

## The complaint

Mrs E complains that Sabre Insurance Company Limited trading as GoGirl (“GoGirl”) would only refund a small part of her premium when her claims history was updated on her car insurance policy.

## What happened

Mrs E had a motor insurance policy with GoGirl covering her car.

In November 2023, Mrs E was insured with another insurance company, which I’ll refer to as ‘M’.

A third party alleged Mrs E had damaged their car. M recorded this as a claim against Mrs E’s policy. This claim was still on her records as ‘open’ in November/December 2024 when Mrs E’s policy was due to renew.

She made a complaint against M about it keeping the claim open for too long. Her complaint reached this service. M agreed it should have closed the claim, and it updated the records of the incident accordingly. It paid £250 compensation to her.

Mrs E took that revised claims information to GoGirl, who she was now insured with. GoGirl updated its records and calculated the refund due, from inception, would be £187.04 from her premium of about £2,300.

Mrs E complained as she thought the refund should have been bigger. GoGirl didn’t agree.

Mrs E brought her complaint to this service. Our investigator looked into it and thought it wouldn’t be upheld. She thought GoGirl’s refund was fair and in line with its pricing structure.

Mrs E didn’t agree with the view. Because she didn’t agree, her complaint has been passed to me to make a 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.

I’m not upholding Mrs E’s complaint, and I’ll explain why as I appreciate Mrs E will find this upsetting.

In its response to this service, I can see GoGirl provided details of how it priced Mrs E’s policy. I can’t provide details of it here, as it’s commercially sensitive, but I’ve reviewed the information it sent us and I can see that the refund it issued is in line with its pricing structure.

I’ll comment that GoGirl was able to show that the changes made to the premium caused by Mrs E’s revised claims information then meant that another driver on the policy became the highest rated driver on the policy. In turn, that meant the premium GoGirl charged was

based on that person rather than Mrs E, which meant that the final premium she was charged was, perhaps, not in line with her expectations.

What this means is that I think GoGirl has acted fairly in how it dealt with and calculated Mrs E's refund, and she's been treated the same as another customer in similar circumstances.

What this means for Mrs E is that I can't fairly say GoGirl acted unfairly in how it applied the rates to the information Mrs E gave it at inception, and the refund she's now due.

So, I'm not able to uphold her complaint against GoGirl and I'm not going to ask it to do anything more.

### **My final decision**

It's my final decision that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs E to accept or reject my decision before 17 March 2026.

Richard Sowden  
**Ombudsman**