

complaint

Mr B has complained that MCE Insurance Company Limited (MCE) unfairly quoted him a high renewal premium for his motorcycle insurance policy.

background

Mr B first took out cover with MCE in August 2017. In July 2018 he contacted MCE for a renewal quote. He said he was quoted almost £3,000 whereas the online quote he got from them was £1,200. He complained.

MCE didn't uphold the complaint. They said the quote they gave Mr B over the telephone, which was just under £2,700, was correct. In relation to the online quote, MCE said: *"Unfortunately, it can be difficult for our Sales Department to match online quotes without a reference due to aggregator websites providing a discount and lower broker fees."* They also said: *"The price given through the call centre was the best price MCE were able to offer and unfortunately without a reference, we are unable to match quotes given online."*

Mr B didn't think that was fair and bought his complaint to us. One of our adjudicators looked into the complaint. She felt that MCE had treated Mr B fairly. As Mr B didn't agree with our adjudicator, the complaint has been passed to me to decide.

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. I appreciate this will be disappointing for Mr B, but I'm not going to uphold his complaint. I'll explain why.

I've considered all of Mr B's points carefully. But, in this decision, I will focus on what I consider to be the key issues. My role is to decide if MCE have dealt with Mr B in a fair and reasonable way.

As I understand it, Mr B's complaint is that the MCE call handler who quoted him around £2,700 for his renewal premium misinformed him and gave an incorrect amount. Mr B believes that to be the case because he said he got an online quote from MCE for £1,200.

Having looked at the information MCE provided me, I can see that the quote given to Mr B over the phone was calculated properly and fairly. What I mean by that is I'm satisfied that MCE treated Mr B in the same way as they would other policyholders in similar circumstances.

MCE said they don't have a record of the online quote Mr B said he was given by MCE. MCE said they would need a reference to look into that quote. They have given some general reasons why online quotes might be cheaper, but without the specific details of the actual online application Mr B made, they haven't been able to comment further. And as far as I'm aware, Mr B hasn't provided MCE with the reference of his online quote. I think this is very important as MCE would have to look to see if the details given by Mr B during the online quote were identical to the details given over the phone. What may appear to be minor variations, such as a different address or where the vehicle is kept overnight, could lead to a significant difference in the price of the premium. Also, as insurers review their risk ratings (what they base their premiums on) on a daily basis, it's possible for a quote given (online or over the phone) to increase or decrease the following day. So without any further

information about the online quote being provided to MCE for them to consider, I can't say they have done anything wrong.

Even if different quotes were given to Mr B online and over the phone, it doesn't mean that MCE treated him unfairly, as I think he could have accepted the online quote if he wanted to.

my final decision

For the reasons set out above, I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 12 April 2019.

Mehmet Osman
ombudsman