

FOS Write-Off Decisions: Full Case Data (2025)

139 upheld Financial Ombudsman Service decisions on car write-off valuations, published 1 January 2025 – 31 December 2025. Mean average top-up ordered: **£1,896**. Source: financial-ombudsman.org.uk

#	FOS Decision Reference	Insurer	Insurer's Valuation (£)	Ombudsman's Valuation (£)	Top-Up Ordered (£)
1	DRN-6014257	Zurich Insurance Company Limited	£24,990.00	£48,000.00	£23,010.00
2	DRN-5215722	Admiral Insurance (Gibraltar) Limited	£180,000.00	£198,950.00	£18,950.00
3	DRN-5596055	Advantage Insurance Company Limited	£7,500.00	£19,500.00	£12,000.00
4	DRN-5339210	Admiral Insurance (Gibraltar) Limited	£12,393.60	£20,338.80	£7,945.20
5	DRN-5636509	Admiral Insurance (Gibraltar) Limited	£26,805.00	£33,190.00	£6,385.00
6	DRN-5649585	U K Insurance Limited trading as Churchill	£37,160.00	£42,916.00	£5,756.00
7	DRN-5594462	Acromas Insurance Company Limited	£26,214.00	£31,935.00	£5,721.00
8	DRN-5190270	Admiral Insurance (Gibraltar) Limited	£13,825.00	£19,491.50	£5,666.50
9	DRN-5270925	One Insurance Limited	£28,000.00	£33,600.00	£5,600.00
10	DRN-5766245	Admiral Insurance (Gibraltar) Limited	£19,125.00	£24,436.00	£5,311.00
11	DRN-5759137	Admiral Insurance (Gibraltar) Limited	£69,981.40	£75,000.00	£5,018.60
12	DRN-5666739	Admiral Insurance (Gibraltar) Limited	£15,935.00	£20,724.00	£4,789.00
13	DRN-5746639	Covea Insurance plc	£4,995.60	£9,500.00	£4,504.40
14	DRN-5687863	Admiral Insurance (Gibraltar) Limited	£15,000.00	£19,398.00	£4,398.00
15	DRN-5732413	Ageas Insurance Limited	£7,573.00	£11,892.00	£4,319.00
16	DRN-5764572	Haven Insurance Company Limited	£7,160.00	£11,270.00	£4,110.00
17	DRN-5238911	Admiral Insurance (Gibraltar) Limited	£12,870.00	£16,971.00	£4,101.00
18	DRN-5342830	Admiral Insurance (Gibraltar) Limited	£2,346.72	£6,300.00	£3,953.28
19	DRN-5531032	Admiral Insurance (Gibraltar) Limited	£15,368.00	£19,251.00	£3,883.00
20	DRN-5676882	Admiral Insurance (Gibraltar) Limited	£92,515.00	£96,280.00	£3,765.00
21	DRN-5175394	Sabre Insurance Company Limited	£5,000.00	£8,750.00	£3,750.00
22	DRN-5651471	Admiral Insurance (Gibraltar) Limited	£16,450.00	£19,925.00	£3,475.00
23	DRN-5516169	Tradex Insurance Company Plc	£6,500.00	£9,775.00	£3,275.00
24	DRN-5643071	Admiral Insurance (Gibraltar) Limited	£22,318.50	£25,587.00	£3,268.50
25	DRN-5355861	UK Insurance Limited	£17,800.00	£21,000.00	£3,200.00
26	DRN-5915228	esure Insurance Limited	£46,318.00	£49,427.00	£3,109.00
27	DRN-5663184	Admiral Insurance (Gibraltar) Limited	£8,000.00	£10,995.00	£2,995.00
28	DRN-5777645	Admiral Insurance (Gibraltar) Limited	£18,000.00	£20,992.00	£2,992.00

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29	DRN-5623385	Admiral Insurance (Gibraltar) Limited	£5,116.00	£8,000.00	£2,884.00
30	DRN-5742519	esure Insurance Limited	£14,500.00	£17,273.00	£2,773.00
31	DRN-5470882	Admiral Insurance (Gibraltar) Limited	£2,700.00	£5,347.00	£2,647.00
32	DRN-5733125	Aviva Insurance Limited	£7,700.00	£10,292.50	£2,592.50
33	DRN-5448621	Admiral Insurance (Gibraltar) Limited	£14,245.50	£16,412.00	£2,166.50
34	DRN-5261172	Admiral Insurance (Gibraltar) Limited	£13,411.76	£15,525.00	£2,113.24
35	DRN-5758987	Admiral Insurance (Gibraltar) Limited	£31,154.67	£33,250.00	£2,095.33
36	DRN-5296051	esure Insurance Limited	£25,895.00	£27,954.00	£2,059.00
37	DRN-5657622	Liverpool Victoria Insurance Company Limited	£36,000.00	£38,050.00	£2,050.00
38	DRN-5707780	Admiral Insurance (Gibraltar) Limited	£38,456.00	£40,494.00	£2,038.00
39	DRN-5983004	Haven Insurance Company Limited	£10,991.00	£13,007.00	£2,016.00
40	DRN-5237018	Accredited Insurance (Europe) Ltd	£16,694.00	£18,641.00	£1,947.00
41	DRN-5336714	Admiral Insurance (Gibraltar) Limited	£11,473.50	£13,337.00	£1,863.50
42	DRN-5794286	Admiral Insurance (Gibraltar) Limited	£29,696.00	£31,503.00	£1,807.00
43	DRN-5880551	esure Insurance Limited	£7,189.00	£8,940.00	£1,751.00
44	DRN-5454550	AXA Insurance UK Plc	£23,500.00	£25,247.00	£1,747.00
45	DRN-5546499	esure Insurance Limited	£2,291.00	£4,010.00	£1,719.00
46	DRN-6002876	Admiral Insurance (Gibraltar) Limited	£1,289.00	£3,000.00	£1,711.00
47	DRN-5816748	esure Insurance Limited	£8,872.00	£10,546.00	£1,674.00
48	DRN-5442382	Admiral Insurance (Gibraltar) Limited	£23,919.00	£25,588.00	£1,669.00
49	DRN-5887725	esure Insurance Limited	£3,250.00	£4,770.00	£1,520.00
50	DRN-5646293	Admiral Insurance (Gibraltar) Limited	£6,690.60	£8,143.25	£1,452.65
51	DRN-5794925	esure Insurance Limited trading as Sheilas' Wheels car Insurance	£10,420.00	£11,817.00	£1,397.00
52	DRN-5316989	Nelson Insurance Company Ltd	£7,800.00	£9,193.00	£1,393.00
53	DRN-4944001	Covea Insurance plc	£35,340.00	£36,714.00	£1,374.00
54	DRN-5740850	Aviva Insurance Limited	£2,413.00	£3,659.00	£1,246.00
55	DRN-5616088	Admiral Insurance (Gibraltar) Limited	£5,947.50	£7,155.00	£1,207.50
56	DRN-5664352	Admiral Insurance (Gibraltar) Limited	£55,649.00	£56,793.00	£1,144.00
57	DRN-5849260	esure Insurance Limited	£6,925.00	£8,021.00	£1,096.00
58	DRN-5746119	UK Insurance (Gibraltar) Limited	£4,992.00	£6,070.00	£1,078.00

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59	DRN-5879813	esure Insurance Limited	£5,458.00	£6,507.00	£1,049.00
60	DRN-5736072	Admiral Insurance (Gibraltar) Limited	£2,325.75	£3,363.00	£1,037.25
61	DRN-5476402	Advantage Insurance Company Limited	£1,110.00	£2,103.00	£993.00
62	DRN-5436218	Tesco Underwriting Limited	£12,395.00	£13,382.00	£987.00
63	DRN-5654327	Acromas Insurance Company Limited	£39,313.00	£40,280.00	£967.00
64	DRN-5918604	Admiral Insurance (Gibraltar) Limited	£31,242.00	£32,199.00	£957.00
65	DRN-5794149	U K Insurance Limited	£2,656.00	£3,610.00	£954.00
66	DRN-5646631	Tesco Underwriting Limited	£18,432.00	£19,383.00	£951.00
67	DRN-5214404	Admiral Insurance (Gibraltar) Limited	£3,850.00	£4,800.00	£950.00
68	DRN-5703990	Admiral Insurance (Gibraltar) Limited	£13,289.00	£14,216.00	£927.00
69	DRN-5580862	esure Insurance Limited	£11,056.00	£11,954.00	£898.00
70	DRN-5478919	Aviva Insurance Limited	£24,536.00	£25,416.00	£880.00
71	DRN-5315215	Watford Insurance Company Europe Limited	£6,009.00	£6,848.00	£839.00
72	DRN-6005417	U K Insurance Limited	£2,808.00	£3,615.00	£807.00
73	DRN-5852719	Admiral Insurance (Gibraltar) Limited	£24,601.33	£25,400.00	£798.67
74	DRN-5364690	esure Insurance Limited	£1,453.00	£2,250.00	£797.00
75	DRN-5471035	esure Insurance Limited	£17,077.00	£17,872.00	£795.00
76	DRN-5542332	esure Insurance Limited	£13,039.00	£13,832.00	£793.00
77	DRN-5772806	Admiral Insurance (Gibraltar) Limited	£15,962.00	£16,739.00	£777.00
78	DRN-5618500	1st Central Underwriting Limited	£5,706.00	£6,457.00	£751.00
79	DRN-5400398	esure Insurance Limited	£1,500.00	£2,250.00	£750.00
80	DRN-5775021	1st Central Underwriting Limited	£14,020.00	£14,767.00	£747.00
81	DRN-5689960	Admiral Insurance (Gibraltar) Limited	£11,309.50	£12,041.00	£731.50
82	DRN-5905255	Admiral Insurance (Gibraltar) Limited	£2,675.00	£3,400.00	£725.00
83	DRN-5245218	Admiral Insurance (Gibraltar) Limited	£8,392.50	£9,100.00	£707.50
84	DRN-5710683	Tradex Insurance Company PLC trading as Tradex Insurance Company Limited	£23,695.00	£24,390.00	£695.00
85	DRN-5669669	Watford Insurance Company Europe Limited	£32,236.67	£32,930.00	£693.33
86	DRN-5776840	Royal & Sun Alliance Insurance Limited	£1,760.00	£2,450.00	£690.00
87	DRN-5430950	Ageas Insurance Limited	£3,516.00	£4,200.00	£684.00
88	DRN-5416508	Tesco Underwriting Limited	£13,350.00	£14,032.00	£682.00

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89	DRN-5449899	Admiral Insurance (Gibraltar) Limited	£14,807.67	£15,475.00	£667.33
90	DRN-5405987	Tesco Underwriting Limited	£17,590.00	£18,241.00	£651.00
91	DRN-5528517	Tradex Insurance Company PLC	£2,525.00	£3,139.00	£614.00
92	DRN-5274403	Admiral Insurance (Gibraltar) Limited	£15,463.00	£16,060.00	£597.00
93	DRN-5717051	Admiral Insurance (Gibraltar) Limited	£9,466.00	£10,047.00	£581.00
94	DRN-5298584	Aviva Insurance Limited	£2,610.00	£3,185.00	£575.00
95	DRN-5633935	One Insurance Limited	£5,580.00	£6,145.00	£565.00
96	DRN-5143225	U K Insurance Limited	£7,213.00	£7,771.00	£558.00
97	DRN-5290116	Admiral Insurance (Gibraltar) Limited	£15,403.50	£15,957.00	£554.00
98	DRN-5742563	Admiral Insurance (Gibraltar) Limited	£12,081.00	£12,580.00	£499.00
99	DRN-5711210	Admiral Insurance (Gibraltar) Limited	£2,200.00	£2,698.00	£498.00
100	DRN-5281272	Admiral Insurance (Gibraltar) Limited	£2,000.00	£2,486.00	£486.00
101	DRN-5337665	Admiral Insurance (Gibraltar) Limited	£4,035.00	£4,502.00	£467.00
102	DRN-5427130	Tradex Insurance Company PLC	£1,000.00	£1,465.00	£465.00
103	DRN-5322363	Admiral Insurance (Gibraltar) Limited	£5,441.00	£5,904.00	£463.00
104	DRN-5737322	Admiral Insurance (Gibraltar) Limited	£13,316.00	£13,773.00	£457.00
105	DRN-5291119	Admiral Insurance (Gibraltar) Limited	£15,537.33	£15,992.00	£454.67
106	DRN-5511931	Trinity Lane Insurance Company Limited	£6,149.00	£6,595.00	£446.00
107	DRN-5238416	Tradex Insurance Company PLC	£8,382.00	£8,828.00	£446.00
108	DRN-5403797	UK Insurance Limited	£1,889.00	£2,325.00	£436.00
109	DRN-5189058	Admiral Insurance (Gibraltar) Limited	£17,165.00	£17,600.00	£435.00
110	DRN-5659991	Tradex Insurance Company PLC	£15,474.00	£15,891.25	£417.25
111	DRN-5703708	Admiral Insurance (Gibraltar) Limited	£14,269.00	£14,683.00	£414.00
112	DRN-5825812	esure Insurance Limited	£1,435.00	£1,831.00	£396.00
113	DRN-5290153	Admiral Insurance (Gibraltar) Limited	£16,576.00	£16,965.00	£389.00
114	DRN-5640850	Acromas Insurance Company Limited	£5,577.00	£5,950.00	£373.00
115	DRN-5356897	U K Insurance Limited	£12,069.00	£12,422.00	£353.00
116	DRN-5738502	U K Insurance Limited	£1,159.00	£1,510.00	£351.00
117	DRN-5729694	Admiral Insurance (Gibraltar) Limited	£7,273.50	£7,610.00	£336.50
118	DRN-5337964	Tradex Insurance Company PLC	£3,286.00	£3,620.00	£334.00

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119	DRN-5783078	esure Insurance Limited	£10,171.00	£10,495.00	£324.00
120	DRN-5333511	Tradex Insurance Company PLC	£2,768.00	£3,090.00	£322.00
121	DRN-5155043	Admiral Insurance (Gibraltar) Limited	£3,670.00	£3,988.00	£318.00
122	DRN-5432298	Admiral Insurance (Gibraltar) Limited	£6,851.00	£7,168.00	£317.00
123	DRN-5640884	Tradex Insurance Company PLC	£2,543.00	£2,853.00	£310.00
124	DRN-5366600	Aioi Nissay Dowa Insurance UK Limited	£5,525.00	£5,830.00	£305.00
125	DRN-5668038	Advantage Insurance Company Limited	£2,345.00	£2,648.00	£303.00
126	DRN-5923614	Admiral Insurance (Gibraltar) Limited	£7,510.00	£7,800.00	£290.00
127	DRN-5697192	Acromas Insurance Company Limited	£5,920.75	£6,176.00	£255.25
128	DRN-5649754	Tradex Insurance Company PLC	£2,213.00	£2,440.00	£227.00
129	DRN-5912864	Ageas Insurance Limited	£14,016.00	£14,227.00	£211.00
130	DRN-5261697	Admiral Insurance (Gibraltar) Limited	£8,710.50	£8,921.00	£210.50
131	DRN-5823142	Admiral Insurance (Gibraltar) Limited	£7,145.67	£7,350.00	£204.33
132	DRN-5624934	First Central Underwriting Limited	£4,100.00	£4,300.00	£200.00
133	DRN-5784848	Haven Insurance Company Limited	£21,000.00	£21,192.00	£192.00
134	DRN-5265338	Admiral Insurance (Gibraltar) Limited	£9,145.50	£9,310.00	£164.50
135	DRN-5721552	Admiral Insurance (Gibraltar) Limited	£2,900.00	£3,050.00	£150.00
136	DRN-5245853	Mulsanne Insurance Company Limited	£2,978.00	£3,104.00	£126.00
137	DRN-5723257	Advantage Insurance Company Limited	£7,500.00	£7,619.00	£119.00
138	DRN-5867802	Advantage Insurance Company Limited	£1,109.26	£1,203.04	£93.78
139	DRN-5482903	Ageas Insurance Limited	£1,385.00	£1,460.00	£75.00
		Mean average			£1,895.62