

## **The complaint**

Mr P has complained that Admiral Insurance (Gibraltar) Limited unfairly applied a negative credit marker against his record when he made a late payment under his multi car and home insurance policies.

## **What happened**

Mr P owed a premium under his multi insurance policies on 27 February 2025. Admiral tried to collect the payment by Direct Debit under a credit agreement, but it wasn't successful.

Admiral gave Mr P a seven day notice of cancellation. However, on cancellation it provided a letter to confirm the cancellation had been requested by Mr P, which means the cancellation didn't show as being carried out by an insurer (which can impact the costs of future insurance.)

Mr P paid the outstanding balance on 27 March 2025. He complained to Admiral. He said he had tried to update his card payment details and the collection date but wasn't able to due to Admiral's systems. He wanted Admiral to remove a negative credit marker.

Admiral offered Mr P £30 as a goodwill gesture for some gaps in time when it responded to him via live chat – after the payment was due and hadn't been paid. Mr P rejected the offer as he said he didn't want money. He wanted Admiral to remove the credit marker as he said it had applied a 'delinquent' marker. Admiral said Mr P would need to contact the credit reference company about that.

Mr P asked us to look at his complaint. One of our Investigators didn't recommend the complaint should be upheld. She found no evidence Mr P had attempted to contact Admiral before the payment was due to change the payment details or date – only after the payment had failed. She reviewed the credit report provided by Mr P and found it logged a late payment marker by Admiral, but no 'delinquent' marker. As the Investigator found that Mr P had made a late payment, she thought Admiral had correctly marked the event against Mr P's credit record.

Mr P didn't agree. He provided a copy of information already provided to us, which the Investigator reviewed when issuing her view.

So as Mr P doesn't agree, the case has been passed to me to decide.

## **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.

There isn't any evidence to show Mr P contacted Admiral to change the payment date or payment details until after 27 February 2025, the date it was due. Live chat transcripts provided are from 7 March to 27 March 2025.

I've listened to the key call recording between Mr P and agent 'S' at Admiral on 27 March

2025. Mr P says in this call Admiral accepted its error and this is why it offered him £30. I don't agree. S acknowledged that during the live chats there were gaps and so for the poor service, she offered Mr P £30. It was not in relation to any error in how it logged the late payment against Mr P's credit record.

The copy credit report Mr P has provided dated 28 March 2025 shows Admiral has recorded a payment in arrears. Next to the column "*default/delinquent balance*" it reads as "0". Next to the column "*date last delinquent*" it reads "N/A".

Mr P says he had a pre- approved loan rejected because of Admiral's incorrect recording of a delinquent marker. But I haven't seen any evidence to show Admiral did anything wrong in how it recorded the late payment. And I think Admiral acted reasonably in recording the cancellation as one requested by Mr P, rather than by an insurer, due to non-payment of premiums, as this is a more favourable outcome for Mr P when applying for future insurance.

### **My final decision**

I'm sorry to disappoint Mr P. But for the reasons I've 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 P to accept or reject my decision before 15 October 2025.

Geraldine Newbold  
**Ombudsman**