

## **The complaint**

Mr H complains that American International Group UK Limited (AIG) caused him distress and inconvenience by not communicating with him in the way he needed.

## **What happened**

Mr H made a claim through the insurance policy he holds with AIG. On a couple of occasions he asked for correspondence to be in large font as he has sight problems. He also asked for a claim form to be sent in large font. AIG did that once or twice but didn't continue to send all letters etc in large font. That caused Mr H problems and meant he couldn't get his claim progressed as quickly as it should.

Mr H complained but isn't satisfied with AIG's response. So he asked us to look at the complaint.

Our investigator thought AIG should have treated Mr H better and sent letters etc in large font once this had been requested. She recommended AIG pay £100 compensation to make up for the fact that it didn't do this.

AIG has agreed to do this, but Mr H doesn't think this is enough. He says every customer should be able to read letters from AIG and that he didn't like computer generated signatures on letters. Our investigator explained that this was a common practise – and that she couldn't ask AIG to change its business practises, only look at what happened to Mr H.

Mr H remains unhappy so I've been asked to decide this complaint.

## **What I've decided – and why**

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

When reaching this decision I'm only considering the way AIG responded to Mr H's request for large font letters etc. I haven't considered the claim itself as that's not the subject of this complaint.

Mr H said he thought AIG should ensure all its customers be able to read its letters. I agree with that – but that doesn't mean AIG should change the way it does business generally. Instead it's required to respond positively to reasonable requests about this. It's not appropriate for me to say AIG should change the way it communicates in general. I can only look at what happened to Mr H and the effect it had on him.

In summary, once Mr H asked for large font correspondence AIG should have provided that on an ongoing basis. It didn't do that causing Mr H some problems progressing his claim.

I think AIG made mistakes here and it should compensate Mr H for this.

### **Putting things right**

I think that, taking everything into account, AIG should pay Mr H the £100 suggested by our investigator.

### **My final decision**

My decision is that I uphold this complaint and I require American International Group UK Limited to pay Me H £100.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 5 May 2023.

Susan Peters  
**Ombudsman**