

## The complaint

Miss P has complained about the premium Liverpool Victoria Insurance Company (Highway) charged under her home insurance policy.

## What happened

Miss P bought a home insurance policy through a broker in June 2022. The insurer for the policy is Highway.

Miss P reported cracks to her property in 2022, and so Highway said it would monitor the damage for subsidence and opened a claim. Alongside this claim, Miss P reported the theft of a bicycle just before the renewal date in June 2023. So there were two claims recorded against her policy since she bought it the year before.

In June 2023, the broker provided a renewal quote. But this was incorrect as the broker hadn't included a recent claim and failed to update the number of NCD years Miss P held.

In 2024 Miss P complained to the broker. Within that complaint, Miss P was unhappy she had been provided with a renewal quote only two days before the renewal date.

The broker said it was not responsible for the delay in providing a renewal quote and passed this complaint to the insurer, Highway.

Highway said the broker was responsible for providing the premium Highway would charge at renewal to Miss P. Highway said the premiums it had calculated were correct.

One of our Investigators thought Highway had acted reasonably.

Miss P said the premium information provided by Highway doesn't match the premium she was charged. She said she hasn't received a satisfactory explanation from either party as to who is responsible for the delay in providing a renewal quote in 2024.

I issued a provisional decision on 4 September 2025. I didn't intend to uphold the complaint.

But I wanted to provide more information on the premium information provided by Highway for Miss P and for the linked complaint against the broker - so that all parties had a final opportunity to respond.

In response, the broker provided call recordings to show it had chased Highway twice in July 2024 for a renewal quote. So we forwarded the call recordings to Highway for comment.

Highway responded to my provisional decision. In summary it says it had Miss P's details in good time to provide a quote but due to internal checks it could have been handled differently.

I issued a second provisional decision on 14 October 2025. I found from the call recordings provided by the broker that Highway contributed to the delay in Miss P receiving a renewal quote in good time. So I intended to ask Highway to pay Miss P £100 compensation for the distress and inconvenience its delay caused.

Highway accepts my second provisional decision. Miss P hasn't responded. So the case has been passed back to me for a final decision.

## **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.

As I haven't received any new information, my final decision is on the same lines as my second provisional decision.

We don't decide what an insurer should charge for providing cover. This is a commercial judgment by each individual insurer. We see a wide range of prices on comparison websites when we look for insurance as they all have a different appetite for risk. The insurance market is highly competitive and the rates insurers charge can change daily.

We can ask an insurer to provide its underwriting criteria to show it has treated a customer fairly and as it would any other customer in the same circumstances. But this information cannot be shared as it is commercially sensitive.

I've looked at the renewal documents sent to Miss P in 2023 and 2024 by the broker. I can see that the premium charged for home and contents cover by Highway in August 2023 closely match the premium Highway has quoted to us.

The premium quoted for cover by Highway for the policy which was set up on 1 August 2023 was £1,231.05. Sainsbury's quoted a figure of £1,230.98.

At renewal in August 2024, Highway quoted £1,855.04. Sainsbury's quoted a figure of £1,855.11.

There is a very small difference in the retrospective checks Highway has done, but not enough for me to say Highway has acted unreasonably.

In my first provisional decision I said the broker says it isn't responsible for any delay in providing Miss P with a renewal quote in 2024. Highway says the broker is responsible for any complaint from a customer about not receiving a quote.

However, call recordings provided by the broker show that it chased Highway for a renewal quote on 12 July 2024 and again on 25 July 2024 for Miss P. There seemed to be some internal issues which Highway was dealing with which prevented it from being able to produce a quote.

Highway explained that it set up a new policy in August 2023, but its underwriters agreed to use what would have been the original premium had the previous policy renewed with the correct claims history and NCD years. Highway acknowledge that in 2023 there was a period of time when it had to manually process the policy, but it provided cover for Miss P during this time.

It seems the difference in price quoted to Miss P at renewal in 2023 was due to the broker failing to add a claim and update the number of No Claims Discount (NCD) years.

Highway has explained that it reviewed its pricing structure in 2023. It has provided commercially sensitive to this service to show it treated Miss P fairly and as it would any other customer in the same circumstances when calculating her premium, taking into account the claims recorded.

In my first provisional decision I made an 'on balance' finding here. I thought that on balance it was less likely that Highway caused a delay in providing a renewal quote for the broker to arrange a policy for Miss P in 2024. Highway explained that the policy is broker led. So the broker searches a panel of insurers to find a policy. The basic premium provided by Highway is based on the information provided by the broker. The broker then pays the basic premium to Highway – but the relationship in setting up and arranging the policy is between Miss P and the broker.

But in my second provisional decision I said the recordings provided by the broker of its calls with Highway are persuasive evidence. So I find that Highway did contribute to the delay Miss P experienced in receiving a quote at renewal in July 2024. For the distress and inconvenience this caused, I think Highway should pay Miss P £100 compensation, which Highway accepts.

### **My final decision**

My final decision is that I uphold this complaint. I require Highway Insurance Company Limited to pay Miss P £100 compensation for the distress and inconvenience it caused by its delay in providing a renewal quote in July 2024.

Highway Insurance Company Limited must pay the compensation within 28 days of the date on which we tell it Miss P accepts my final decision. If it pays later than this it must also pay interest on the compensation from the date of my final decision to the date of payment at a simple rate of 8% a year.

If Highway Insurance Company Limited considers that it's required by HM Revenue & Customs to withhold income tax from that interest, it should tell Miss P how much it's taken off. It should also give Miss P a tax deduction certificate if she asks for one, so she can reclaim the tax from HM Revenue & Customs if appropriate.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss P to accept or reject my decision before 26 November 2025.

Geraldine Newbold  
**Ombudsman**