

## **The complaint**

Mrs M's complained that the price increases Pinnacle Insurance Limited made to her pet insurance policies were unfair.

## **What happened**

Mrs M owns two dogs, for each of whom she has pet insurance with Pinnacle. As is usual with policies like this, cover renews annually and premiums are revised at renewal.

At the 2025 renewal, Mrs M was unhappy at the level of increase in her premiums. And she was confused that the premium for the dog with almost no claims had increased more than the premium for her other dog, who has ongoing medical conditions for which she's made regular claims.

Mrs M contacted Pinnacle to find out why her premiums had increased in this way. Pinnacle told her they couldn't share details of their underwriting criteria. So Mrs M complained and asked for the premiums to be reduced, or for the level of cover to be reduced to make the premiums more affordable.

In their response, Pinnacle said they consider a number of factors, including increasing vets' fees, the age of a pet and claims history when they calculate the premium. They said one reason for the increase in the premium for Mrs M's fitter dog was because he was over 10 years old at renewal – the age at which changes are made.

In respect of changing the level of cover, Pinnacle said the policies don't allow for this. And they confirmed they don't offer new cover to older animals, nor would they cover pre-existing medical conditions if a new policy were taken out.

While Pinnacle were satisfied they'd dealt fairly with Mrs M, they offered her £100 as a goodwill gesture for her continuing loyalty, if she renewed.

Mrs M wasn't satisfied with Pinnacle's response and brought her complaint to the Financial Ombudsman Service. Our investigator reviewed the information provided by both parties and concluded Pinnacle didn't need to do any more to resolve the complaint. She explained that, while she couldn't share the information with Mrs M as it is commercially sensitive, she'd reviewed Pinnacle's underwriting criteria and was satisfied they'd been applied fairly. And she noted Pinnacle's renewal documents had invited Mrs M to contact them if it was difficult for her to pay the premium – although there was no guarantee that they would be able to reduce what she paid, or provide the same level of cover.

Mrs M didn't agree with the investigator's view. So the matter's 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.

Having done that, I'm not upholding Mrs M's complaint. I'll explain why.

I'm sorry Mrs M is finding it difficult to pay the premiums for her policies. But we can't tell insurers how much they can charge.

What we can ask them to show us is that they calculated Mrs M's premium fairly – that is, in the same way they would for any customer. I know Mrs M wants the details about that calculation. But underwriting data is commercially sensitive information we can't ask Pinnacle to share. And it's provided to our Service on the understanding it won't be.

In their response to Mrs M's complaint, Pinnacle explained that some of the factors which had an impact on the renewal price. And they specifically referenced that a key issue for her fitter dog was that he was 10 years old by the time of the renewal. What they've said is consistent with the underwriting data they've provided. So, while I understand why Mrs M's upset there's been such a large increase in her premiums, I'm satisfied that increase was calculated fairly and reasonably.

I understand it was frustrating for Mrs M that she couldn't reduce the cover. But none of the documentation I've seen indicates that's an option. However, I have seen that the renewal documentation did acknowledge that Mrs M might be able to get cheaper cover as it says:

*“You have been with us for a number of years and if you shop around, you may be able to get the cover you need for a better price. However please bear in mind that most pet insurance policies do not provide cover for pre-existing conditions. If you have made a claim on your policy, other policies may not offer you cover you for these conditions.”*

The same letter also invites Mrs M to contact Pinnacle's agent if cost was an issue for her – which I know she did. I'm sorry she wasn't able to reach a satisfactory conclusion when she did so. But, as our investigator noted, the letter doesn't promise that they can offer an alternative Mrs M finds acceptable. So I can't say it was misleading. And they made her aware of options – which I think was reasonable.

Finally, I've noted Pinnacle offered Mrs M £100 as a goodwill gesture and to reward her loyalty. It's not clear whether Mrs M accepted that. But I don't think it's appropriate for me to comment further as the offer wasn't to address something Pinnacle did wrong. Nor have I found they did anything for which they should pay compensation.

I know this isn't the outcome Mrs M was hoping for and I'm sorry my decision won't help her in the difficult decisions she has to make about insuring her dogs. But I don't think Pinnacle need to do any more than they have to resolve this complaint.

### **My final decision**

For the reasons I've explained, I'm not upholding Mrs M's complaint about Pinnacle Insurance Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs M to accept or reject my decision before 6 February 2026.

Helen Stacey  
**Ombudsman**