

Our ref **FOI 4431**

Andrew Wallis  
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18 May 2021

Please write to Data protection team  
Financial Ombudsman Service  
PO Box 73208  
London  
E14 1QQ

DX 141280 Isle of Dogs 3  
Website [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

## Sent by email only

Dear Andrew Wallis,

## Your request for information

Thank you for your email of 22 April 2021, in which you asked for the following information:

*"Please can you provide me details of the following for each of the last 5 years?"*

- 1) How many complaints you have received about Pet Insurance?*
- 2) How many of those complaints (ref 1 above) were found in favour of the customer (policyholder) for each of the last five years and of those how many were after an appeal of the original rejection by the FOS?*
- 3) How many of those complaints were found in favour of the insurance company for each of the last five years?*
- 4) Which insurance company was the most complained about for each of the last five years?"*

## Response

I've carefully considered your request and I'm able to provide the information you've requested.

We've received approximately 7,185 new complaints about pet insurance in the last five years. Please find a breakdown of new complaints per financial year below.

	Financial Year				
	2016/17	2017/18	2018/19	2019/20	2020/21
Number of new cases received	1,510	1,547	1,577	1,107	1,444

We resolved around 8,200 cases about pet insurance over the last five financial years, including cases where the answer we gave was that the complaint wasn't in our jurisdiction. Of the cases where we looked at the merits of the complaint, we upheld 31% in favour of the consumer over this five year period.

I've provided a breakdown per financial year of the number of cases we resolved where we looked at the merits of the complaints on the next page along with the percentage of cases upheld in favour of the consumer and the financial business.

	Financial Year				
	2016/17	2017/18	2018/19	2019/20	2020/21
Total number of cases resolved	2,440	1,865	1,228	1,310	1,364
% of cases upheld in favour of the consumer	30%	27%	30%	41%	30%
% of cases upheld in favour of business	70%	73%	70%	59%	70%

Please note the number of resolved cases in the table above refers to all resolved cases, including ones where the answer we gave was that we couldn't consider the complaint as it wasn't in our jurisdiction. The percentage of cases we've upheld is based on the cases we resolved where we looked at the merits of the complaint.

Of the cases we resolved in favour of the consumer, we've understood that you would like to know in how many cases did the investigator originally not uphold the complaint, and either the financial business or the consumer asked for the complaint to be passed to an ombudsman to issue a final decision – and the ombudsman then upheld the complaint in their final decision.

Over the five year period, there were approximately 550 ombudsman final decisions relating to pet insurance and in 245 of these, the investigator did not uphold the complaint initially but the ombudsman went on to uphold the complaint in their final decision. The number of cases in the table below denotes the number of cases that had an ombudsman's final decision, where the investigator did not initially uphold the complaint in favour of the consumer, but the ombudsman subsequently did.

	Financial Year				
	2016/17	2017/18	2018/19	2019/20	2020/21
Number of cases	48	54	51	66	26

We've interpreted question 4 as asking which financial business we received the most complaints about relating to pet insurance in each of the last five financial years.

For 2016/17 and 2017/18 it was Allianz Insurance Plc, and for 2018/19, 2019/20 and 2020/21 it was Red Sands Insurance Company (Europe) Limited.

Please note that the above data in this response has not been audited or subjected to the same processes of verification which apply to the data which we routinely publish.

I hope that my response addresses your request; but if you don't believe we've fully complied with the Freedom of Information Act 2000 the next steps are overleaf.

Yours sincerely,



Anna Bourlet

Data protection and FOI adviser

Email [data.protection@financial-ombudsman.org.uk](mailto:data.protection@financial-ombudsman.org.uk)

### **If you're not satisfied with our response**

If you're unhappy with our response, please contact us within two months of the date of this letter – explaining why – and asking us to carry out a review. You can contact us by email at: [data.protection@financial-ombudsman.org.uk](mailto:data.protection@financial-ombudsman.org.uk)

If you're still unhappy after we've carried out our review, you can contact the Information Commissioner's Office within three months. You can contact them at:

Phone	0303 123 1113
Email	<a href="mailto:casework@ico.org.uk">casework@ico.org.uk</a>
Website	<a href="https://ico.org.uk/make-a-complaint">https://ico.org.uk/make-a-complaint</a>