

**From:** Ayi, Anita <Anita.Ayi@financial-ombudsman.org.uk>  
**Sent:** 20 November 2014 17:30  
**To:** 'lorraine32@blueyonder.co.uk'  
**Subject:** Mr S Cordell's complaint about KGM Underwriting Agencies Limited (Our ref: 16352175)  
**Attachments:** Cordell CF.rtf

Dear Ms Cordell

**Mr S Cordell's complaint about KGM Underwriting Agencies Limited**

Thank you for getting in touch with us. Our consumer leaflet explains our role – so do read through and have a look at how we can help: [www.financial-ombudsman.org.uk/publications/consumer-leaflet.htm](http://www.financial-ombudsman.org.uk/publications/consumer-leaflet.htm)

As you can see, before we can take on a complaint, the business involved must have the chance to put things right.

**what happens next**

I've written to the business to let them know about the complaint. They should contact you soon to tell you they are looking into what's happened – and to ask for more details if they need them.

If you *don't* hear from the business within the next few days, you can contact them using the details below – mentioning that we have already written to them. They should give you their *final response* to the complaint – in writing – within eight weeks of the date they first received it.

The business's final response should summarise the complaint and give you their final say. It should also tell you that you can refer the complaint to us if you're not happy – which you have to do within *six months*.

In case you need it, the business's address is:

KGM Underwriting Agencies Limited  
KGM House  
George Lane  
London  
E18 1RX