

## **The complaint**

Mr E complains that Advantage Insurance Company Limited increased its quote for a motor insurance policy.

## **What happened**

Mr E looked for a new policy through an online comparison site. He found one with Advantage, but he said that when he was directed to Advantage's website the premium increased. Advantage said the quoted premium was correct because Mr E had provided incomplete information on the comparison website. Mr E then took out cover elsewhere. He was unhappy as he said this caused him stress and wasted his time and he wanted compensation for this.

Our Investigator didn't recommend that the complaint should be upheld. He thought the earlier quote had been based on incomplete information and Advantage wouldn't have provided a policy without the correct information. He thought it was for Advantage to decide which risks to cover and what premium to charge. And he didn't think Mr E had been treated differently to other consumers. He thought Mr E had the opportunity to shop around for cheaper cover, so he wasn't caused any loss that required compensation.

Mr E replied asking for proof that he had entered incorrect or incomplete details into the comparison site. He thought the fault lay with Advantage and that a quote shouldn't have been provided without his car's registration number.

## **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.

I can understand that Mr E doesn't want to pay more for his policy premium than he needs to. And I can understand that he felt frustrated that he wasn't able to buy the policy from Advantage for the price he thought he had been quoted.

Mr E first obtained his quote from an online comparison site. And, as our Investigator has already explained, I can't consider concerns about that site here as it's a separate business. But I can consider whether Advantage did anything wrong by not providing a policy for the price Mr E found online.

It's not our role to tell an insurer how to price its policies or what factors it should consider when calculating a risk. Insurers regularly update how they rate the risk of consumers. And their rates continually change. However we need to make sure the insurer is applying a fair and consistent approach to all consumers.

Advantage provided us with a spreadsheet showing the quotes for its policies Mr E obtained from the comparison site. And I can see that at times these quotes didn't include complete or accurate information about the car's registration, its date of purchase or value. A copy of this information has been provided to Mr E, so I'm satisfied that he's seen proof that the quote he chose was based on incomplete information.

Advantage has explained that Mr E wouldn't be able to complete his purchase without providing correct and complete information. And it also said it provided real time pricing which meant that prices could increase during the day when details, such as the registration number, were updated. So when Mr E was transferred to Advantage's website, the quoted price for his selected policy increased because the required information was completed.

Mr E thought Advantage shouldn't provide quotes without registration numbers. But I can't say what systems or processes Advantage should use as this is its commercial decision.

And I can't see that Advantage has treated Mr E differently to any of its other customers. And so, as this isn't something that I would normally interfere with as it is a legitimate exercise of its commercial judgement, I can't say that Advantage made a mistake that requires redress.

I can understand that Mr E took the time and trouble to obtain quotes and couldn't get the policy he wanted from Advantage. I can also see that he then had to press for an investigation and explanation of what had happened. But I don't think Advantage did anything wrong and so I don't require it to pay Mr E any compensation.

### **My final decision**

For the reasons given above, my final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr E to accept or reject my decision before 28 October 2024.

Phillip Berechree  
**Ombudsman**