providing FOP care to household pets would be funding the service. We are also aware that there is currently no reliable data on the % of household pet veterinary care provided per business/practice and as set out below there are businesses with mixed practices. Further consideration needs to be given to how this approach can work at a practical level. The VCMS would seek to work with the CMA and RCVS to consider the detail of this further.

2.58 Please also see comment below regarding ongoing funding of the VCMS through the RCVS and this fee mechanism.

Scope of a CMA Order – we propose to include all veterinary businesses

2.65 The VCMS supports an order that requires all veterinary businesses to comply with remedies relating to complaint handling and resolution as this provides all consumers with appropriate processes and access to complaint resolution. Given the agility of the VCMS process and the economies of scale achieved through a sector wider service, the cost of compliance directly related to these remedies should not be too onerous and we agree that:

a) sector wide support can be provided to help inform veterinary business on the requirements and how to implement these,

b) introducing or updating a complaint procedure compliant with the CMA remedies is less likely to be burdensome,

c) engagement in VCMS mediation is already available to all UK veterinary businesses so requires less internal resource to implement.

9. Complaints and redress

9.3 The VCMS has agrees that a comprehensive framework for complaint handling and consumer resolution is important in this market and supports trusted and positive relationships between pet owners and veterinary practice teams. Complaint mediation insight confirms that the consumer/business interaction in this market is complicated by a range of factors which include information asymmetry between pet owners and veterinary professionals, the costs involved, the complexity of outcomes and as some complaints can be emotionally charged. Having an effective process for local resolution as swiftly as possible benefits both consumers and practice teams.

9.4 The current complaints framework has been evolving to adapt and reflect the change in structures and the ownership of veterinary practices from the owner-managed business in the 1960's when the legislation was enacted. The introduction of the Veterinary Client Mediation Service in 2017 was part of the development and evolution process within the existing statutory regime.

To date, the budget and strategic focus of the VCMS has been to raise awareness with and further increase engagement by veterinary practices. The service has not had a consumer awareness budget given the need to carefully manage available through the RCVS AFR. The available budget has been used to achieve a prominent online presence which is easily located online via search engine keyword searches and inclusion in veterinary practice complaint procedures.

The supportive work of the VCMS in sharing insight and expertise relating to Remedy 14 (the requirement for all veterinary business to have an in-house complaint process) and Remedy 15 are likely to also increase awareness of the VCMS with veterinary practices.

Given the inclusion of the VCMS in many practice complaint procedures and search engine online presence, the VCMS continues to analyse consumer awareness and the decision pathways which determines whether a consumer contacts the VCMS.

Mandatory participation may assist in increasing referrals to the VCMS when a complaint cannot be resolved at a local level. Consumer will not make assumptions about their practice's decision to engage.

We would seek further discussion with the CMA on the findings which indicate to the CMA that different elements needed for an effective system of consumer redress are not appropriately connected and coordinated.

The VCMS remains committed and prioritises the need to capture and share the insights and lessons available from complaints data to strengthen regulatory practice and inform improvements in standards of practice across the sector.

9.5 The VCMS supports the CMA's proposal to:

- *Impose a requirement for all veterinary businesses operating FOPs to publish and provide to pet owners an in-house complaint process for each of its FOPs which meets specified minimum criteria (remedy 14).*

A more detailed response to this proposal is provided below.

VCMS would seek to support the sector to identify and maximise the benefits of an effective complaint handling processes which informs pet owners about their right to complain and gives them confidence in their options for doing so.

- *Impose a requirement for all veterinary businesses operating FOPs to engage in mediation in good faith where the pet owner's complaint is not resolved in-house and*

the pet owner wishes to take the complaint to mediation (remedy 15).

A more detailed response to this proposal is provided below.

- *To provide more clarity for pet owners who need to raise a concern or escalate a complaint in the form of a decision tree to help pet owners navigate the different routes to redress (remedy 16a).*

As a minimum, the VCMS can provide insight and cross sector expertise to help with the development of the decision tree. This will need careful consideration and preparation to ensure pet owners have clear and comprehensive information on the different aspects of the veterinary complaint landscape. In our experience, veterinary complaints are often multi-faceted and potentially could sit in more than one channel. It is important that pet owners do not miss the opportunity for proportionate, swift and effective resolution by opting for a more formal pathway. Save for serious professional misconduct allegations, the decision tree should help pet owners progress their complaint through the most proportionate and relevant pathway possible.

- *Increase the collection, analysis and insight sharing on an annual basis data and insights on complaints in the veterinary market for household pets (remedy 16b). The VCMS can assist and support this activity.*

The VCMS already collates and publishes complaints data and insights to support continuous learning and improvements among veterinary businesses and professionals and inform the broader regulation of the market. We remain committed to this and supporting where possible.

9.6 The VCMS notes the CMA's proposal that as part of future legislative reform, the government establishes a comprehensive system for complaint handling and redress in the veterinary sector. As the process of legislative reform continues, an evaluation of the impact of the CMA remedies and wider changes across the sector should inform the need for independent adjudication of complaints which is binding on veterinary businesses operating FOPs based on proportionality and cost: benefit analysis.

Remedy 14: A requirement for all veterinary businesses operating FOPs to have an in-house complaints process for each of its FOPs which meets specified minimum criteria.

9.9 The VCMS supports the proposed remedy requiring all veterinary businesses operating FOPs to publish and provide to pet owners an in-house complaints process for each of its FOPs which meets specified minimum criteria.
The VCMS has considered the definition: 'pet owner' in this context– The VCMS agree this is appropriate as this includes the legal owner of the household pet and any other person in charge of it or entering into an arrangement with a FOP to provide care to that pet.

There are occasions when a complaint mediation involves concerns linked to the recorded owner of the pet, and or family members who present at the practice and consent to care. There is a potential for conflict in these scenarios, where the dispute is actually between those individuals and the veterinary practice become inadvertently or indirectly involved.

The VCMS has considered the definition: First Opinion Practice (FOP) in the context of 'all veterinary businesses operating FOPs'. The glossary defines FOP as "*FOPs are general veterinary practices that provide primary care for pets. They are the first point of contact for pet owners and may refer more complex cases to an advanced practitioner, a specialist or referral centres when advanced care is needed.*"

The VCMS would seek clarification from the CMA as to whether this remedy does, and if not, should it also apply to out of hours providers and Referral Centres. This may have been the intention, but the current wording does not make this clear.

Figure 9.2 VCMS Comments on the In-house complaint process minimum criteria (VCMS comments marked)

VCMS comments on Remedy design — in-house

How pet owners can make a complaint

- All FOPs must have a written complaints handling process.
- A complaints process must tell pet owners*: i) that they have a right to complain ii) how they can complain via email, letter, telephone or in-person.
- FOPs must i) provide the complaint process when pet owners register at a FOP e.g. in a welcome pack ii) make it available on their website iii) have signage in vet practice receptions stating that the complaints process is available in hard copy on request.
- Invoices must inform pet owners of where the complaints process can be found.

Defining a complaint

- For the purposes of this remedy, a complaint is defined as 'an expression of dissatisfaction by a pet owner to a UK veterinary business operating FOPs (including to any of its employees), either spoken or written, relating to the activities of that veterinary business in the market for veterinary services for household pets'.

The CMA may wish to consider whether the definition should also include an element of the consumer seeking resolution or an outcome.

If it is unclear if a pet owner is making a complaint the FOP must seek clarification from the pet owner.

- FOPs should seek to resolve complaints during the normal course of business where possible (e.g. during a phone call or discussion in the practice directly after the incident the complaint relates to occurred). Where FOPs are unable to resolve a complaint within 5 working days of its being made, the complaint shall be treated as an 'actionable complaint' and the FOP must follow its published complaints handling policy.

The criteria defined by the CMA remedy should continue to encourage informal, local resolution and in particular, discussions between pet owner and an agreed representative of the practice as these interactions are often more effective in achieving a resolution and rebuilding trust between the pet owner, the practice and the profession generally.

When complaints are made

- Actionable complaints must be made to the FOP within 12 months of the date the relevant incident happened, or the pet owner discovered grounds for a complaint, whichever is later.
- It is open to the FOP to determine who is best placed to handle the actionable complaint on behalf of the FOP.
- An actionable complaint must be acknowledged in writing by the FOP within 5 working days of its being received and provide pet owners with a named contact.
- Acknowledgements must specify: i) that the FOP will issue a full response to the actionable complaint within a reasonable timeframe and in any event no longer than 8 weeks after receiving the complaint ii) what the pet owner can expect will happen next and when iii) the pet owner's options if the complaint cannot be resolved with the FOP.

Whilst clarity around a process is important, it is also beneficial to encourage and facilitate early contact, such as telephone calls and meetings within the framework. Where this resolves matters for the pet owner, the outcome can be summarised and confirmed as resolved. If the complaint remains unresolved, the formal response phase would then be completed. This would continue to support and encourage flexibility in terms of communication which will aid shared understanding and more 'human' and empathetic contact.

Investigating complaints

- The FOP must seek to understand the actionable complaint (from the complainant and FOP/practitioner perspective) and the resolution that the pet owner is seeking.
- If, after making reasonable attempts to communicate with a pet owner they do not respond, the FOP may inform the pet owner that if they do not send the information the FOP needs to investigate the complaint, it cannot be investigated. If the lack of contact continues, the pet owner can be told by the FOP that it has been unable to resolve the complaint.

Where there is a lack of engagement by a pet owner and reasonable efforts have been made to communicate in an appropriate way with the pet owner, it is worth considering whether the FOP should notify the pet owner that the complaint is to be closed with no further action, rather than indicate it has been unable to resolve the complaint. This is reflective of the situation.

Some consumers share with the VCMS that they are concerned about raising a complaint when the veterinary professional involved in the care of their pet is a senior member of the team or the practice owner who would ordinarily be the person investigating and responding to the complaint. Some consideration should be given to this situation, such as reassuring pet owners that their complaint will be handled by another member of the team (where this is possible).

Remedy design — in-house complaint process (2)

The outcome of complaints

- Where the FOP establishes that there is merit to some or all of the actionable complaint, it should offer a commensurate remedy.
- FOPs must send a full letter of response to the pet owner within a reasonable timeframe and in any event no longer than 8 weeks after receiving the actionable complaint.
- A full letter of response must: i) include as much detail as is required to ensure the pet owner has confidence that the FOP has fully understood the complaint and how the FOP has reached its conclusions ii) include any remedial action the FOP offers to take iii) inform the pet owner of their options if they are not satisfied with the response and any timeframes within which the pet owner needs to take further action.

Source: CMA. Alternative Dispute Resolution (ADR).

Signposting third-party redress options

- A complaint procedure must tell pet owners what their options are if they cannot resolve the complaint directly with the FOP (mediation, RCVS, the courts and in due course an independent binding redress scheme).
- The complaint procedure must inform pet owners of the VCMS, or specific accredited ADR provider pet owners can refer complaints to for mediation and that FOPs are required to engage in mediation in good faith in the event that the complaint process is exhausted.
- FOPs must also inform pet owners of their options if they cannot resolve the complaint directly with the FOP in vet practice receptions and on their websites.

Continuous improvement

- FOPs must keep a log of actionable complaints. This must record, at a minimum and in a prescribed format, the date the complaint was raised, the details of the pet owner, details of the complaint handler, date the complaint was acknowledged in writing, a summary of the complaint, the final outcome/response and date of issue and any actions the FOP takes.
- FOPs must have in place a process for reviewing this log, take reasonable steps to assess the complaints and determine whether there are related improvements that can be made to their services or processes, and make these changes where it is reasonable to do so.
- The complaints handling process must be reviewed on a regular basis to ensure the effective resolution of complaints.
- FOPs must train all staff in the complaint handling process.

Monitoring

- FOPs must attest to the regulator on an annual basis that they have a written compliant complaint handling process and log. FOPs must submit to the regulator their complaint handling process and log covering complaints received over the past year, if requested to do so. The log must be submitted in a prescribed format, contain the information specified above and be appropriately anonymised.

The aim of the remedy

9.10 The VCMS acknowledges that there have been significant developments across the sector in the standards and availability of complaint policies and procedures. The CMA will make this consistent across veterinary businesses and also places the requirement with the business, rather than the individual veterinary professionals.

9.13 This remedy should also generate more consumer confidence in the complaint procedures of veterinary business. The CMA's pet owner survey indicates that over 50% of consumers did not complain as they did not think anything would come of it' (53% of relevant respondents) and nearly 40% were 'worried about ongoing relationship with vet' (38%). This indicates that consumer confidence in how procedures are followed is as key as the existence of a procedure.

For consumers who responded to indicate they 'didn't know who to complain to' (32%), a procedure provided throughout their customer journey and also more widely accessible will help in this. The VCMS does however note that most practices who have interacted with the VCMS in recent years do have a procedure. We would anticipate that earlier provision of that procedure and including this in client care information would make the policies and procedures more accessible and obvious to pet owners.

How the remedy addresses the provisional AEC and resulting consumer detriment

9.15 The VCMS would wish to also see the outcomes set out by the CMA in para 9.15 (a) to (f). To be effective, practice teams will also require ongoing training and professional development to help practices to implement the policies and procedures effectively and maximise local resolution.

Remedy design considerations

Specificity of complaint handling process requirements

9.21 The CMA has noted the VCMS response to the proposed remedies highlighted that in-house complaint handling processes should avoid being too formulaic and should not get in the way where processes already work well. The VCMS remains of the view that while some flexibility is desirable, there are some key principles and specific requirements that are necessary for in-house complaint processes to be consistent and effective such as how and when to provide the complaint process, contact points, timelines.

That said, the VCMS consider the criteria discussed appear to achieve that balance.

9.25 The VCMS would agree that this remedy should apply to all veterinary businesses as the proposed remedy sets reasonable baseline requirements which all veterinary businesses operating FOPs should meet and is not unnecessarily burdensome.

Continuous learning culture

9.28 The VCMS agrees that veterinary business operating FOPs should seek to learn from the complaints they receive and has worked with the sector to encourage and facilitate this since 2017.

The CMA's decision to impose requirements that they must keep a log of complaints and a process for reviewing this log, take reasonable steps to assess the complaints they receive and make related improvements to their services or processes where it is reasonable to do so, will assist with this, but there must be an ongoing commitment to feed this data and insight into quality improvement.

A 'complaint officer' role

9.31 The VCMS broadly welcomes the decision not to require veterinary businesses to appoint a complaints officer, however it must be clear who and how complaints should be submitted, and a policy should support the procedure to confirm who is responsible for reviewing the policy, but also to ensure it is implemented effectively.

Supporting vulnerable pet owners

9.32 The VCMS has emphasised that complaint handling procedures must also provide the flexibility to adjust the process to meet the needs of the consumers whether those needs are defined by the current personal circumstances of the pet owner or due to a characteristic where a reasonable adjustment is appropriate. We would agree that vulnerability may make pet owners less able to engage with the practice and achieve local resolution.

Remedy implementation issues

9.34 The VCMS agrees that veterinary business operating FOPs should be primarily responsible for ensuring requirements relating to in-house complaints processes are met and they have significant influence the operations of individual FOPs including what information is provided and how this is shared with pet owners. The VCMS can however play a part in:

- supporting businesses in complying with this remedy, and
- ensuring that consistent and intentional non-compliance is identified and reported.

The method and timing of implementation

9.36 The VCMS notes the 6-month timeline and considered this to the reasonable.

Monitoring of compliance with and enforcement of the remedy

9.37 The VCMS can also share insight on the compliance with this remedy. We would also expect to see a fall in the number of pet owners contacting the VCMS for support with how to raise or escalate their complaint. Activity of this nature has fallen in recent years but is a useful barometer on whether the complaint procedures are addressing a lack of awareness or knowledge by pet owners about how to complain.

The *cost of the remedy*

9.40 With regard to this remedy, the VCMS agrees with the CMA's analysis of the cost implications for veterinary businesses associated with Remedy 14:

- as many FOPs already have good complaints processes in place, and so implementation is likely to be focused on providing these policies and procedures to pet owners.
- For FOPs with no complaints process, or a complaints process that does not meet the specified minimum standards, there will be information and support readily available. In 2025, this is a reasonable expectation of a business operating in a business/consumer marketplace.

9.41 The VCMS has reviewed complaint activity forecasts prior to and following the publication of the proposed remedies detailed in May 2025 and in this provisional finding report.

It is our view that consistent and effective complaint procedures may initially lead to an increase in complaints made by pet owners. For those FOPs which do/did not have well publicised or effective complaint handling processes in place previously, pet owners may have more confidence to share concerns. By encouraging consumers to raise concerns, this presents an opportunity for businesses to address and resolve those concerns. In the short term, this could incur additional labour costs (veterinary professionals and administrative staff) and some very low material costs (e.g. producing complaint acknowledgement and final response letters). These should be seen as a standard and reasonable business overhead given the nature of the consumer/business relationship. In time, with investment in insight led quality improvement, this should reduce and become cost neutral to even cost saving. In any event it is necessary for consumers to have a clear pathway to raise and resolve concerns.

Remedy 15: A requirement for all veterinary businesses operating FOPs to engage in mediation in good faith in cases where the pet owner's complaint is not resolved in-house and the pet owner wishes to engage in mediation.

9.42 The VCMS welcomes the CMA's provisional decision to require all veterinary businesses operating FOPs to participate in mediation in good faith where the pet owner wishes to do so.

In responses to earlier stages of the Market Investigation, we have highlighted the positive impact on mediation in resolving veterinary complaints and the valuable insight gathered to support and inform quality improvement.

The VCMS, as delivered by Nockolds is committed to providing long term complaint resolution for the veterinary sector and consumers, which provides a clear and accessibly pathway for consumers.

9.43 The VCMS welcomes the requirement on veterinary businesses to make consumers aware of the existence of the VCMS or their appointed ADR provider, as this assists consumers in knowing how to escalate their complaint and avoids consumer confusion or frustration.

Under the current proposal, all veterinary business operating FOPs would be required to comply. The current wording may require clarification or further consideration:

a) There are mixed practices that provide veterinary care to household pets, other companion animals (including horses) and agricultural animals. Consideration needs to be given to how the obligation will apply in these businesses. Will the requirement apply to all clients of the practice or only consumers where veterinary care is provided to a household pet as defined by the CMA MI. The remit of the Market Investigation is household pets but there are scenarios where a practice provides care to a wider client base.

b) Consumers will also interact with referral centres and out of hours providers. Will the requirement also apply to these businesses?

These 'gaps' in coverage will arise until legislative reform takes place, and the creation of veterinary business regulation which may then require all veterinary businesses to comply with a similar complaint resolution obligation.

9.44 As highlighted above, the VCMS remains committed to providing effective and accessible veterinary complaint resolution through ADR. The use of an existing service is cost effective and more importantly allows the sector (consumers and businesses) to build on the foundations developed in recent years. The VCMS has an ongoing and continuous improvement focus alongside clear contractual performance requirements which ensure high performance and effectiveness. The service is also audited by the CTSI as part of the ADR Approved Body Status which confirms impartiality and provides external governance. It is important that any ADR provider offers comparable standards of expertise and efficacy and is properly overseen with performance monitoring.

It is also important that additional barriers are not created in the form of confusion or consumers having to be redirected to the appropriate service.

While encouraging competition, multi-service options can cause consumer fatigue and have an opposite impact to that intended.

Any ADR provider must also be and be seen to be impartial and independent. The funding and contractual oversight by the RCVS or regulator of veterinary businesses in the future, provides that separation from the veterinary business. Where a veterinary business selects the ADR provider, consumers will require reassurance on the impartiality and effectiveness of that provider.

There are also wider benefits of a 'sector service', including:

- the gathering and sharing of insight from across a sector, which can be diluted by multiservice options.
- Stakeholder engagement and interaction – with the ability to influence the sector and veterinary businesses through industry wide data and trend analysis.

9.45 Remedy 15 defines 'good faith' as engaging proactively with the mediation process in a genuine attempt to resolve complaints fairly and without undue delay.

9.47 The VCMS very much welcomes the CMA's recognition of the important early resolution work and support provided by the VCMS, and that this must be continued. We would agree that given the later proposals regarding funding, it is likely that many veterinary business would select the VCMS as their mediation provider, it should be noted that this support would need to be provided on a cross sector basis to allow consumers to reach out to the VCMS at any time, and prior to being aware of the mediation provider. This will need to continue to be resourced and so consideration must be given to this fund

Aim of the remedy

9.48 Currently the VCMS has an engagement rate of around 80% which means that the vast majority of consumers who escalate their complaint to the VCMS are able to utilise the mediation service provided and go on to obtain a resolution in over 80% of those complaints. The VCMS sees mandatory participation as encouraging consumers to access the mediation service – through increased awareness linked to the complaint process in Remedy 14, and the requirement detailed at 9.43, and through increased confidence that their complaint will progress to mediation (removing the real or perceived worry that the practice could decline to engage).

9.49 Our experience since 2017 echoes and supports the CMA's finding that *"mediation can help to address asymmetries of information between the parties, it can be flexible, confidential and responsive to the emotional nature of some complaints and help to preserve the vet-client relationship. It offers an alternative to lengthy and expensive court proceedings. It can encourage veterinary businesses operating FOPs to maintain or improve their own in-house processes and the quality of their services, incentivising compliance with substantive regulatory rules as well as the resolution of legitimate complaints at the earliest possible stage*".

How the remedy addresses the provisional AEC and resulting consumer detriment

9.51 During the course of the CMA's market investigation, the VCMS has sought to forecast the impact on complaint activity of the proposed remedies considered. With multiple remedies which may all impact on the pet owner/veterinary business relationship, it is difficult to accurately forecast. Following publication of the CMA's provisional report, the VCMS has reviewed the forecasting undertaken to date, and would agree:

- *"More of those complaints which are not resolved at a local level would progress to mediation, where this is a suitable option. This is because:*

  - *pet owners would be more aware of mediation as an option and confident that FOPs would have to engage meaningfully in the process; and*

  - *veterinary businesses would no longer be able to decline mediation, and instead they would be required to participate in good faith."*

- *"When complaints cannot be resolved at a local level, but can be resolved through mediation, all parties are likely to benefit from being able to reach an agreed resolution without the need for further potentially costly action (such as litigation). Specifically:*

- *where redress is needed, we expect that more pet owners would receive it.*

- *mediation is more likely to support a continuing vet-pet owner relationship than adversarial court proceedings.*

- *successful resolution of complaints via mediation is likely to improve customer satisfaction overall; and*

- *participation in the process would provide veterinary business operating FOPs with important insights into their own practices as they go through the mediation process. Sector wide learning from data on mediated complaints is considered below (remedy 16b)."*

- *"The knowledge that pet owners are more aware of and confident in using third party routes to redress would encourage veterinary businesses to resolve complaints themselves wherever possible to prevent unnecessary escalation.*

- *Similarly, recognising that pet owners are more empowered to seek a resolution to their complaint via mediation, the businesses would be incentivised to ensure that their FOPs consistently meet the standards expected of them, both in terms of the level of service provided to pet owners and compliance with their regulatory obligations."*

9.52 We agree this approach strikes the right balance between encouraging parties to settle disputes amicably and ensuring that pet owners have robust avenues to resolve legitimate complaints without the need for litigation.

As indicated above, careful consideration needs to be given to the definition of 'good faith'.

In para 9.52, the provisional report *states "If veterinary businesses operating FOPs refuse to agree to what would otherwise be an appropriate settlement at the conclusion of mediation, this may amount to a breach of the requirement to engage in good faith (and therefore the requirements of any CMA Order). Where businesses consistently refuse to settle complaints following mediation the CMA could consider enforcement action."*

It will be necessary to set out who would determine whether a practice has participated in good faith. Criteria would need to be defined. Consideration also needs to be given to how the framework would assess a consumer's complaint that an appropriate settlement has been refused by practice.

This is also relevant to para 9.46. Whilst under the current framework this is highly unusual, where a veterinary business does not execute an agreed resolution, this should be reportable as a non-compliance with the obligation created by Remedy 15.

9.53 Please see VCMS comments in relation to Section 10. The VCMS would wish to see the impact of the proposed remedies before providing a detailed response to this proposal. An adjudication mechanism is considered in more detail below.

Remedy design considerations

9.54 The VCMS acknowledges the positive response from many veterinary stakeholders and the recognition of the engagement work undertaken by the VCMS with the sector over the past 8 years. We are proud to have worked with the sector and consumers to build a service where mediation works effectively in individual complaint resolution to the satisfaction of both pet owners and veterinary professionals.

9.55 The CMA recognises that VCMS practice engagement rates are strong, however both the CMA and VCMS acknowledge that it is unknown whether the current voluntary engagement deters pet owners from contacting the VCMS in the first place. For this reason, the VCMS welcomes the obligation to participate in mediation in 'good faith'.

9.57 The VCMS has reviewed the main design considerations raised by stakeholders and comments as follows:

- *a desire for complaints to be addressed at a local level first where possible.*

The VCMS agrees and considers this to be a fundamental component of any complaint framework.

- *a need for clear criteria to establish when a complaint is suitable for mediation, including ensuring that vexatious complaints can be screened out.*

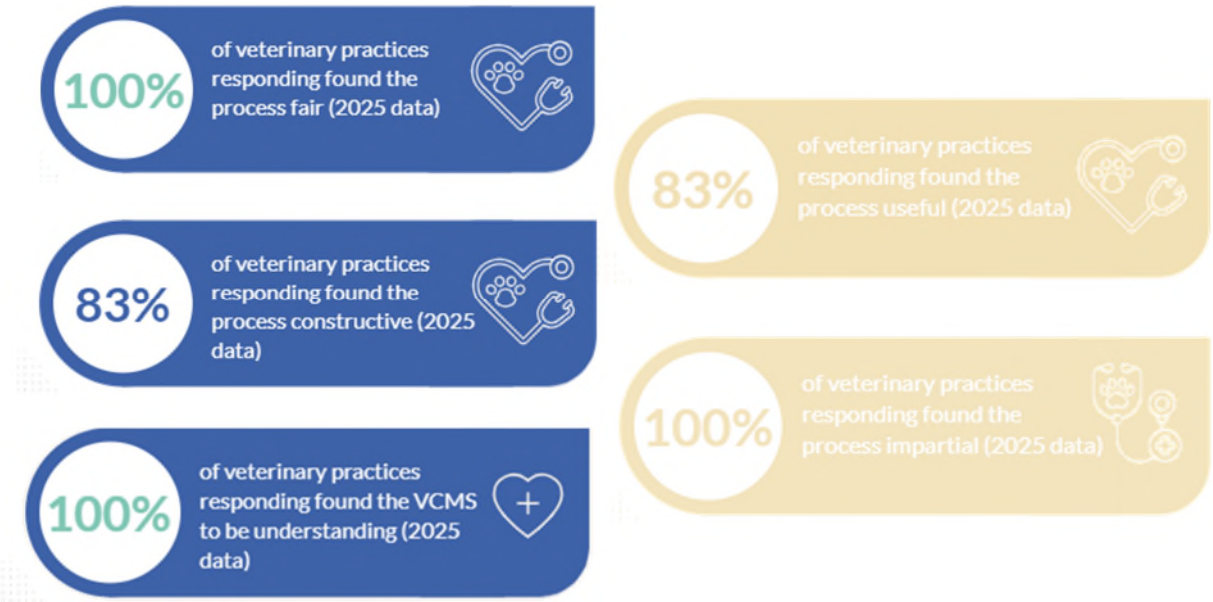
The VCMS agrees.

- *concerns about increased costs, particularly for smaller veterinary businesses, independents and rural practices;*

The VCMS notes this concern flagged by stakeholders. The VCMS will undertake further outreach work during the implementation phase to explain to practices that mediation is a more cost effective and proportionate resolution method than other forms of complaint redress. It is also important that practice who have not participated in a VCMS mediation before are reassured that the process

is as efficient, collaborative and effective as possible having a positive impact on team members, can improve client satisfaction and rebuild the relationship with the practice, and in over 80% of mediations, bring the complaint to a close time and cost effectively.

Veterinary practices who were involved in VCMS mediations in 2025 shared that they found the process to be:



- *concerns about the impact of increased engagement on veterinary professionals' time (clinical and administrative) and wellbeing where clients pursue mediation of unjustified complaints;*

The VCMS will continue to provide reassurance that the mediation process is not onerous and is time efficient. The focus is on collaborative and effective resolution which achieves an outcome both parties can accept.

In reviewing the provisional report, we note the reference to 'unjustified complaints'. There is a distinction between vexatious complaint activity, and complaints which a practice consider to have 'no merit' or to be unreasonable. It is important that the mediation process provides proportionate resolution support, and that veterinary businesses are not required to mediate complaints without substance or with malicious intent. Some complaints could be dismissed by practices as 'unjustified' but where mediation and further discussion, identifies concerns which can be understood and resolved. Care must be taken not to label complaints as 'unjustified' which can perpetuate a perspective that veterinary businesses are not open to receiving and resolving complaints.

Eligibility criteria which define complaints that are not appropriate for mediation or sit outside the remit of the mediation requirement will be key to ensuring the success of and effectiveness of the service.

For veterinary professionals and practice teams that are concerned about the mediation process, please visit the VCMS website or contact the VCMS for more information or to book on to a 'lunch & learn' session.

- *dissatisfaction with aspects of the VCMS service, such as the speed of VCMS response, a lack of clinical nuance or a disproportionate focus on compensation*

The VCMS lives by a quality improvement culture and continually seeks and reinvests feedback into the mediation process. Details of the work we do and outcomes, including timelines and resolutions can be found in the annual reports published on the VCMS website.

In relation to the two elements shared by three responders to the consultation, the VCMS can provide reassurance regarding:

a) response times –The VCMS has a 60-day resolution target, over 80% resolved in that time frame (which includes response time by the practice). Aim is to commence resolution phase and conclude this within few days. Parties may need time to consider – maintain process with pet owner and request those participating in the calls have authority to agree a resolution. Use of digital tools – Docusign to increase overall timeline. The service did see extended periods during covid but otherwise consistently under 60 days.

b) the clinical and veterinary practice experience – over half of the VCMS team have veterinary experience which is an increase since launch in 2017. It is however important that the service is, and is seen, as independent. The effectiveness of the service is largely based on the combination of sector knowledge and resolution expertise. Applying mediation techniques with a good understanding of the sector and clinical complexities is key, however combined expertise provides reassurance to both consumers and veterinary professionals. To be effective, the service must be trusted by consumers and practice teams alike.

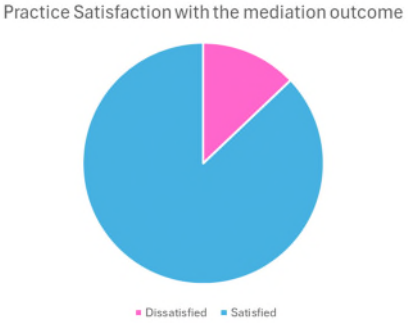
   The service also has a panel of veterinary advisors who can provide input for resolution managers when needed.

   Complaint mediation does not involve adjudicate or judgment on the standard

of clinical care or skill. Through mediation, the VCMS team seek then explores the clinical reasoning and outcomes to help consumers gain a greater understanding of the situation and then appropriately address and resolve the concerns raised. Where mediation does not find a resolution, there is a formal professional negligence process which involves the appropriate veterinary expert witness evidence.



The VCMS continue to work on sharing insight and analysis of the type of resolutions and outcomes achieved through mediation. When pet owners approach the VCMS, their desired outcomes are frequently apologies, explanations and an adjustment to their fees. The VCMS is clear with both parties that we do not adjudicate or award compensation. The VCMS also explains that when mediating 'compensation' is not an appropriate expectation or outcome.



The VCMS continues to increase awareness of these outcomes amongst independent practices and all veterinary professionals. It is also important that consumers are satisfied with the resolutions agreed, and that resolutions provide consumers with a fair and effective outcome, which may at times include a financial adjustment or remedy.

- *a small number of concerns about the ability of the VCMS to scale up in a timely manner;*

The VCMS has shared forecast analysis regarding complaint and mediation activity with the CMA as part of the consideration of proposed remedies. The VCMS is also involved in ongoing discussions with the RCVS to forecast the impact of the CMA provisional remedies on VCMS activity levels.

At present the service is funded by the RCVS via the Annual Retention Fee of individual veterinary professionals. As such it has been necessary to operate within appropriate budgetary constraints and have agile resources.

The VCMS has previously demonstrated the ability to upscale in a timely manner. In 2020-21 the VCMS saw a 63% increase in activity over 2 years combined with the impact of the covid pandemic. During this period, resolution rates and service user satisfaction

rates remained consistent. Within this context, the VCMS is able to foresee the potential increase and plan accordingly. It is also noted that veterinary business contribute to the costs of delivering the complaint redress pathways, then there will be adequate funding to do so, whilst also providing value for money.

The potential impact on VCMS activity is being considered and analysed. Combined with an implementation timeframe, the service which be able to plan for any variation in a far more structured way than in 2020.

- *a small number of respondents said that funding for the VCMS should come from veterinary businesses rather than veterinary professionals.*

The VCMS has always been very aware that the service is currently funded from the Annual Retention Fee of individual veterinary surgeons. This means funding has had to be redirected from other RCVS obligations or achieved through a positive impact on RCVS activity in other areas. For this reason, the resource planning has had to be very tight and focused on complaint resolution. The need for business regulation has been flagged by the VCMS in recent years, for example in the RCVS previous legislative reform consultation. As explained above, the VCMS currently operates on a very tight and cost-conscious budget. Further funding is only feasible with a financial levy or contribution at a business level.

The VCMS would therefore support the CMA's proposal. This contribution is also appropriate as the relationship is between the consumer and business, and this is the basis upon which consumer complaints arise and resolution is agreed. It is reasonable that the sector funds a complaint resolution process available to consumers and which supports their consumers and staff in proportionately resolving issues whilst capturing learnings for quality improvement and professional development.

Complaint acceptance criteria

9.59 The VCMS agrees that it is important that complaints should only progress to mediation when certain criteria are met to reduce the risk of inappropriate claims being mediated and would help ensure that resources required to comply with this proposed remedy are focused on those complaints which are most likely to benefit from mediation.

9.60 The VCMS agrees that the criteria listed in para 9.60 are appropriate, and would make the following comments on several of the criteria:

(*a*) *It has not been possible for the veterinary business and pet owner to resolve the complaint through the FOP's complaint handling process (remedy 14) which is determined by:*

(i) the pet owner receiving a final response letter from the FOP but is dissatisfied with the outcome; or

(ii) the complaint was submitted eight weeks ago but the FOP has not provided the pet owner with a final response letter.

This is consistent with our current approach to determining whether the local complaint procedure has been exhausted. The only additional point to consider (and which is rare) is if a veterinary business has not acknowledged the complaint following further contact by the pet owner. At present we consider a reasonable response time for an acknowledgement to be 2 weeks.

(c) *The complainant is the owner or person who otherwise has primary care of the affected household pet, or any other person in temporary or delegated charge of that household pet or who enters into an arrangement with a FOP to provide care to that household pet.*

The VCMS agrees. It is noted that there are occasions where the 'ownership' of the household pet or responsibility for the treatment fees is disputed between two individuals e.g. on relationship breakdown or where family members may have provided support due to the 'owner's' ill health.

9.61 The VCMS has reviewed the criteria detailed in Para 9.61 and comments as follows:

(a) *Veterinary businesses should not be required to mediate a complaint which is the subject of ongoing proceedings before the courts. This is to avoid conflict between the parties' interests across those proceedings and any mediation. Parties would however be free to engage in mediation in these circumstances if they chose to do so.*

The VCMS agrees that the parties should be able to 'opt in' to mediation if court proceedings are underway. The Civil Procedure Rules for England & Wales require parties to have attempted ADR before a claim is issued and on an ongoing basis post issue. The parties could therefore opt to utilise the VCMS as an approved ADR process and revert to this even if proceedings have been issued. Whether it is appropriate to engage in mediation will be determined by the court. There are similar 'incentives' in Scotland and Northern Ireland to encourage ADR.

(b) Professional misconduct matters would continue to be handled by the RCVS. Mediation ought to be designed in such a way to work alongside the regulation of veterinary professionals to ensure pet owners are able to access and successfully navigate the redress mechanism(s) which is most appropriate for their complaint.

At present, the VCMS mediation process will not run simultaneously with an RCVS professional misconduct investigation by the RCVS. Consideration needs to be given as to whether the obligation to mediate in good faith is 'paused' pending the outcome of an RCVS investigation (which at present will relate to an individual veterinary professional) or whether the two processes can run concurrently.

From a VCMS logistical perspective the processes can run concurrently, and there is evidence from other sectors of this being beneficial for both consumers and professionals involved. This change needs careful consideration and review against the current regulatory framework and legislation. This will need to be considered in conjunction with the RCVS and professional indemnity insurers to assess any potential prejudice for the veterinary professional involved.

This will require further consideration and interaction with the indemnity insurers to determine the wider impact.

(c) *Veterinary businesses should not be required to engage in mediation where the same complaint has previously been subject to another form of ADR, provided that the pet owner entered into that ADR process voluntarily and the veterinary business engaged with the process in good faith. The voluntary consent of the pet owner to have engaged in that other form of ADR should be evidenced in writing.*

The VCMS agrees and this is consistent with the current VCMS remit criteria.

(d) *The obligation on veterinary businesses to mediate complaints should not arise where the ADR provider considers that the complaint is frivolous or vexatious. This is consistent with the ADR Regulations.*

The VCMS agrees it is important that veterinary businesses are not obliged to mediate complaints which are determined to be frivolous or vexatious complaints. The definition of vexatious and frivolous complaints will need to be carefully defined to provide clarity to both pet owners and veterinary businesses. This determination should be permitted by the ADR provider both before and during the process as further details can become apparent or the assessment be based on behaviours during the mediation process.

(e) *There should be no financial threshold above or below which the obligation on veterinary businesses to mediate would be disapplied (as is currently the case for the VCMS).*

The VCMS agrees and confirms this is consistent with the current scheme criteria.

9.62 With regard to commercial animal owners, the VCMS agrees with the CMA's proposal and notes that the CMA proposed remedies relate only to the UK market for household pets. Please see the response at para 9.43 regarding the definition of veterinary businesses operating FOPs.

9.63 The VCMS agrees that it is important to ensure complaints that are unsuitable for mediation are not required to enter ADR, which then in turn means that the veterinary businesses' obligations are focused on resolving genuine complaints which would benefit from mediation.

Effectiveness of the VCMS

9.64 The VCMS welcomes the recognition by the CMA and the veterinary sector of the positive impact of the service to date, and the opportunity to further develop and increase the impact and influence.

9.65 The VCMS operates to a high standard, with a commitment to continual improvement and progressing the service to meet the evolving needs of consumers and the sector. The service is audited by CTSI and continually exceeds the expectations of an ADR Approved Body. We are therefore committed to the long-term effectiveness and sustainability of the VCMS.

When considering the benefits of more than one ADR approved provider in a sector, the competitive pressures can drive improvements. It is also important to be mindful of consumer ease of access. The CMA have highlighted the importance of clear complaint pathways, and we welcome the complaint decision tree. Multiple providers can cause confusion and complaint fatigue if consumers have to identify which provider is available to them and to appreciate that this decision rests with the business. In some sectors, this appears to cause some consumer confusion and deters rather than empowers consumers.

Irrespective of competition, the VCMS is delivered by a committed team who place proportionate and fair outcomes for consumers and veterinary professionals at the heart of everything we do, underpinned by a passionate focus on quality improvement within the VCMS, complaint resolution and the pet owner/practice relationship. We very much welcome the opportunity to build on the existing foundations to enhance the impact and positive influence of the VCMS and complaint resolution.

Remedy implementation issues

9.66 The VCMS would agree that it is appropriate to require all veterinary businesses delivering care in the circumstances encompassed by this investigation, to comply with the requirement to mediate in good faith.

We have flagged above that there will some consumers whose complaints are not covered by this obligation as they are not obtaining veterinary care for a household pet or not interacting with an FOP. Some of these areas may be addressed through the definition of applicable veterinary business. Others will require legislative reform.

9.69 The VCMS agrees it would be most efficient and effective for the RCVS to continue to secure the delivery of the VCMS which will support the implementation of this remedy.

9.70 The VCMS considers the provisional view is that all relevant veterinary businesses should be required to participate in mediation within six months of the publication of a CMA Order to be workable.

Monitoring of compliance with and enforcement of the remedy

9.71 The VCMS notes that a failure by a veterinary business to engage in mediation in good faith would be reported by the VCMS to the relevant monitoring body.

The funding model and cost of implementation.

9.72 The VCMS agrees that it is important that mediation continues to remain free for pet owners so that the cost of pursuing a complaint does not put them off doing so.

9.74 The VCMS supports the proposal that veterinary businesses fund the provision of the VCMS. As commented above, regarding remedies 14 and 15, clarification is needed in relation to Referral Centres and OOH providers.

9.76 The VCMS agrees that introducing an annual fee paid by veterinary businesses operating FOPs would be a cost effective and efficient funding model to resource the VCMS. It is appropriate and fair that the annual fee be proportionate to the size of their business and paid to the regulator. As highlighted in the general points above, the current proposal can only apply to veterinary businesses running FOPs and delivering care to household pets. The current VCMS service is available to all consumers and therefore extends beyond this group. The service is also funded by all veterinary professionals regulated by the RCVS through the Annual Retention Fee. Access to the VCMS should be available to all consumers, and so

there needs to be consideration as to how this can be fairly and appropriately funded. The VCMS/Nockolds would seek to engage with the RCVS and CMA to work through options that can ensure the service is funded on a fair and appropriate basis.

9.77 The VCMS appreciates that the figures quoted in the provisional report at para 9.77 are based on current VCMS costing. Future fees and apportioned contributions will need to factor in resource requirements linked to activity fluctuations and other wider services and support provided by the VCMS. It is also noted that veterinary businesses will require certainty and notice in terms of their contributions, and so budgeting and accurate forecasting over a set period will be important.

If the funding model is based on FOP businesses only, the VCMS will continue to share insight with the CMA regarding the options for calculating the business contributions, and any concerns regarding the calculation criteria.

9.78 If the cost of the VCMS were to be apportioned based on the number of FOPs a veterinary business operates, rather than by FTE this may also result in an unfair apportionment. There are veterinary businesses with a lower turnover but smaller multiple sites, and in the alternative, businesses with higher turnover based on one or two sites. This could impact smaller independent businesses, particularly those covering more rural or less affluent areas which may establish a number of smaller units.

Remedy 16a: An undertaking from (or requirement on) the RCVS to develop and publicise a decision tree to help pet owners navigate the different routes to obtaining redress.

9.84 The VCMS would support initiative which result in pet owners benefiting from having clear and consistent information explaining their options for raising a complaint and seeking redress, and a decision tree would provide this.

As detailed in relation to professional misconduct concerns, veterinary complaints are multi-faceted and will often overlap across current pathways. The decision tree requires careful consideration to ensure it reflects this and the perception of pet owners that their concerns may meet the criteria for more than one of the following: RCVS investigation, a negligence claim, a consumer protection claim or a service issue. It should be kept in mind that the decision tree is intended to help consumer identify the most appropriate and proportionate pathway for their concerns and not cause confusion or become a barrier in itself.

9.90 While some veterinary businesses have mentioned concerns about promoting the VCMS, for many businesses they see a benefit in providing consumers with a transparent complaint process and escalation pathway. This does not encourage complaints to be raised or

generate complaints without basis or merit. It is more likely to strengthen trust between pet owners and veterinary businesses and would agree with the summary provided in para 9.91.

9.92 We agree that remedy 16a is likely to improve awareness of the VCMS.

9.93 See above comment regarding funding.

Remedy design considerations

9.95 The VCMS agrees that information on concern pathways provided to pet owners must be sufficiently comprehensive to increase their awareness of their options and their confidence in being able to use them, while being easy to understand.

Remedy implementation issues

9.98 The VCMS notes the proposal to seek an undertaking from the RCVS (or may require it by CMA Order) to develop, publicise and update as is necessary a decision tree to help pet owners navigate the different routes to obtaining redress. The VCMS would be keen to have input, or if considered appropriate lead (on behalf of the RCVS) the development of the decision tree, if this can be resourced.

9.99 The proposed timeline is noted.

Remedy 16b: An undertaking from (or requirement on) the RCVS to collect, analyse and publish on an annual basis data and insights on complaints in the veterinary market for household pets.

Description of the remedy

9.102 The VCMS currently shares data and analysis with the RCVS and publishes an annual report. This remedy can build on this existing data and insight gathering.

9.103 The VCMS already collates data on veterinary complaints to include:

- Trends in complaints, including the number and type of complaints being raised.
- The most frequently raised complaints and their underlying causes.
- Outcomes for pet owners after making a complaint.

- Best practice in complaint handling and the need for education on this across the sector.

Remedy design and implementation issues

9.109 The VCMS would support the publication of appropriate and meaningful data analysis which allows consumers to gain a greater understanding, veterinary business to implement insight led improvements and to inform professional development by veterinary teams. It is important that businesses have access to local and benchmarking data and analysis to facilitate quality improvement. There is also a need for data to be meaningful if it is to help consumers select the right veterinary practice for them and their pet. How data is analysed and presented needs to be carefully considered so it is proportionate, relevant and has impact.

The method and timing of implementation

9.112 We agree that it is important that implementation of this remedy makes effective and efficient use of existing channels of data collection to avoid unnecessary cost, logistical confusion and additional burden on smaller practices.

The cost of implementation

9.116 It is noted that this remedy will mean some additional costs incurred by the RCVS and organisations from which it requests data such as the VCMS and VDS. We are committed to support cost effective implementation and building on existing frameworks and systems where possible.

Effectiveness of the complaints and redress remedies under consideration

9.119 The VCMS largely welcomes the proposed remedies, and will continue to raise awareness and share insight to mean:

- Pet owners are more consistently, better informed about how to complain to their FOP and what it involves, as well as how to proceed if the complaint cannot be resolved at the local level.
- Pet owners would feel more confident to complain to their FOP and expect better processes when they do raise a complaint.
- As a result of this, it should be possible for more complaints to be resolved between the pet owner and veterinary business. Where redress is needed more pet owners would receive it.

- Increasing pet owners' awareness of other routes to redress (should local resolution fail), should incentivise veterinary businesses operating FOPs to resolve complaints themselves where possible and provide redress where needed, to avoid the time and cost associated with engaging in third-party dispute resolution mechanisms.
- Where the veterinary business fails to resolve complaints, pet owners would be more confident in taking their complaint to the next appropriate step, such as mediation, if they wish to do so. More complaints which are not resolved with the business should progress to the next step, such as mediation, and be resolved.
- Recognising that pet owners would be more empowered to raise and resolve complaints, veterinary businesses would be incentivised to ensure that they maintain or improve the quality of their services. This includes examining complaints data to identify lessons learned and make improvements.
- The RCVS would gain improved insights into the experiences of, and problems faced by, pet owners in the veterinary market for household pets. This should enhance its ability to support veterinary professionals and businesses and thereby to improve services and outcomes for pet owners.

9.120 The VCMS notes the CMA's longer-term recommendation and would encourage CMA and government to evaluate the impact of the provisional remedies, and also business regulation to determine the need for a more costly and onerous process for both consumers and businesses. If needed to support an effective, competitive market, then this could be developed as a stage beyond mediation in the small proportion of complaints which conclude the process without a resolution. This will increase the costs of delivery and as highlighted, the need and impact of this needs to be considered weighed against any consumer harm that needs to be addressed following the implementation of the remedies proposed in this provisional report.

Effective implementation, monitoring and enforcement

Timescales for implementation

9.123 The VCMS considers the timescales for implementation of Remedies 14, 15 and 16a to be reasonable. With regard to Remedy 16b, operational planning can now take place to indicate whether the timeline is achievable for all the necessary components to be in place.

Consistency with existing and anticipated future laws and regulations

9.124 The VCMS notes that the CMA does not expect the proposed remedies to affect whether the VCMS maintains its approved ADR entity status in accordance with the

requirements set out in those regulations. It is appropriate that any ADR provider selected by a veterinary business should meet a defined criteria which should include ADR approved body/entity status to ensure consumers have access to trusted and effective ADR schemes. 9.130 The VCMS welcomes the proposals in Remedy 15, to build on the existing VCMS to a large degree. That scheme is already known and used by some veterinary businesses and pet owners. There would be efficiencies in allowing businesses to continue to use the same scheme minimising additional set up costs and also building on current awareness and engagement with the service. The VCMS has expertise in veterinary complaint resolution and demonstrated effectiveness in resolving complaints with compassion.

Whether the remedies produce adverse effects which are disproportionate to their aims

9.135 See our response to 9.57.

10. Recommendations for future regulatory reform

Remedy 17: A recommendation to the UK government, in consultation with the Scottish Government, Welsh Government and Northern Ireland Executive as appropriate, to establish a replacement statutory regime for the regulation of veterinary services for household pets, which should include the following:

Business regulation: veterinary businesses and the practices they own are included within the scope of regulation and are subject to regulatory requirements which, in addition to the protection of animal welfare and the wider public interest, (i) promote competition and protect consumers, and (ii) ensure a baseline level of quality with respect to clinical standards.

Professional regulation: effective regulation of the professional conduct of vets and vet nurses, including a lower threshold for regulatory action (than under current regulation) and enforceable requirements which promote competition and protect consumers.

Monitoring and enforcement: robust and effective monitoring and enforcement powers for the regulator, including a broader and more effective range of sanctions, which support and incentivise compliance with regulatory rules by veterinary businesses and professionals.

Complaints and redress: an effective complaints and redress system which disciplines the conduct of veterinary businesses operating FOPs and supports the competitive process.

Statutory duties for the regulator: additional statutory duties for the veterinary regulator to promote competition and further the interests of pet owners in the discharge of its statutory functions.

Governance and structure of a veterinary regulator: the veterinary regulator must be structured appropriately to ensure the effectiveness and independence of a modern regulatory regime.

Business regulation

The VCMS welcomes the recommendation that veterinary businesses (and the practices they run) should be included within the scope of regulation, in addition to individual vets and veterinary nurses, and that legislative reform is required. From our work in other sectors, we would also support one overall regulator for both veterinary individuals and businesses as this works effectively, and with consistency.

10.35 The VCMS supports the CMA's proposals regarding an effective voluntary accreditation scheme which includes indicators of service quality to pet owners to help inform consumer choice and further stimulate competition as a parameter of competition between veterinary businesses. A voluntary accreditation scheme is appropriate pending legislative and regulatory reform.

10.36 The existing PSS framework does provide the starting point for the development of those enhanced additional voluntary accreditations which would enable veterinary businesses to distinguish their practices by conveying the different qualities of services they provide. This will require wider consumer awareness and recognition of this 'quality standard' so consumers are able to use the accreditation information to choose a practice which is right for them and their pet.

10.38 To support the design of a voluntary accreditation scheme with these features as part of a reformed regulatory framework, the VCMS would seek to contribute and have an involvement along with other key stakeholders.

Complaints and redress

10.71 The VCMS broadly welcomes the provisional recommendation to government that a comprehensive system for complaints handling and redress in the veterinary sector be established through (or using powers granted to a regulator by) legislation. This should include requiring all veterinary businesses operating FOPs to ensure that each of its FOPs has complaint handling processes which meet minimum criteria and making provision for mediation. A requirement for a binding independent redress scheme should be considered following an evaluation and impact assessment of the CMA's proposed remedies to ensure that any decision is based on need and is a proportionate response that will address consumer harm found to exist at that time.

The VCMS will feed into the wider and more detailed consultation at the time. This will allow reflections on the impact of the CMA remedies. The VCMS refers to the response provided as part of the Working and Research paper phase in February 2025 and to the consultation on Remedies Working Paper in May 2025 which reflect the mixed feedback detailed in the provisional report, Part B.

10.91 Veterinary complaints are often multi-faceted with overlapping issues. There may frequently be scenarios where a complaint could involve allegations of professional misconduct matters would continue to be handled by the RCVS, and allegations of professional negligence. Careful consideration needs to be given to how an independent redress scheme could work alongside the regulation of veterinary professionals or civil claims.

10.92 A binding independent redress scheme should be available only where the complaint is timely, for example, where the complaint is raised within 12 months from the date of the conclusion of an in-house complaints process.

10.93 As explained in remedy 16b, in part B, section 9, we take a provisional view that there is a wider role for the administrator of a binding redress scheme in publishing information about complaint handling in the veterinary sector. We note that a feature of the ombudsman role is to advise on systemic change. As the Cabinet Office notes, ombudsmen can make recommendations for a change of practice or procedure in a particular institution, Department or across a whole sector of the economy.

10.94 It is possible, and even likely, that the existence of a binding adjudication redress scheme could impact the resolution rates of the mediation/ADR approach. As detailed in our response to the Remedies Working Paper, a significant proportion of the complaints concluded mediation without a resolution are likely to be adjudicated in favour of the business for various reasons. The benefits of an adjudication phase need to be carefully considered against the cost, longer timescales and potentially less advantageous outcomes for consumers.

Business regulation and the impact of the proposed CMA remedies may be sufficient for veterinary businesses operating FOPs to improve consumer protection and standards, avoid complaints arising in the first place and, when they do occur, resolve them at the earliest possible stage.

Delivery models

10.95 As the need and delivery model will need to be determined by government, the VCMS will respond in detail at that stage.

10.96 The VCMS, as delivered by Nockolds will remain engaged in considering and evaluating the augmenting of the existing VCMS mediation service by including a binding independent redress scheme within the umbrella of that scheme.

If there is an established need for an adjudication model, then a separate and independent panel could be established within the VCMS framework to determine complaints referred to it, separate from any mediation process that may have been followed up to that point. We agree this could offer efficiencies in terms of administration and cost as it would build on the existing structures.

10.97 – 10.99 The VCMS refers to the response to the Remedies Working Paper for further detail.

10.137 We would agree that a single UK-wide regulatory framework for veterinary services is preferable to a model involving multiple, potentially divergent regulatory frameworks and approaches.

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