

The complaint

Mr B has complained about ATLANTA 1 INSURANCE SERVICES LIMITED (trading as Be Wisser). He isn't happy about the telematics box it provided as part of his motor insurance policy.

For ease of reading any reference to ATLANTA includes its agents.

What happened

Mr B had various problems with the data recorded on his telematics box (black box) so he complained to ATLANTA about this. It accepted that there were various incorrect entries recorded by his black box and removed them from his records. But as he remained unhappy he complained to this Service about this.

Our investigator looked into things for him and upheld his complaint. She made it clear that she was only looking at the actions of ATLANTA and the failings in relation to the black box it was responsible for. She suggested that it remedied the problems with the black box and paid £150 in compensation for the clear stress and inconvenience caused.

Mr B accepted the position outlined while ATLANTA hasn't responded. So the matter has been passed to me for review.

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.

It is clear there were various failings in relation to the speed and areas recorded on the black box fitted to Mr B's car. ATLANTA accepted this and removed a number of entries from Mr B's records, so the only thing left to decide is the redress.

Having considered the circumstances surrounding this case I agree that £150 compensation feels fair for the various difficulties Mr B faced. I say this as he had to chase ATLANTA a number of times about the entries and was clearly worried and concerned about the black box and how it was working and how it would affect him in the future. And I note he had further difficulties after this as well. So, I feel £150 compensation here feels fair.

I understand that Mr B has decided not to reinsure with his insurance provider given the various difficulties he has faced here which is understandable. If Mr B has any concerns about the impact any of this had on his premium then he will have to advance this separately with his insurer as ATLANTA aren't responsible for this.

My final decision

It follows, for the reasons given above, that I'm upholding this complaint. I require ATLANTA 1 INSURANCE SERVICES LIMITED to pay Mr B £150 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 6 October 2023.

Colin Keegan
Ombudsman