

The complaint

Mx D complains about the service provided by Aioi Nissay Dowa Insurance UK Limited and the way it communicated with him about his motor insurance policy.

What happened

Mx D took out an insurance policy for his car, underwritten by Aioi. He was then contacted and asked to provide some further information, in particular about a previous claim that he had not mentioned when taking out the policy.

Mx D provided the information requested and explained the circumstances regarding the previous claim. The policy was amended and an additional premium charged, which Mx D paid.

Mx D was unhappy about the way Aioi dealt with him; he said he had to chase for replies to his emails, and had received emails which were bullying and threatening. When he complained about this Aioi said it had needed to request further information from him but accepted there had been some delay and poor communication. It offered compensation of £100 but Mx D didn't accept the offer and referred the complaint to this Service.

Our investigator said Mx D hadn't intentionally misled Aioi and did what he could to resolve things when the issue came to light. And he had to chase Aioi for replies and was very upset by the way Aioi dealt with him. But the investigator said the compensation offered was reasonable and didn't think Aioi needed to do any more.

Mx D is very unhappy with this. He says he didn't get replies to his emails, and then received an aggressive email threatening to cancel his policy. And he says if this isn't addressed, it will happen again.

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.

Insurers will ask questions and obtain the information they need to decide whether to provide cover for someone and, if so, how much to charge for it. Those are decisions for the insurer to make and it's not for me to tell Aioi what insurance it should provide. But I can consider whether it treated Mx D fairly.

When Aioi checked Mx D's policy there was some information that wasn't correct. It was reasonable to ask Mx D for more information about this. The issue here is that when Mx D provided information he didn't receive prompt replies and had to chase Aioi. He also received an email threatening to cancel the policy, which he found threatening.

If Aioi didn't have all the information it needed, then it was entitled to cancel the policy – and needed to explain this to Mx D. But given that he had provided information when requested, I can see why he would have been upset by the correspondence he received.

Mx D didn't accept the compensation offer. He says he wants action to prevent this happening again. This Service is not the regulator. Where something has gone wrong, my role is only to consider what action needs to be taken to put things right for the individual affected – in this case, Mx D. He hasn't suffered a financial loss and the harm caused to him was the distress and inconvenience he suffered.

As I've explained, I appreciate he was very upset by what happened. But Aioi did sort things out, apologised and offered compensation of £100. Taking into account the level of upset caused I'm satisfied its offer is fair. So I don't think it needs to do any more, other than pay that compensation.

My final decision

Aioi Nissay Dowa Insurance UK Limited has already made an offer to pay £100 to settle the complaint and I think this offer is fair in all the circumstances.

So my decision is that Aioi Nissay Dowa Insurance UK Limited should pay £100.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mx D to accept or reject my decision before 6 November 2023.

Peter Whiteley
Ombudsman