

## **complaint**

Mr G complains that he got poor service from Aviva Insurance Limited after it recorded a fault claim against his motor insurance policy.

## **background**

In May 2018 Aviva was told by a third party that Mr G's car had been involved in an accident. The claim was recorded on the Claims and Underwriting Exchange database ("CUE"). Aviva later found the third party had recorded the wrong registration plate details. As Mr G's car wasn't involved, it asked CUE to remove the claim. That process can take up to 10 weeks.

Aviva offered Mr G £150 compensation. It agreed that it could have dealt with him better. He wasn't involved in the incident, yet he felt he was pushed to prove his innocence. Aviva said it had marked the claim as non-fault, pending its removal. And it allowed Mr G's no claims discount ("NCD"). It said the incident shouldn't affect his premium, but it gave him a letter to show to other insurers anyway. Aviva said should a refund be due once the claim was taken off CUE, it would deal with it. Mr G said his premium later rose by £200.

Our investigator thought Aviva had made a fair attempt to resolve the situation. She thought it had shown the rise in Mr G's premium wasn't due to the incident. A discount was applied to his policy the previous year, but not at renewal in 2018. As Mr G didn't accept the investigator's view, his complaint was passed to me for review.

## **my findings**

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

I can see why Mr G thought the incident caused his premium to rise. But I think Aviva's shown that wasn't the case. In 2017, Mr G's premium was £177 less than it was after renewal in 2018. Aviva's shown the 2017 premium included a discount. So Mr G paid less that year than he otherwise would have done. The discount wasn't applied in 2018, so the rise in premium was greater than it would have been but for the previous discount. Mr G says he wasn't aware of any discount. But that issue isn't part of this complaint.

Premiums tend to rise each year, for various reasons. But I don't think there's anything to show that the rise in Mr G's premium was connected to the incident in May 2018.

I think Aviva acted quickly to correct the record on CUE *and* to ensure that Mr G wouldn't suffer any detriment as a result of it. I can understand why he wasn't happy to have to wait up to 10 weeks for the record to be removed. But Aviva wasn't able to do anything about that. And it must have been frustrating for Mr G to have been accused of causing an accident he knew nothing about. But I think Aviva's offer of £150 compensation was a fair way of trying to put matters right. I think it acted reasonably throughout.

## **my final decision**

My final decision is that Aviva Insurance Limited should settle Mr G's complaint – as it's already offered to do – by paying him £150 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 15 November 2018.

Susan Ewins  
**ombudsman**