

Farrukh Jamil response to Provisional Determination on Remedies

It is with great regret that a major problem within the insurance industry has been ignored by all organisation.

Specially in the motor insurance industry, the insurance companies do not accept No Claim Discount if it is more than two years old. A driver with 10 years of clean driving record would earn 10 years of No Claim Discount on an insurance policy. If this driver decides to abandon driving then the earned No Claim Discount will only be valid if the driver take out another insurance policy within 2 years of the expiry of the last insurance policy otherwise the No Claim Discount expires and the driver has to start from scratch. I believe that this is not an appropriate way of conducting insurance business. Does DVLA say that if you do not drive for a certain period of time, then your driving license will be no longer valid and you will have to start from scratch? This would not make sense. Similarly, 2 years of validity of No Claim Discount is not a valid point and need to be addressed. I do not believe that there is a law that states this but I believe that the insurers have made this their own practice in order to scrounge more money from the public.

I would like this issue to be addressed because at present there is no governing body in the country which can look into this seriously.

[...] FOR THE ATTENTION OF THE CLAIMS MANAGER

[...]

Sent:[...]

To: [...]

Attachments:[...]

Dear Sirs

We refer to our previous correspondence regarding this claim, and our telephone call of [...].

We were advised in this telephone call with [...] that you have not had a response from your insured, nor have you attempted to contact your insured due to a 'backlog'.

As you are aware, you also have a duty to attempt to settle this matter in a timely manner without the need for litigation. However, the accident occurred in August and since this date we have struggled to speak to the file handlers, not had a response to our emailed correspondence nor received call backs which were promised.

Your company has not been pro-active in managing this claim, nor has our client been treated fairly.

We enclose copies of our file notes which shows that whilst we have been active in chasing this claim and attempting to reach settlement, you have not.

We therefore put you on notice that if you do not attempt to contact us to discuss bringing this matter to a conclusion before [...]we will be reporting your conduct to the Competition Commission and will refer our client's claim to panel solicitors for litigation.

[...]