

The complaint

Mr A complains that Compare The Market Limited introduced him to a car insurance company that didn't honour a quote.

What happened

In April 2024, Mr A used Compare The Market Limited (CTM) to search for car insurance. He was shown quotes on the CTM website, and tried to take out a policy through a company I'll refer to here as 'F'. When Mr A tried to take out the policy through F, he was unable to proceed with the quote.

Mr A complained to CTM. He felt it was unfair and dishonest the quoted price was not being honoured. He said F refused the quote without providing a reason and he was told to pay a further amount. Mr A wanted compensation for the time he felt had been wasted.

CTM issued a response in May 2024. It said it contacted F but didn't receive a full explanation why it couldn't process the initial quote. CTM said it had no influence over the policies providers offered, and its role was to transfer details to providers and present the resulting quotes on its website for Mr A to compare. CTM said there was no error on its part.

Mr A was unhappy so he referred his complaint to the Financial Ombudsman Service. He was unhappy that CTM used a company, F, that didn't honour the quote it provided. He felt F was not honest so CTM shouldn't use it. He felt CTM was aware F's quote was not genuine.

Our Investigator didn't uphold the complaint. She felt CTM had acted in line with its website terms, and there was no evidence of an error on its part. She said CTM had no control over the quote from F and it had acted reasonably.

Mr A didn't agree. He felt CTM should compensate him for his wasted time as the quote on CTM's website wasn't genuine. He felt CTM didn't provide enough information or help.

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.

It's clear Mr A feels strongly about what happened, and in support of his complaint, has made several points. This includes his concerns about wider industry practices and CTM's use of certain companies. So, I think it's important to set out that the Financial Ombudsman Service is a dispute resolution service, not the regulator of the insurance industry. It's not our role to tell a business what companies it should and shouldn't engage with. Our role is to look at whether a business has acted fairly in the circumstances of the complaint and decide what it needs to do where it hasn't. In this complaint, I've considered the actions of CTM. Mr A has mentioned a separate complaint against the insurer, but I won't be considering that complaint here.

CTM is a price comparison website. It doesn't manage or underwrite insurance policies. It

acts as an introducer. The website provides quotes, as it did here to Mr A, from a number of providers based on the information it is given. Once a customer selects a quote on CTM's website, they're diverted to the website of the broker or insurer offering the chosen policy. I understand this is what happened in Mr A's case. He was passed over to F, and I can see F emailed him to confirm its quote. I've reviewed CTM's actions and responsibilities keeping in mind its role, as outlined above.

I've seen the terms provided by CTM, and these are reflected in the terms currently available on its website. The terms make it clear CTM doesn't control the prices displayed on its platform and these are usually set by the product providers. The terms also make it clear the prices displayed on CTM's platform are subject to change. So I don't think CTM was required to make sure Mr A's quote through F was honoured.

CTM has also explained it contacted F to find out why the quote couldn't proceed. So I think CTM acted reasonably in trying to find out information for Mr A. But because CTM relies on providers to display accurate prices, I can't say it did something wrong, or that it is responsible for the time Mr A had to spend with F. And I've not seen evidence of an error by CTM that caused an issue with the quote.

Mr A feels CTM was aware F's quote was not accurate or genuine. I've not seen sufficient evidence to persuade me CTM was aware there would be issues with F's quote. The evidence I've seen suggests CTM was unaware why F was unable to proceed with the quote and it had to make enquiries with F for this information. I'm also not persuaded that CTM unreasonably withheld information from Mr A or that it was reasonably required to do more to help him in the circumstances.

Overall, I'm not persuaded that CTM acted unfairly or unreasonably in the circumstances. It has no control over the pricing of insurance products by providers, or the quotes provided by brokers or providers. It follows that I don't think CTM can fairly be held responsible for the actions of F.

My final decision

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 A to accept or reject my decision before 19 November 2024.

Monjur Alam
Ombudsman