

The complaint

Mr K has complained about Aioi Nissay Dowa Insurance UK Limited's (ANDI) decision to cancel his car insurance policy.

Mr K is represented by a representative, who I'll refer to as Mr M.

What happened

Mr K had a telematics policy with ANDI. It issued a series of warnings by text, email and letter about the speeds he was driving at. The last of these said that ANDI was going to cancel his policy.

Mr K cancelled the policy himself and then Mr M complained to ANDI on Mr K's behalf. He asked ANDI to supply the driving data which had prompted its warnings. ANDI eventually sent this to Mr M. He identified numerous errors with the data he was sent and suggested that Mr K had not consistently driven too fast.

ANDI accepted there were errors in the spreadsheet of data it had sent to Mr M and it sent him a spreadsheet with the corrected data in. It said that the vast majority of the data it had actually used, which led to the warnings Mr K had received, was correct. It did admit there were some anomalies, but said that, even if it discounted these, it would still have issued the same warnings and ended up saying Mr K's policy would be cancelled.

Mr M asked us to consider Mr K's complaint. One of our investigators did this. She said that she was satisfied that ANDI's approach was reasonable based on what she considered to be the correct data.

Mr M asked for an ombudsman's decision. He did not consider the data provided by ANDI was reliable and he felt Mr K's driving was of a good standard generally.

I reviewed the data provided by ANDI and met with its data expert in an online meeting to discuss it. He took me through the data and provided some examples of journeys that Mr K had undertaken to show he driven at excessive speeds on occasions. I asked ANDI's data expert to meet with both me and Mr M online and take Mr M through it in the same way he'd done with me previously. The data expert did this and I explained in the meeting I would now be issuing my final decision.

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.

Having done so, I have decided not to uphold it. This is because I'm satisfied that the correct data provided by ANDI is reliable and does show that Mr K exceeded the speed limit on numerous occasions; at times excessively. I appreciate there may well be some anomalies due to GPS issues, but I think most of the instances of speeding shown on this data are correct and I'm also satisfied the anomalies have been disregarded.

I am also satisfied that if Mr K had looked at the portal for his policy on a regular basis and taken notice of the texts he received he would have seen that he needed to stop speeding. I appreciate Mr K has said he was not speeding and therefore ignored the texts, but I do not consider his view on the speed of his driving is supported by the evidence I have seen.

I do of course understand Mr M has concerns about the accuracy of telematics data generally, but I'm satisfied that the evidence provided by ANDI in this case shows its approach was reasonable. This means I do not consider it is appropriate to uphold Mr K's complaint.

My final decision

For the reasons set out above, I've decided not to uphold Mr K's complaint about Aioi Nissay Dowa Insurance UK Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 17 January 2025.

Robert Short
Ombudsman