

## **The complaint**

Mr P complains that Admiral Insurance (Gibraltar) Limited mishandled a motor insurance policy.

## **What happened**

For the year from mid-October 2024, Mr P had a multi-car policy with Admiral.

Mr P was looking to buy another car. On 21 November 2024, he contacted Admiral to get a quote to put that car on the policy and to add a driver. Admiral quoted £1,238.90.

On 22 November 2024, Mr P contacted Admiral again to get a quote on a similar car. Admiral quoted £4,205.81. Mr P says that when he told Admiral that he would go ahead with buying the first car, it told him that the cost of insuring the first car would be £4,209.39. Mr P complained to Admiral.

By a final response dated 2 December 2024, Admiral summarised Mr P's complaint in the following two points:

1. The price increased from the previous quote.
2. The agent took an excessive amount of time to deal with the quote.

Admiral's final response turned down the first point. Admiral's final response accepted the second point and said it was sending Mr P a cheque for £25.00 for the distress and inconvenience its errors had caused.

Mr P brought his complaint to us within a few days. He asked us to direct Admiral to honour the lowest quote.

In January 2025, Admiral offered, through us, £250.00 and a letter of apology for Mr P. Mr P didn't accept that offer.

Our investigator recommended that the complaint should be upheld in part. He thought that the quotes generated on 22 November 2024 were correct based upon the pricing data that he'd seen.

He thought that Admiral had recognised that Mr P's quote journey on 22 November 2024 could have been better and that they failed to respond to his follow up queries. The investigator thought that Admiral's offer was a fair settlement for this complaint.

Mr P disagreed with the investigator's opinion. He asked for an ombudsman to review the complaint. He says, in summary, that:

- The first quote did not fully account for the younger driver.
- After that quote, he paid a deposit to the garage that was selling the car. He intends to raise this as a separate complaint.
- £250.00 is not enough compensation.

- He would accept £500.00 compensation.

### **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.

#### Scope of this final decision

The Financial Conduct Authority's dispute resolution rules are binding on the Financial Ombudsman Service.

One such rule is that, before we can investigate a consumer's complaint, the consumer must first have made that complaint to the regulated firm and waited for up to eight weeks for a final response.

It sometimes happens that a consumer makes a complaint to the firm, receives a final response and brings the complaint to us – but with the addition of further points of complaint. In those circumstances, we can investigate the initial complaint, but we would have to deal separately with the additional points of complaint.

Another rule is that we have to operate a two-stage process under which an investigator gives an opinion and, if either party asks, an ombudsman gives a final decision.

In Mr P's case, I haven't seen enough evidence that, before its final response, Mr P complained to Admiral about the following points:

- that he'd paid a deposit for the purchase of the car
- that he'd made a claim for legal assistance

When he brought his complaint to us, Mr P's complaint form said that he'd paid a deposit, but it didn't mention legal assistance. His complaint form did say that he'd asked Admiral what he needed to do to buy the insurance they quoted him for, but they had failed to answer this.

When Admiral responded to us in January 2025, they acknowledged that they had failed to respond to Mr P's follow up queries. Admiral offered £250.00 compensation for the distress and inconvenience caused and a letter of apology.

Our investigator didn't give an opinion on the points about the deposit or legal assistance. I think that was correct. I make no findings on those points in this final decision.

#### The quotes

Different insurers assess risk and set premiums in different ways at different times.

In line with another of the FCA's rules, Admiral has shared its pricing data with us in confidence and we cannot share it with Mr P.

I'm satisfied that Admiral changes its rating structure on a daily basis. I'm satisfied that Admiral's quote on 21 November was not incorrect. As Mr P did not accept it on that day, it didn't remain open for acceptance on 22 November.

So I don't find it fair and reasonable to direct Admiral to honour that quote (or to pay financial compensation by reference to the subsequent increase.)

I'm also satisfied that Admiral's quote on 22 November was not incorrect.

### **Putting things right**

Nevertheless, Admiral accepts that its agent dealt with the quote on 22 November in an unnecessarily long way. And I consider that this left Mr P shocked at the increase and wondering whether the agent was correct.

Admiral's final response offer of £25.00 wasn't enough to put right that distress and inconvenience to Mr P. Indeed, I consider that such a low offer made things worse.

Overall, I conclude that a total of £250.00 is fair and reasonable in line with our published guidelines for compensation for distress and inconvenience.

### **My final decision**

For the reasons I've explained, my final decision is that I uphold this complaint in part. I direct Admiral Insurance (Gibraltar) Limited to pay Mr P insofar as it hasn't already paid him, £250.00 for distress and inconvenience.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 11 August 2025.

Christopher Gilbert

**Ombudsman**