With regards to any losses that may have been incurred as a result of the above, I confirm as detailed in my previous

letter, I require the following: -

Confirmation of the points you raised to the Financial Ombudsman

when you verbally submitted your complaint and the outcome you are looking to achieve.

Full details of the losses that you have incurred as a direct result of your complaint and full documentary evidence

supporting this.

Confirmation of dates of any convictions or costs imposed directly as a result of your complaint, including full

documentary evidence supporting this.

Once I receive all of the above, I will be happy to consider this further.

With regards to your subject access request. My letter of the 9/12/14 advised the following: -

Following our initial investigations, we note that you submitted a subject access request to your Broker. Should you

wish to proceed with this, please can you formally request this in writing to our Data Protection Officer at the address

detailed at the foot of the letter including a cheque payable to KGM Insurance for the sum of £10.00. Alternatively, you

may wish to wait until our full investigations have been finalised.

Can you please confirm how you wish to proceed with that request.

Should you not be in receipt of any of the letters I refer to above, please advise me and I will ensure copies are sent to

you immediately.

I await your reply

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