

Dear Sirs

My representative, We Fight Any Claim, has already asked for an Ombudsman to decide my case. This means you are legally obliged to provide an Ombudsman's decision. You were asked to do this a long time ago. Please explain why you sent this email instead.

I don't know what this other case you refer to can have to do with mine - are you saying that you don't really need to consider the facts and circumstances of my case, because the person in that other case is the sort of person who would buy a bad product even if it had been sold properly and I am the same sort of person as them? If so, that is outrageous. If not, I want you to explain what you do mean, please, straight away.

I understand you are supposed to look at all the circumstances of my particular case. I also understand that you initially said the people who sold me the PPI didn't explain it properly to me but I would still have bought it even if they had, and that is why you don't think I should be redressed. That is outrageous and untrue. I understand you have also ignored the fact that, as I now understand, the commissions on PPI were usually massive - generally more than half the premium. I want to know exactly what the commission was in my case - you must know this and you must still have concluded it was irrelevant so I want to know what it was and why and how you can have done so. I think selling something like this, hiding big commission, was plain unfair. I can also assure you I wouldn't have bought any so-called insurance where I knew more than half the total cost was commission.

To be very clear, and although I should not have to ask again, I would like an Ombudsman to make a proper decision in my case, without further delay. I would also like to complain about your conduct so far, in apparently trying to put me off, and by-passing my representatives. Please explain immediately how I make such a complaint and please also make sure my representatives are copied in on all future correspondence.

Yours faithfully