

The complaint

Mr C complains that Admiral Insurance (Gibraltar) Limited recorded incorrect information about claims made on his car insurance policy.

What happened

Mr C had a car insurance policy with Admiral. In October 2019, a third-party hit Mr C's parked car and a claim was made. In January 2020, a named driver on Mr C's policy was involved in an accident with a third-party and another claim was made.

In July 2024, Mr C's new car insurer, who I'll refer to as R, told him it was unaware of two claims attributed to Mr C. In outlining the details it had about the claims, it said Mr C was the driver on both. Because neither claim was declared when Mr C purchased the car insurance policy with R, it said it needed to increase the premium or cancel the policy.

Mr C complained to Admiral. He said Admiral had recorded him as the driver on both claims, when he wasn't. He said this impacted on his car insurance premium. Admiral issued a response in September 2024. It said it had recorded the details for both claims correctly on the relevant database, the Claims and Underwriting Exchange (CUE).

Mr C referred his complaint to the Financial Ombudsman Service. He said R's communication showed Admiral recorded him as the driver and this is what impacted on his premium and ability to obtain future insurance.

The Investigator didn't uphold the complaint. They said the information Admiral recorded on CUE was correct and Mr C was not named as the driver on either claim.

Mr C didn't agree. He said Admiral changed the information on CUE and the information was incorrect when he took out the policy with R.

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.

CUE is a database that includes motor incidents. If an insurer is signed up to CUE, it'll make a record of any incident it's made aware of, and whether it leads to a claim. Insurers have a duty to make accurate records.

Information recorded on CUE

Admiral provided a screenshot of the information it recorded on CUE.

This shows the first claim of 2019 was described as a third-party hitting the parked insured car. But it doesn't name a driver, just the insured vehicle registration. It names Mr C as the policyholder. I consider this information is recorded correctly.

It also shows for the claim of 2020, it was the named driver that was recorded as the driver,

along with the insured vehicle registration and Mr C as the policyholder. In the scenario where a named driver on the policy is involved in an accident, even if the policyholder wasn't driving, a claim would still be logged against the policyholders' policy on CUE. So, I consider this information is recorded correctly.

Did Admiral change the information on CUE?

Mr C feels Admiral corrected the information on CUE since his complaint, and based on R's communication, he feels he was initially named as the driver.

I've seen R's communication to Mr C, and I can understand why Mr C feels he was named as the driver. R told Mr C, following its review of CUE, that Mr C was recorded as the driver.

But R didn't include a screenshot of the information it relied on, and I consider it simply outlined its interpretation of the information it had seen. Access to CUE is available through a number of different providers, so it's possible for different insurers to see the information in different formats. Because Admiral provided a screenshot of the information it recorded, I consider this more persuasive in the circumstances.

Admiral provided its internal notes. This shows it checked the details following Mr C's complaint and found them to be correct. But there are no notes to indicate information was amended or corrected. Furthermore, Admiral's notes from 2020 show it had the named driver down as the driver on the second claim, from when it was notified.

Based on the above, I consider it's more likely than not that the CUE screenshot Admiral provided, reflects the information it recorded on both claims, prior to Mr C's complaint.

It should also be noted that I think it's likely Mr C's premium would always have been affected by the fact that two claims exist on his policies, regardless of whether he was driving at the time. So I don't think in any case, there's evidence to show Mr C lost out unfairly as a result of information that was recorded on CUE.

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 C to accept or reject my decision before 24 March 2025.

Monjur Alam
Ombudsman