



**THE MOTOR
OMBUDSMAN**

The Motor Ombudsman Annual Report

2021

Contents

Foreword from the Chief Ombudsman and Managing Director	3
1. About us	5
2. Our Mission, Vision, Values and Purpose	5
3. Our core roles within the automotive sector	6
4. How we stay impartial as an Ombudsman	7
5. Our four Motor Industry Codes of Practice	8
6. Our five key strategic imperatives	9
7. Our year in numbers	11
8. Activity highlights by month	12
9. Overview of our key activities in 2021	13
10. Consumer contact volumes by Code (2019 – 2021)	15
11. Adjudication case volumes by Code (2019 – 2021)	17
12. Ombudsman final decisions by Code (2019 – 2021)	23
13. Consumer and business redress	24
14. Annual consumer survey highlights	25
15. Consumer complaints about The Motor Ombudsman	35
16. How complaints to The Motor Ombudsman are being addressed	39
17. Positive consumer testimonials about The Motor Ombudsman	40
18. Annual accredited business survey highlights	41
19. Accredited business compliance	42
20. Staff learning and development	45
21. Staff diversity and inclusion	46
22. The Motor Ombudsman Accounts: Finance Report	47
23. Our key areas of focus for 2022	49
Appendices	50
A1. The Motor Ombudsman’s Alternative Dispute Resolution process	51
A2. Benefits of The Motor Ombudsman for consumers and businesses	52
A3. Code of Practice performance summary	53
A4. Case studies - adjudication outcomes and final decisions	62
Contact	63

Foreword from the Chief Ombudsman and Managing Director



Bill Fennell
Managing Director

A handwritten signature in black ink, appearing to read 'Bill Fennell', with a stylized flourish underneath.

I am pleased to present the Annual Report and Accounts for The Motor Ombudsman, for the year ending 31st December 2021.

Following a challenging and unprecedented trading period for businesses in 2020 due to the onset of the COVID-19 pandemic, this year saw a gradual easing of restrictions, facilitated by the roll-out of a successful nationwide vaccination programme. This meant that car showrooms were able to fully re-open to the public, and businesses welcomed back customers at their premises across the country, thereby bringing a new found sense of freedom and “normality”.

Despite a relatively more stable environment in 2021 compared to the previous 12 months, challenges remained for the motor industry. From a vehicle sales perspective, there was plenty of pent-up demand for new cars as consumers returned to the roads, but with a shortage of semi-conductor chips and parts on the production line, this hampered and continues to affect the delivery of vehicles to customers. This, in turn, has fuelled the demand for second-hand models, and caused used car prices to rise.

Still on the subject of sales, a greater level of consumer interest in electric vehicles was also cast into the media spotlight, as the cost of petrol and diesel hit its highest level in eight years, whilst government also announced a ban on the sale of new cars with an internal combustion engine from 2030. Our own survey actually showed that [nearly two-thirds](#) of motorists would consider an EV if they were to change their vehicle in 2022.

Similarly, businesses operating in the service and repair sector had to contend with their own obstacles, such as [staff shortages](#) due to sickness and the need to isolate in line with government’s COVID rules. This was further compounded by a difficulty in the recruitment of experienced technicians. Furthermore, realigning workloads to accommodate the new peaks and troughs for MOT demand, as garages felt the knock-on effect of the six-month exemption introduced by government in March 2020, also added to the strains seen this year.

From an internal point of view, 2021 saw many positive developments for The Motor Ombudsman. Firstly, we started the year with the appointment of [Ron Gainsford OBE](#) as Chair of our Board of Directors. This was a natural choice for our organisation, with his position of Vice President of the Chartered Trading Standards Institute (CTSI), and his tenure as a Non-Executive Director for both The Motor Ombudsman and its predecessor Motor Codes.

Secondly, it has been encouraging to see the evolution of our accredited business network during the year, which included the addition of our first network of [body repair centres](#), and more [manufacturers](#) and [warranty providers](#) joining our comprehensive and long-established Codes of Practice.

During 2021, we released our first series of [thought leadership papers](#) to offer a greater insight into the trends and types of service and repair and vehicle sales disputes that are being brought to The Motor Ombudsman, serving as an informative resource for the industry. We also wrote on the subject of consumer vulnerability in the age of social media, which has helped improve the way that we assist customers who require additional support when working on the resolution of disputes.

As the economy gradually recovered during 2021, the demands placed on our dispute resolution service increased, and we experienced another annual peak in terms of contact volumes (exceeding 100,000), with more than 6,000 cases being accepted for adjudication.

To ensure that we continued to sustain high standards of service, we recruited additional members of staff and restructured the way that we worked, driving further efficiencies. This was particularly pertinent, as we transitioned to our first hybrid working arrangement towards the end of the year, as “stay-at-home” restrictions were phased out. In fact, the combination of remote and in-person working has increased our productivity, reflected by our improved Trustpilot score, which increased to 2.6 – putting The Motor Ombudsman in the top quartile for Ombudsmen and ADR provider ratings.

In September, The Motor Ombudsman marked the [anniversary](#) of its Motor Industry Code of Practice for Vehicle Sales. The first Code of its kind in the automotive sector to cover the sale of both new and used cars by a franchise dealership or independent seller when launched in September 2016, we have since handled more than 100,000 consumer contacts and 11,000 cases in relation to vehicle purchases.

On 1st of November, we also commemorated [half a decade](#) as the first and only Ombudsman for the automotive sector, with this milestone also seeing the unveiling of a refreshed [website](#) to make it easier for consumers and businesses to navigate and access information and resources relevant to them.

In addition to the ongoing improvements to our service, we were able to end 2021 by presenting some of our Garage Star Award trophies to recipients in person for the first time, including to [The Garage \(Whitburn\)](#) in Scotland, our National Garage Star winner. With nearly 1,100 nominations from motorists, this programme experienced an encouraging 30% uplift on last year's volume.

As we turn our attention to 2022, amongst the key areas of focus will be to continue driving consumer awareness of The Motor Ombudsman via our marketing and PR activities, to expand our accredited business network, and to further reduce the time that it takes to deliver an adjudication outcome and a final decision once a dispute has been logged on our system.

Next year, we are also due to hear back from government ministers on the future of Alternative Dispute Resolution (ADR) in the automotive sector. This follows on from the industry's response (which included ourselves) to the reforming competition and consumer policy and consultation paper issued by the Department for Business, Energy & Industrial Strategy (BEIS) in October. The direction that is taken by government i.e. whether ADR will be made mandatory for businesses in the motor industry, will no doubt play an influential role in the availability of ADR to consumers across the automotive sector.



1. About us

Established in 2016, The Motor Ombudsman is the independent and [impartial](#) Ombudsman dedicated solely to the automotive sector, and self-regulates the UK's motor industry through its comprehensive Chartered Trading Standards Institute (CTSI)-approved [Codes of Practice](#). Thousands of businesses, including vehicle manufacturers, warranty product providers, franchised dealers and independent garages, are accredited to one or more of the Codes, which drive even higher standards of work and service, and give consumers added protection, peace of mind and trust during the vehicle purchase and ownership experience.



2. Our Mission, Vision, Values and Purpose

Our Mission, Vision, Values and Purpose sit at the heart of our company culture, the work that we do, and the services that we provide to businesses and consumers. They also play a key role in helping us to support our objective of attracting and retaining employees that are of a high calibre.

Our Mission

To provide the best Ombudsman & dispute resolution service through passionate, engaged people driving excellence in customer service across the automotive sector.

Our **Mission** is the driver behind how we will achieve our long-term Vision of being the leading Ombudsman and dispute resolution body. We will be doing this by providing the best dispute resolution service through passionate, engaged people driving excellence in customer service across the automotive sector.

Our Vision

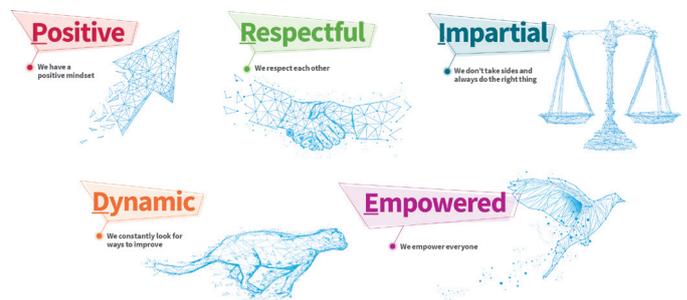
To be the leading Ombudsman and dispute resolution body, by excelling in every aspect of our service, being recognised for the quality of our work, and inspiring total consumer confidence across the automotive industry.

Our **Vision** provides greater clarity to our long-term goal and how we envisage our future, thereby helping our staff to feel driven and positive to achieve the destination that we are ultimately looking to reach as an organisation. Our Vision is to be the leading Ombudsman and dispute resolution body, by excelling in every aspect of our service, being recognised for the quality of our work, and inspiring total consumer confidence across the automotive industry.

Our Values

We take great **PRIDE** in everything we do, inspiring total trust and confidence in our staff, our customers, and our accredited businesses.

Our **Values** have been redefined to resonate with what is important to our staff and the way they interact and connect with one another, our customers, our accredited businesses and our suppliers. We adopted the **PRIDE** abbreviation for our five Values to reflect the approach, behaviour and attitude of staff. i.e. they feel proud to be part of The Motor Ombudsman and have pride in the work that they do.



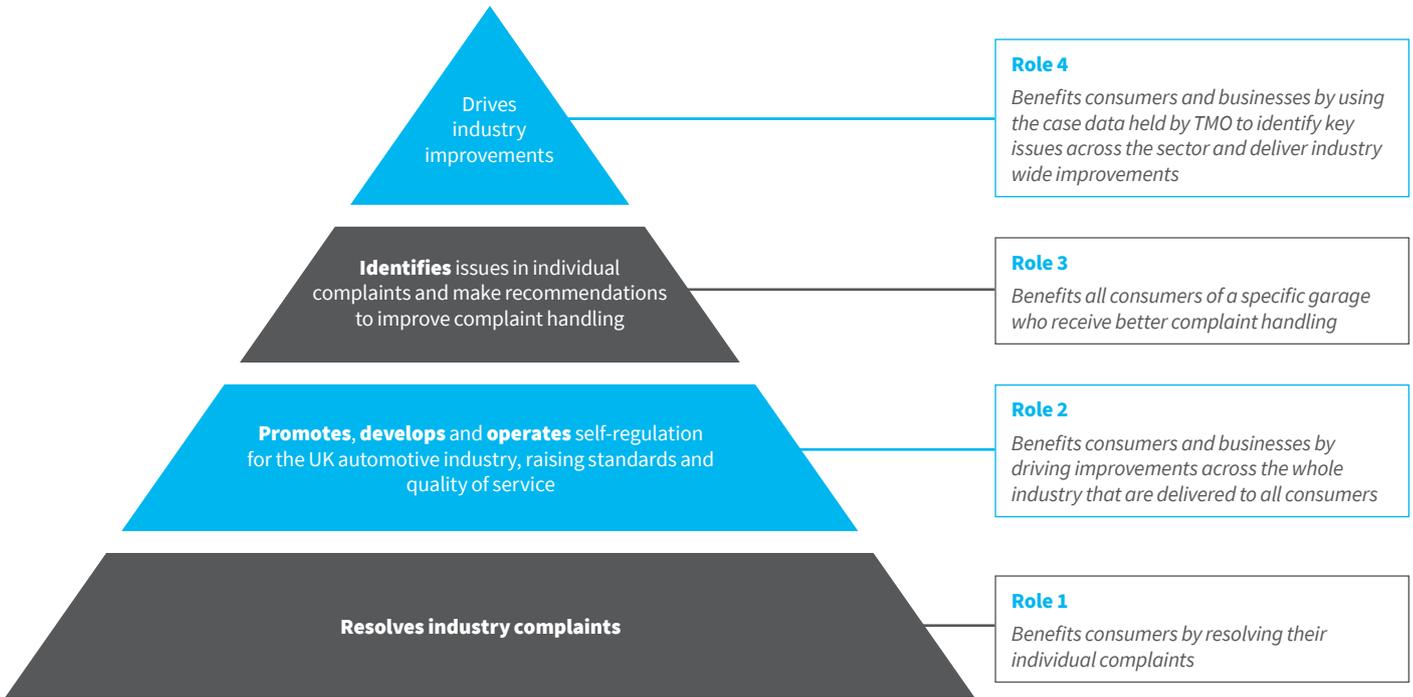
Our Purpose

To drive standards, promote integrity, and to build confidence and trust in a way that continually improves everyone's experience of the motor industry.

Our **Purpose** has been designed to clearly explain what we are here to do as the Ombudsman for the automotive sector, which is namely to promote integrity, and to build confidence and trust in a way that continually improves everyone's experience of the motor industry.

3. Our core roles within the automotive sector

Whilst The Motor Ombudsman looks to resolve complaints between consumers and accredited businesses, this forms only part of our core responsibilities as an Ombudsman. We are tasked specifically with the self-regulation of the UK automotive industry, and to identify key issues to assist in driving even higher standards throughout the consumer purchase and ownership experience, at an independent garage, dealership, vehicle manufacturer and warranty level, and across the automotive industry as a whole.



4. How we stay impartial as an Ombudsman

Impartiality lies at the heart of what we do, which means that we treat consumers and businesses equally, and show no element of bias towards either party when coming to a decision.

To help maintain our impartiality, we are overseen by several independent entities to ensure that our work is fair at all times, and is based on all the facts presented to us.

The graphic below illustrates the core areas of governance that drive our [impartiality](#).



*The Motor Ombudsman’s Board of Directors includes an independent Chair and Non-Executive Directors from outside of the automotive sector. The role of the Chair is to ensure The Motor Ombudsman’s compliance with OA and CTSI requirements, and that The Motor Ombudsman has a clear strategy for the delivery of service standards.

Non-Executive Directors are elected to offer independent and impartial insight and guidance to help The Motor Ombudsman achieve its short and long-term customer, commercial and financial objectives.

5. Our four Motor Industry Codes of Practice

The Motor Ombudsman's four comprehensive CTSI-approved [Motor Industry Codes of Practice](#) cover the entire customer purchase and vehicle ownership experience, and commit accredited businesses to higher operating standards than those required by law.



MOTOR INDUSTRY CODE OF PRACTICE FOR NEW CARS

First launched in 1976, and endorsed by the Office of Fair Trading (OFT) in **2004**, the **Motor Industry Code of Practice for New Cars** ensures that vehicle manufacturers supply new cars and warranties to consumers responsibly. The Code helps to safeguard new car buyers from misleading advertising, and ensures that documentation supplied to consumers is easy to understand, that the terms of a warranty will be respected, and that any complaints will be handled swiftly.



MOTOR INDUSTRY CODE OF PRACTICE FOR SERVICE AND REPAIR

The **Motor Industry Code of Practice for Service and Repair**, introduced in **2008**, ensures that consumers receive an honest and fair service when visiting an accredited business' premises for work or repairs on their vehicle. It covers the use of clear advertising, open and transparent pricing, completing extra work only with prior agreement, and the use of competent and qualified staff. All businesses accredited to the Service and Repair Code can be found on The Motor Ombudsman's online [Garage Finder](#).



MOTOR INDUSTRY CODE OF PRACTICE FOR VEHICLE WARRANTY PRODUCTS

Unveiled in **2009**, the **Motor Industry Code of Practice for Vehicle Warranty Products** aims to provide guidelines for the supply of automotive warranties, including coverage of both insured and non-insured products. The Code currently represents about 70% of the industry's major providers that administer over two million products to consumers.



MOTOR INDUSTRY CODE OF PRACTICE FOR VEHICLE SALES

Launched in **2016**, the **Motor Industry Code of Practice for Vehicle Sales** focuses on the sale of both new and used cars at an accredited garage, dealership or used car outlet, as well as the supply of finance and warranties. It covers areas, such as the use of transparent wording of advertising and pricing, clear and transparent invoicing, and that the sale of a used car is supported by a vehicle provenance check to ensure that it has not been stolen, written-off and is free of any outstanding finance payments. Businesses accredited to the Vehicle Sales Code can be found on The Motor Ombudsman's online [Garage Finder](#).

6. Our five key strategic imperatives

As well as our Mission, Vision, Values and Purpose, we also have a platform of five key imperatives that cover the core aspects of our business. They are as follows:

1. To raise awareness of The Motor Ombudsman amongst consumers in the UK

- Consumers and businesses recognise The Motor Ombudsman as the “Industry Quality Mark” and the “go-to” organisation for quality garages, dealerships and automotive-related businesses.
- The Motor Ombudsman is recognised as the authority for resolving motoring-related disputes.
- The Motor Ombudsman is endorsed by all accredited businesses and key stakeholders.

We looked to achieve this by:

- ▶ Undertaking marketing, PR and social media initiatives to increase the volume of consumers that recognise The Motor Ombudsman as the automotive sector’s “Quality Mark” and the authority for resolving motoring-related disputes.

2. To demonstrate our effectiveness as an Ombudsman and communicate the value of what we offer to businesses and consumers

- The Motor Ombudsman will have a clear, compelling and tailored business case communicated effectively across all accredited businesses, with The Motor Ombudsman’s Alternative Dispute Resolution (ADR) service embedded into their complaints process¹.
- The Motor Ombudsman will provide consistent and regular engagement with accredited businesses, and supply market and individual insight, best practice as well as performance and activity reports.

We looked to achieve this by:

- ▶ Making our processes and working practices more streamlined and efficient to deliver faster case outcomes for consumers and businesses;
- ▶ Providing consistent and regular engagement with our accredited businesses;
- ▶ Supplying insight to the industry, best practice guidelines and marketing opportunities for businesses, as well as annual performance reports detailing our activities;
- ▶ Growing the scope of content on our popular online Knowledge Base on our website to provide consumers with helpful information and advice when they need it;
- ▶ Updating our dedicated COVID-19 Business Support hub to bring together the latest government and industry guidance in relation to Coronavirus, as well as some of the resources available to support businesses;
- ▶ Continuing to source and increase the volume of testimonials on our website to illustrate how our service has been effective for businesses and consumers; and
- ▶ Delivering webinars to our accredited businesses to reinforce the value of the services provided by The Motor Ombudsman, and to provide insight into the experiences of consumers to raise service levels.

¹ Alternative Dispute Resolution (ADR) is defined as a method of resolving a dispute fairly between consumers and businesses without having to go through the legal (court) process.

3. To deliver excellence as an organisation

- The Motor Ombudsman will provide an environment which attracts, develops and retains the best talent.
- The Motor Ombudsman will have clearly defined efficient processes and a continuous improvement culture.
- The Motor Ombudsman will be supported by effective IT systems to deliver the business objectives.
- The Motor Ombudsman will continually strive to provide and improve service levels to consumers and businesses, which are consistent across the organisation.
- The Motor Ombudsman will be fully compliant with the Codes of Practice, ADR Regulations and all governance requirements.
- The Motor Ombudsman will improve staff, customer and business satisfaction at every stage of the dispute resolution process.

We looked to achieve this by:

- ▶ Continuing to invest in our case management systems;
- ▶ Building on our training programmes, particularly for new starters, to ensure the quality of the work we deliver is of the highest standard; and
- ▶ Refreshing our quality assurance frameworks to ensure we have sufficient and robust oversight of our work across the organisation.

4. To grow the number of businesses accredited to us in order to provide increased market coverage for consumers across the UK

- The Motor Ombudsman is the dominant authority for ADR and setting and raising industry standards and performance across core, adjacent and future markets related to the automotive sector.
- The Motor Ombudsman's ADR services are available to the highest possible number of automotive consumers, and at no cost to them.
- The Motor Ombudsman will partner strategically with other automotive organisations to increase accredited business volume.

We looked to achieve this by:

- ▶ Adopting a specific focus on growing the number of independent garages and vehicle manufacturers accredited to us, thus providing consumers with an even wider choice of Motor Ombudsman-accredited businesses across the UK.

5. To ensure the financial security of The Motor Ombudsman

- As a not-for-profit organisation, accreditation and case fees will cover The Motor Ombudsman's base operating costs.

We looked to achieve this by:

- ▶ Managing our budget effectively in line with our long-term strategy. As an Ombudsman, this allows us to maintain a free-of-charge service for consumers, and to evolve our organisation in line with customer demand.

7. Our year in numbers



3

thought leadership papers published covering vulnerability, vehicle sales and service and repair



62%

of vehicle owners who had a dispute were aware of The Motor Ombudsman according to the 2021 consumer survey



96

new case studies across the Codes added to The Motor Ombudsman website



6,141

cases accepted for adjudication by the dispute resolution team



11,877

social media follower total achieved by year-end



56,528

phone calls taken by the in-house dispute resolution team



107,789

contacts received from consumers and businesses during the year



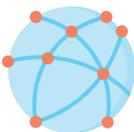
217,672

searches on the online Garage Finder



527,902

article views on The Motor Ombudsman's Knowledge Base



634,741

unique website users



39.2m

people reached through The Motor Ombudsman's PR programme



1,098

consumer nominations received for the Garage and Customer Service Star Awards

8. Activity highlights by month

January

- ▶ **Ron Gainsford OBE** was appointed Chair of TMO's Board of Directors.
- ▶ **Fix Auto UK** joined the Service and Repair Code.
- ▶ TMO met with **BEIS** regarding their white paper on consumer protection.

February

- ▶ Bill Fennell chaired the **CTSI Consumer Code Approval Scheme** Code Sponsors Panel meeting.
- ▶ TMO passed their Code of Practice **audits** by the Consumer Code Approval Scheme.

March

- ▶ TMO met with the **EV Energy Taskforce** to discuss the dispute resolution process for EV owners.
- ▶ TMO hosted a webinar on the outlook for **MOT demand** in 2021.

April

- ▶ TMO launched its in-house [mediation](#) service.
- ▶ Members of **ICAP** met with TMO.
- ▶ TMO launched its new online case submission form to increase **consumer accessibility**.

May

- ▶ TMO published its first thought leadership paper on the [service and repair sector](#).
- ▶ TMO issued its 2020 **ICAP** Report.
- ▶ TMO introduced new Knowledge Base categories on mediation / dispute resolution.

June

- ▶ TMO launched its **#havetherightatyre** summer staycation safety campaign.
- ▶ The Knowledge Base recorded over **200,000** article views in the first half of 2021.
- ▶ TMO hosted a **webinar** on service and repair trends.

July

- ▶ TMO published its thought leadership paper on [consumer vulnerability](#) and social media.
- ▶ **Genesis** joined the New Car Code.
- ▶ Members of **ICAP** met with TMO.

August

- ▶ TMO's Senior Ombudsman attended the meeting of the Vehicle Safe Trading Advisory Group (**VSTAG**).
- ▶ TMO published an article about the projected increase in **Garage Finder** usage due to rising demand for MOTs.

September

- ▶ The 2021 [Garage Star Awards](#) were launched.
- ▶ TMO marked **five** years of the [Vehicle Sales Code](#).
- ▶ TMO published its thought leadership paper on the [vehicle sales sector](#).

October

- ▶ TMO spoke at the in-person CTSI Symposium.
- ▶ TMO published research about EV purchase intentions of motorists in 2022.
- ▶ TMO presented a Customer Service award to MM Auto Services.

November

- ▶ TMO celebrated its **fifth** anniversary.
- ▶ TMO launched a **newly-refreshed website**.
- ▶ TMO announced the winners of its **Garage Star and inaugural Customer Service Star Awards**.

December

- ▶ TMO hosted a webinar on the **vehicle sales sector**.
- ▶ Members of **ICAP** met with TMO.
- ▶ TMO handled over **100,000** contacts and accepted **6,141** cases for adjudication during 2021.

9. Overview of our key activities in 2021

► Ron Gainsford OBE was elected Chair of our Board of Directors



In **January**, we announced [Ron Gainsford](#) OBE becoming the new Chair of our Board of Directors. This followed his multi-year tenure as a Non-Executive Director of both The Motor Ombudsman and our predecessor Motor Codes.

We also started 2021 by welcoming [Fix Auto UK](#) to our Service and Repair Code, becoming The Motor Ombudsman's first accredited nationwide network of body repair centres.

► We launched our #havetherighttyre summer campaign

In **June**, we launched our [#havetherighttyre](#) campaign to emphasise the importance of motorists checking the condition of their tyres prior to setting off on their vacation in the UK or abroad.

The initiative used a series of innovative and eye-catching graphics and animations on social media and on The Motor Ombudsman website to highlight key aspects of tyre maintenance. These assets will be used going forward within The Motor Ombudsman's marketing campaigns to continue to emphasise the importance of tyre safety.



► We commemorated five years of the Vehicle Sales Code



In **September**, we commemorated the [five-year anniversary](#) of the introduction of our [Motor Industry Code of Practice for Vehicle Sales](#), which remains the most comprehensive and only Code of Practice of its kind in the motor industry to cover the customer purchase of a new or used car. Between 2016 and 2021, over 100,000 consumer contacts were received in relation to the Code, with more than 11,000 cases being worked on by our team during the same period.

► We unveiled a refreshed website to mark our five-year anniversary as the Ombudsman dedicated to the automotive sector

November saw the [fifth](#) birthday of The Motor Ombudsman after being established as the first and only Ombudsman for the automotive sector in 2016.

This milestone was marked with the introduction of a newly-refreshed Motor Ombudsman [website](#), providing greater ease of navigation and more distinct information resources for consumers and businesses.



► **We announced the winners of our Garage Star trophies and inaugural Customer Service Star Awards**



Also in **November**, we announced the [winners](#) of our 2021 Garage Star Awards and inaugural Customer Service Star trophies for Motor Ombudsman-accredited vehicle manufacturers and extended vehicle warranty providers.

Nearly 1,100 nominations were received from customers with short accounts of how Motor Ombudsman-accredited businesses had gone above and beyond to assist them during the past year.

With the relaxing of COVID-19 restrictions, we were able to present trophies and certificates to winners in person for the first time, including to our 2021 National Garage Star, The Garage (Whitburn) in Scotland (pictured).

► **We published our first series of thought leadership papers**

The Motor Ombudsman's first [thought leadership papers](#) were published throughout the year to provide a greater insight into the consumer complaint trends that we have seen within the service and repair and vehicle sales sectors.

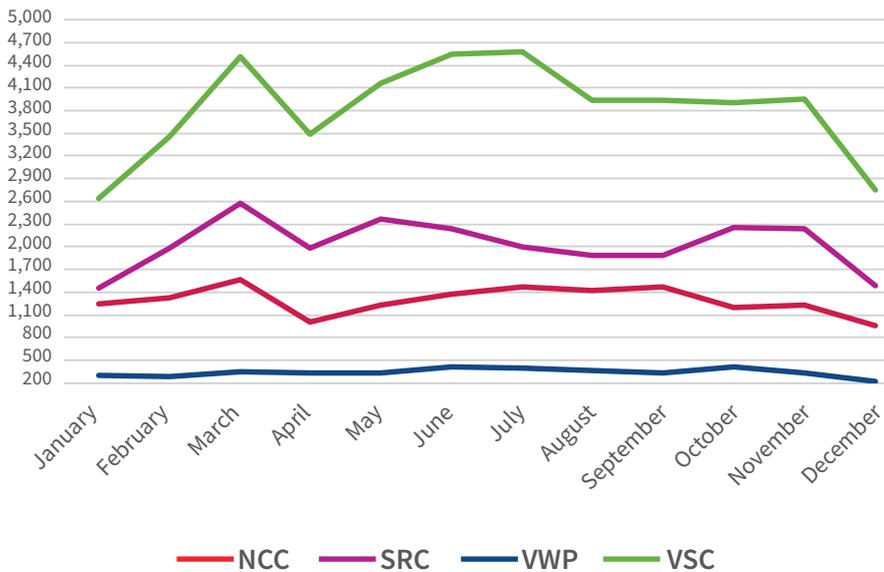
In addition, with many individuals turning to social media to express their dissatisfaction about a business or to log a complaint, we also wrote on the subject of identifying and managing consumer vulnerability in the digital age. This paper in particular, was influential in shaping our new [Vulnerability Charter](#) and internal processes when providing support to consumers.



10. Consumer contact volumes by Code (2019 – 2021)

	2019	2020	2021	2021 v 2020
Vehicle Sales Code	25,608	20,822	45,821	▲ 24,999 (+120%)
Service and Repair Code	13,714	13,136	24,316	▲ 11,180 (+85%)
New Car Code	9,671	8,729	15,453	▲ 6,724 (+77%)
Vehicle Warranty Code	1,863	1,871	4,054	▲ 2,183 (+117%)
TOTAL	50,856	44,558	89,614	▲ 45,056 (+101%)

Consumer contact volumes by Code in 2021



Vehicle Sales Code:
120% increase (+24,999) v 2020

Service and Repair Code:
85% increase (+11,180) v 2020

New Car Code:
77% increase (+6,724) v 2020

Vehicle Warranty Products Code:
117% increase (+2,183) v 2020

► Consumer contact volume analysis

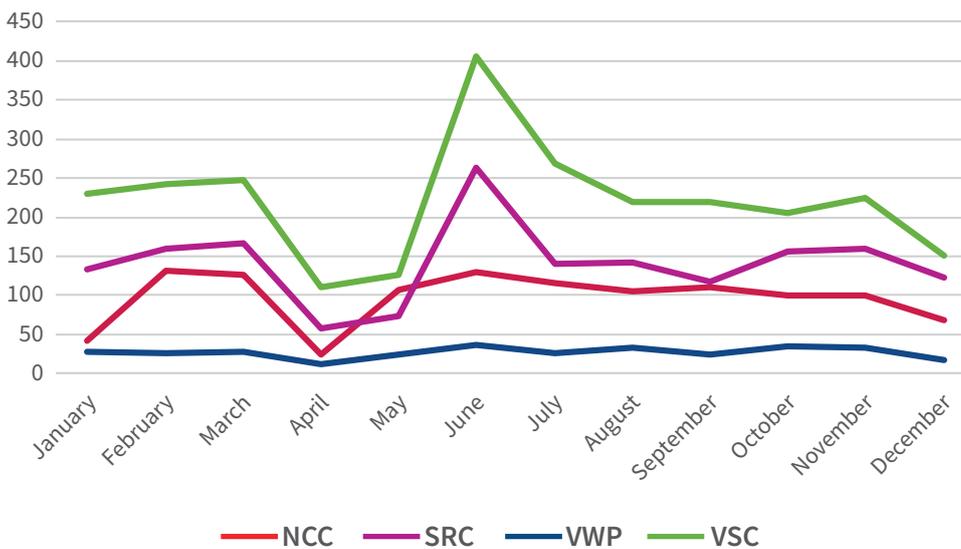
- ▶ In contrast to 2020 when consumer contacts dipped to their lowest level in three years (**44,558**), 2021 saw a three-year high (**89,614**) and a doubling of contacts versus the previous 12-month period, as the economy opened back up again with the loosening of COVID-19 restrictions.
- ▶ In 2021, consumer contacts relating to The Motor Ombudsman's four Motor Industry Codes of Practice peaked in March, with **8,996** received in a single month. June was the second busiest month with a total of **8,565** contacts, followed by October (**8,424**). Conversely, December was the quietest period with **5,395** contacts due to the onset of the holiday period.
- ▶ **Vehicle Warranty Products Code** contacts regarding extended warranties, increased year-on-year by 117% to their highest level in three years (**4,054**), which echoes the 11.5% growth in used car transactions in the UK in 2021.
- ▶ The **Vehicle Sales Code** equally saw a significant rise (**120%**) in related contacts from consumers, reflecting the pent-up demand and increased vehicle sales, particularly in the used car market, following the lifting of COVID-19 restrictions, and the full re-opening of car showrooms.
- ▶ The **Service and Repair Code** followed the upward trend in the volume of contacts, increasing year-on-year by **85%**, as garages and workshops saw a greater level of footfall after motorists took to the road once again for commuting or leisure purposes.
- ▶ The **New Car Code** saw the smallest annual rise in contacts out of the four Codes (8,729 to 15,453), although this jump was still substantial at **77%**.



11. Adjudication case volumes by Code (2019 – 2021)

	2019	2020	2021	2021 v 2020
Vehicle Sales Code	2,623	2,753	2,652	▼ 101 (-4%)
Service and Repair Code	1,799	2,097	1,693	▼ 404 (-19%)
New Car Code	1,405	1,006	1,164	▲ 158 (+16%)
Vehicle Warranty Code	287	364	321	▼ 43 (-12%)
TOTAL	6,114	6,220	5,830	▼ 390 (-6%)

Adjudication case volumes by Code in 2021



Vehicle Sales Code:
4% decrease (-101) v 2020

Service and Repair Code:
19% decrease (-404) v 2020

New Car Code:
16% increase (+158) v 2020

Vehicle Warranty Products Code:
12% decrease (-12) v 2020

► Adjudication case volume analysis

- Reversing the previous trend, the volume of cases passed to adjudicators decreased from **6,220** in 2020 to 5,830 in 2021, a fall of **6%** and the lowest figure in three years.
- The New Car Code saw the largest annual growth (**16%**) out of the four Codes in terms of the number of cases being passed to adjudicators (**1,164**), although this remained below the figure of 1,405 seen in 2019.
- Conversely, the remaining three Codes all saw drops in the volume of cases being accepted for adjudication, with the Service and Repair Code seeing the largest year-on-year fall at nearly **20%**.
- The Vehicle Sales Code recorded a slight 4% decrease in the case volume accepted by adjudicators in 2021, at **2,652** – similar to the figure seen in 2019 (2,623).

11.1 Total adjudication cases by Code as a percentage of UK new car registrations, used car transactions, and total UK car parc (where applicable)

	Total adjudication case volume in 2021	Cases as a percentage of new car registrations and used car transactions in 2021*	Cases as a percentage of new car registrations in 2021**	Cases as a percentage of total vehicle parc in 2021***
Vehicle Sales Code	2,652	0.028% <i>(0.033% in 2020)</i>	-	-
Service and Repair Code	1,693	-	-	0.004% <i>(0.006% in 2020)</i>
New Car Code	1,164	-	0.07% <i>(0.06% in 2020)</i>	-
Vehicle Warranty Code	321	0.003% <i>(0.004% in 2020)</i>	-	-

* Total new car registrations (**1,647,181**) and used car transactions (**7,530,956**) in the UK in 2021 (source: SMMT): **9,178,137**

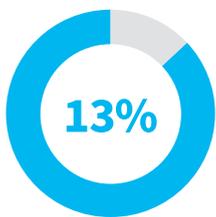
** Total new car registrations in the UK in 2021 (source: SMMT): **1,647,181**

*** Total car parc in the UK in 2021 (source: SMMT): **40,506,971**

- ▶ **Vehicle Sales Code** cases represented a small proportion of total new car registrations and used car transactions in 2021, at just **0.028%**, slightly down from 0.033% in 2020.
- ▶ **Service and Repair Code** cases made up just **0.004%** of the total UK car parc in 2021, which is slightly less than the figure seen in 2020 (0.006%).
- ▶ **New Car Code** cases accounted for only **0.07%** of all UK new car registrations sales, similar to the figure reported a year earlier (0.06%).
- ▶ Cases in relation to the **Vehicle Warranty Products Code** equated to 0.003% of total new car registrations and used car transactions in 2021, a minimal decrease from 0.004% in 2020.

11.2 Contact to case escalation (2019 – 2021)

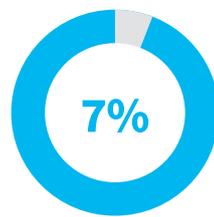
- ▶ In 2021, the average escalation ratio from a contact to a case across the four Codes of Practice decreased by around half to 7% when compared to the figure of 15% in 2020, and 13% in 2019, thereby making it the lowest escalation figure in the last three years.



2019



2020



2021

Case to contact escalation rates by Code of Practice (2021):

- ▶ **Vehicle Warranty Products Code: 8%**
- ▶ **New Car Code: 8%**
- ▶ **Service and Repair Code: 7%**
- ▶ **Vehicle Sales Code: 6%**



11.3 Percentage of cases handled by Code breach

The following tables outline the percentage of cases that were generated by the respective breaches of The Motor Ombudsman's four Codes of Practice between 2019 and 2021.

11.3.1 Vehicle Sales Code

Source of breach	2019	2020	2021	(2021 v 2020)
 1.0 Advertising	7%	6%	5%	▼
2.0 Presentation of used cars for sale	9%	6%	9%	▲
3.0 Presentation of new cars for sale	2%	1%	1%	-
4.0 The vehicle sales process	7%	6%	6%	-
5.0 Provision of warranty products	1%	6%	2%	▼
6.0 Provision of finance products	1%	1%	0%	▼
7.0 Quality of a vehicle at the point of purchase	48%	58%	34%	▼
8.0 Aftersales support	25%	9%	36%	▲
9.0 Complaints handling	1%	7%	7%	-

- ▶ At **36%** of total Code breaches in 2021, aftersales support (8.0) was the subject of the largest proportion of Vehicle Sales Code cases, rising nearly five-fold from the figure reported in 2020 (9%).
- ▶ The quality of a vehicle at the point of purchase (7.0) represented the second biggest breach of the Vehicle Sales Code during 2021 (**34%**), but was encouragingly down from 58% of breaches in 2020 and 48% of breaches in 2019.
- ▶ Breaches concerning the presentation of used cars (2.0) increased year-on-year by three percentage points from 6% to **9%**.
- ▶ Conversely, breaches relating to the provision of warranty and finance products, saw small year-on-year **decreases**, with the latter (5.0) falling from 6% to 2%.
- ▶ The presentation of new cars for sale (3.0), the vehicle sales process (4.0) and complaints handling (9.0) remained unchanged on an annual basis as contributors to breaches of the Vehicle Sales Code, at **1%**, **6%** and **7%** respectively.

11.3.2 New Car Code

Source of breach		2019	2020	2021	(2021 v 2020)
1.0 Advertising		19%	16%	8%	▼
2.0 New car provisions		3%	7%	2%	▼
3.0 Manufacturers' new car warranties		73%	70%	72%	▲
4.0 Availability of replacement parts and accessories		3%	4%	8%	▲
5.0 Complaints handling		1%	4%	10%	▲

- ▶ Mirroring the trend seen in 2019 and 2020, breaches relating to manufacturer new car warranties (3.0) accounted for the largest source of New Car Code cases in 2021 at **72%**, which was slightly up on last year's figure of **70%**, but down on the 73% of breaches witnessed in 2019.
- ▶ New car advertising (1.0) and new car provisions breaches (2.0) saw a respective eight and five percentage point year-on-year **decrease** between 2020 and 2021. However, it is worth noting that new car provisions accounted for the smallest proportion of breaches in 2021 at just 2%.
- ▶ Breaches pertaining to the handling of customer complaints by a vehicle manufacturer (5.0), and the availability of replacement parts and accessories (4.0), both saw slight year-on-year rises.

11.3.3 Service and Repair Code

Source of breach		2019	2020	2021	(2021 v 2020)
1.0 Advertising		4%	3%	3%	-
2.0 Booking in of a vehicle		32%	22%	11%	▼
3.0 Standard of work		37%	47%	68%	▲
4.0 Billing		3%	9%	4%	▼
5.0 Approach of staff		23%	9%	4%	▼
6.0 Complaint handling		1%	10%	10%	-

- ▶ Breaches pertaining to the standard of work carried out on a customer's vehicle (3.0) continued to be the source of the majority of cases in 2021, rising year-on-year by over 20%, from 47% to **68%**.
- ▶ Service and Repair Code breaches originating from the booking in of a vehicle (2.0) witnessed the biggest year-on-year fall, halving from 22% in 2020 to **11%** in 2021.
- ▶ In contrast to the increase seen between 2019 and 2020, the volume of breaches relating to billing (2.0) fell from 9% to **4%**, to the lowest level in three years.
- ▶ The downward trend for breaches reported between 2019 and 2020, resulting from the approach of staff (5.0) continued through to 2021, falling from 9% to **4%** - the lowest level in three years.
- ▶ Issues in relation to advertising (1.0) and the handling of complaints (6.0) remained static at **3%** and **10%** respectively as a proportion of Service and Repair Code breaches recorded by The Motor Ombudsman in 2021.

11.3.4 Vehicle Warranty Products Code

Source of breach	2019	2020	2021	(2021 v 2020)
1.0 Advertising	3%	2%	4%	▲
2.0 Point of sale	30%	33%	10%	▼
3.0 Clarity of information	50%	43%	36%	▼
4.0 Claims handling	17%	21%	40%	▲
5.0 Service Contracts, Guarantees and Non-insured Products	0%	0%	2%	▲
6.0 Complaints handling	0%	0%	8%	▲

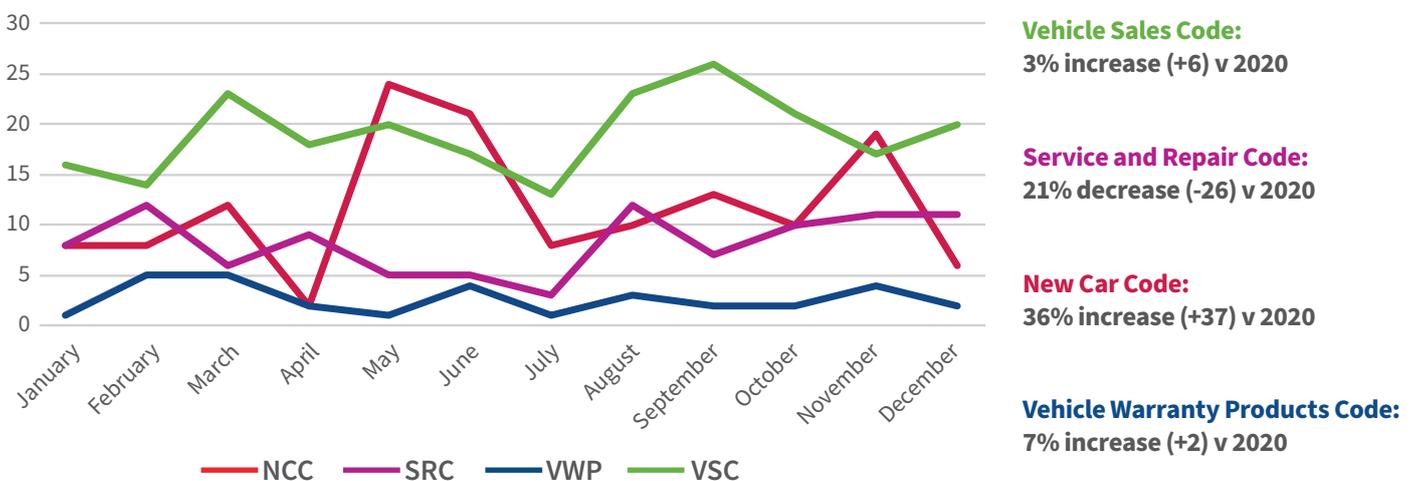
- ▶ Reversing the overall trend seen during the past couple of years, the handling of claims (4.0) drove the highest number of Vehicle Warranty Products Code breaches in 2021 at **40%** (nearly double the figure of 21% in 2020).
- ▶ This was in contrast to those breaches stemming from businesses not providing accurate advice and information to customers at the time of purchase of a policy (3.0) which have taken the top spot in 2019 and 2020. In 2021, clarity of information made up the second highest proportion of breaches at **36%**, but was encouragingly lower than the 43% figure seen a year earlier.
- ▶ The only other Code clauses to report minor increases in the volume of breaches were 1.0 for advertising – rising from 2% to **4%**, and Service Contracts, Guarantees and Non-insured Products, increasing year-on-year from 0% to **2%**.
- ▶ Point of sale breaches (2.0), on the other hand, fell from **33%** in 2020 to 10% a year later, after previously rising from the 30% figure reported in 2019, thereby marking a positive development in this area.



12. Ombudsman final decisions by Code (2019 – 2021)

	2019	2020	2021	2021 v 2020
Vehicle Sales Code	155	222	228	▲ 6 (+3%)
Service and Repair Code	62	125	99	▼ 26 (-21%)
New Car Code	62	104	141	▲ 37 (+36%)
Vehicle Warranty Code	9	30	32	▲ 2 (+7%)
TOTAL	288	481	500	▲ 19 (+4%)

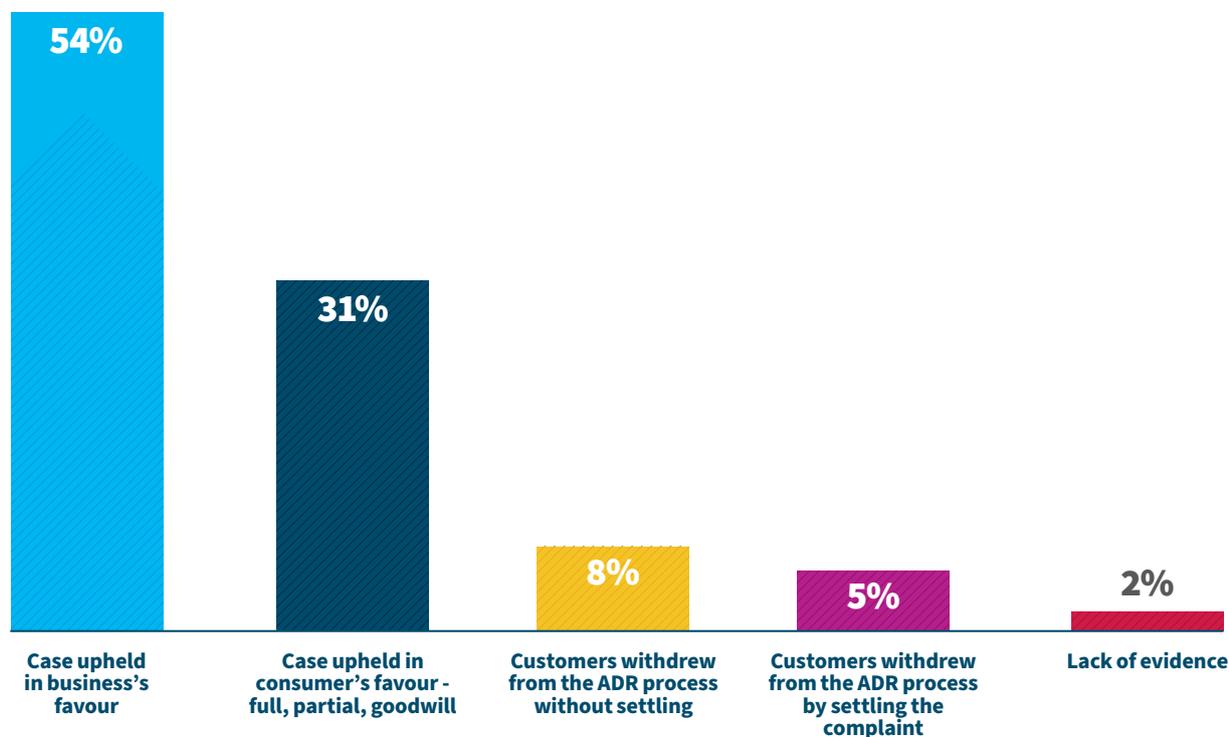
Ombudsman final decisions by Code in 2021



► Ombudsman final decisions analysis

- ▶ The number of final decisions made across The Motor Ombudsman’s four Codes of Practice during 2021 increased modestly by **4%** overall to **500**, when compared to the total of 481 seen in 2020. As no additional resource was added to the team in 2021, this was in line with expectations.
- ▶ Out of the four Codes, the **Service and Repair Code** was the only one that saw a drop in final decisions, going from **125** in 2020 to **99** in 2021 (a reduction of **21%**). In contrast, the New Car Code saw the largest increase of cases – rising **36%** from **104** in 2020 to **141** in 2021.
- ▶ Final decisions related to the **Vehicle Warranty Products Code** remained steady at 32 compared to 30 in 2020, despite the number of adjudication cases against this Code falling. This could be because cases often relate to the interpretation of warranty terms and conditions, which can be highly subjective.
- ▶ Vehicle Sales Code final decisions saw a small uplift of 3% to **228** compared to **222** in 2020. However, sales disputes still form the majority of cases considered by ombudsmen – this is mainly due to how nuanced sales issues can be, the complexity of the complaint and the amount of money at stake.

13. Consumer and business redress



NB: There are a variety of reasons for why The Motor Ombudsman does not uphold complaints across its Codes of Practice. Some examples include:

- Insufficient evidence, particularly technical, being provided to support the complaint;
- Complaints about minor defects that do not make vehicles of satisfactory quality or unfit for purpose; and
- Faults being due to normal wear and tear or caused by other external influences.

The number of withdrawn complaints has settled back to pre-pandemic levels, demonstrating that 2020's high withdrawal rate was likely related to the pandemic and its impact on day-to-day life. The Motor Ombudsman's new way of recording withdrawn complaints also shows that 5% of consumers are settling their complaints directly with the business alongside engaging with The Motor Ombudsman's ADR process.

Case outcome summary:

Where Motor Ombudsman cases were upheld in favour of the consumer, and where a value was attributed to the award given to them (e.g. a refund), consumers received almost **£2.5 million** in redress. This is a significant increase compared to 2019 and 2020, where £1.13 and £1.14 million were awarded respectively. This is most likely due to the majority of cases being about the Vehicle Sales Code, which tends to have the highest claim value as a result of the nature of the dispute.

The amount claimed by consumers, but not awarded, was **£15.5 million** (e.g. requests to reject a vehicle), compared to **£8.40 million** in 2020 and **£8.24 million** in 2019. Similarly, this increase is most likely due to rejection requests being denied, which are the highest value disputes considered by The Motor Ombudsman, and are often where alternative remedies can be found that are more proportionate. This can include, for example, repairing the vehicle or a price reduction to take into account the issue that was experienced.

14. Annual consumer survey highlights

Every year, The Motor Ombudsman conducts surveys of consumers and businesses as a measure of awareness and the satisfaction of the service that the organisation provides.

14.1 Consumer brand awareness survey highlights

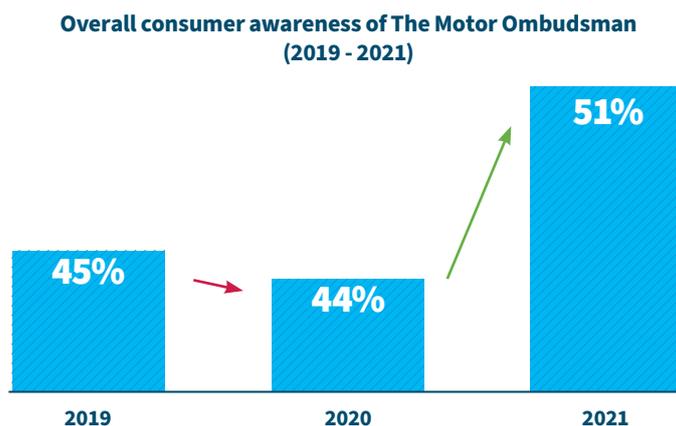
Background

2021 marked the fifth consecutive year that The Motor Ombudsman has carried out a consumer awareness study since launching in November 2016.

A total of 1,027 individuals from across a representative sample of UK driving licence holders were surveyed in October 2021 for the study.

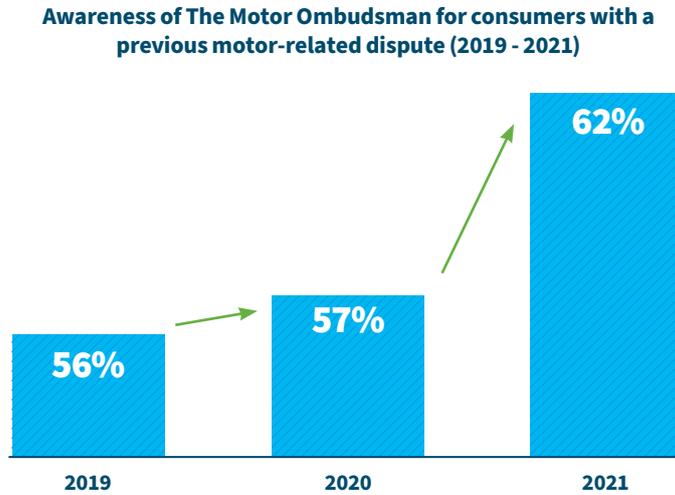
Key findings

- ▶ Overall consumer awareness of The Motor Ombudsman increased by seven percentage points from 44% to 51% between 2020 and 2021



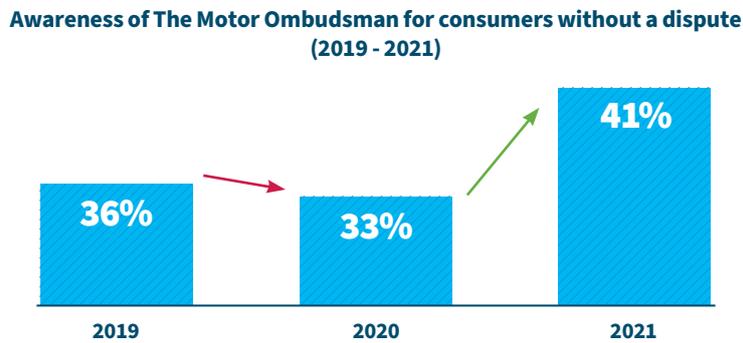
In 2021, over half of individuals surveyed (51%) said that they were aware of The Motor Ombudsman. This is the highest percentage seen in three years, up from 45% in 2019 and 44% in 2020, whilst it is also back to a similar level seen in 2018 (52%).

► Awareness of The Motor Ombudsman for consumers who had previously had a motor-related dispute increased by five percentage points between 2020 and 2021



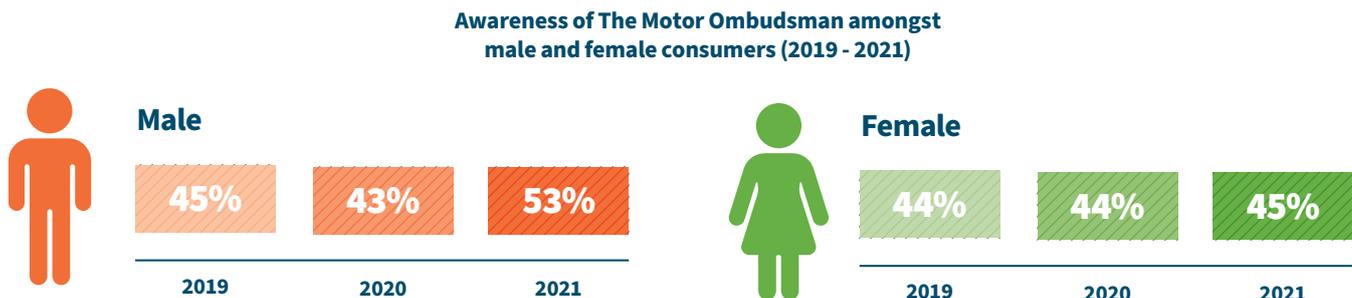
For those who had previously had a motor-related dispute, awareness equally increased in 2021 by five percentage points to **62%**, up from 57% in 2020 and 56% in 2019.

► Overall awareness of The Motor Ombudsman for consumers who had previously not had a motor-related dispute increased by eight percentage points between 2020 and 2021



For those who had not had a dispute relating to a vehicle, consumer awareness of The Motor Ombudsman rose to **41%** in 2021, up from 33% in 2020 and 36% in 2019. This increase is likely due to the rise in online and print advertising spend, as well as the renewed focus on consumer PR activity as part of The Motor Ombudsman’s marketing initiatives.

► Overall awareness of The Motor Ombudsman saw a higher growth amongst males than females in 2021 versus year before



Familiarity with The Motor Ombudsman grew most significantly in 2021 amongst men, rising by 10 percentage points within a 12-month period to its highest level in three years (**53%**). In contrast, there was a very slight year-on-year rise in awareness of the organisation amongst female respondents, up from 44% to **45%**.

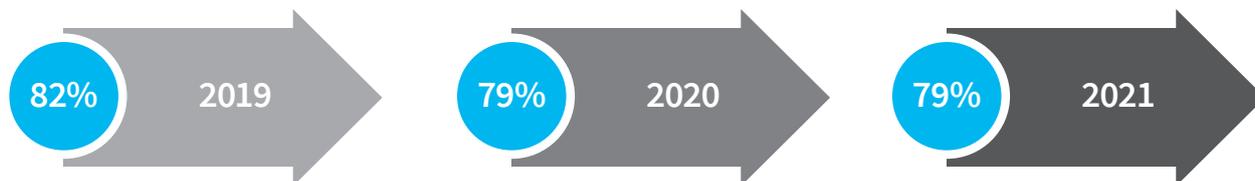
► **18 to 24-year-olds were the most likely to have heard of The Motor Ombudsman in 2021, when compared to individuals in other age groups**

Overall awareness of The Motor Ombudsman by age group

Age group	Percentage of age group who are aware of The Motor Ombudsman		
	2020	2021	2021 v 2020
18 to 24	59%	72%	▲
25 to 34	51%	68%	▲
35 to 44	50%	50%	–
45 to 54	39%	35%	▼
55+	33%	41%	▲

Continuing the trend witnessed in 2020, awareness of The Motor Ombudsman was highest in the 18 to 24 age group, at **72%** of people in this bracket, up from 59% the previous year. The survey revealed that 25 to 34-year-olds are the next most conversant with the organisation at 68% of this age group, which is also up on the statistic recorded last year (51%). According to the findings of the study, consumers within the 45 to 54 category are the least likely to know about the Ombudsman for the automotive sector – at just 35% of people within this age group, which is also a slight drop when compared to the awareness figure of 39% seen in the 2020 study.

► **Nearly 80% of consumers said that they would feel more confident using a Motor Ombudsman-accredited business for a vehicle purchase or repair**

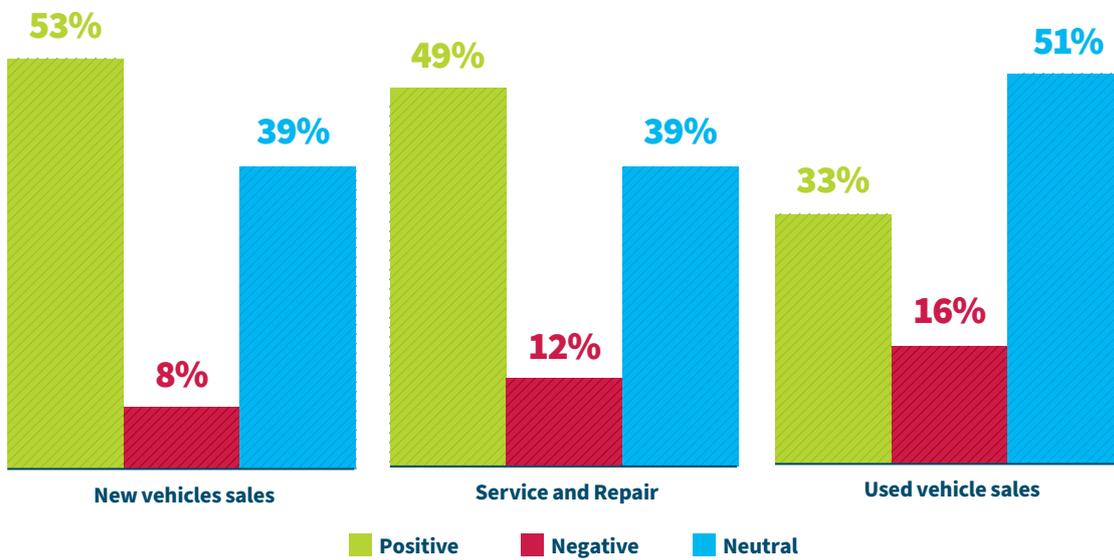
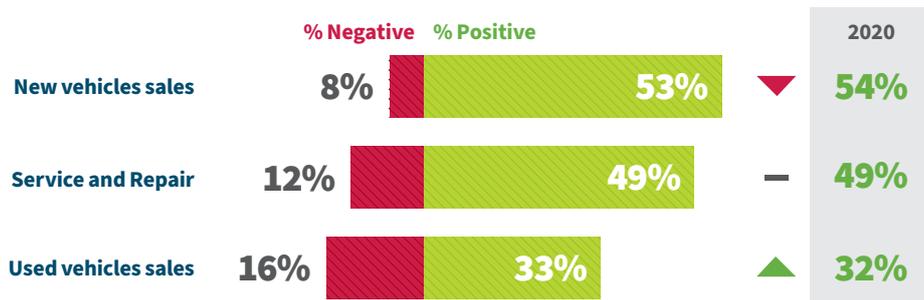


Mirroring the statistic of 2020, the research revealed that **79%** (nearly four out of five) people would feel more confident using a business that is accredited to The Motor Ombudsman for their vehicle purchase, service or repair in 2021. This continues to remain slightly lower than the sentiment figure of 82% recorded two years ago in 2019.

► For the second consecutive year, the new vehicle sales sector was viewed by consumers as the most positive area of the automotive industry

Mirroring the trend seen in the previous two years i.e. 2020 and 2019, the new vehicle sales sector was once again the area that was viewed most positively by consumers in 2021, although the proportion of positive responses received (53%) was very slightly down on that recorded in 2020 (54%). In comparison, the proportion of responses received in the “positive” category for the service and repair sector stayed static at 49%, with the used vehicle sector reporting the only rise in consumer perception - positive responses rose from 32% to 33% year-on-year.

View of the automotive industry by sector in 2021
(Percentage of consumers who answered negatively and positively)



Analysis by sector

The new vehicle sales sector in 2021

According to the latest study, a slightly lower proportion of consumers viewed the new vehicle sales sector in a positive light in 2021 (53%) versus the previous year (54%), but the level of positive sentiment remained however, above the level recorded in 2019 (51%).

As in 2019 and 2020, female respondents were once again less encouraging about the new car sector compared to their male counterparts, with only 48% of females holding a positive view (down from 51% in 2020) versus 58% of males (marginally up from 57% in 2020).

When viewing sentiment by age group, the 25 to 34-year-olds emerged as the most positive about the new vehicle sector (**58%**), which was in contrast to the over 55s last year and the 18 to 24s in 2019.

For this area of the automotive industry, **8%** of respondents held a negative view overall, a very slight increase of two percentage points in comparison to last year's score of 6%. Reasons for the adverse sentiment related to the perceived high price of new cars, the loss of value after purchasing a vehicle, pushy salesmen and the emphasis on extras.

The used vehicle sales sector in 2021

The used vehicle sales sector was once again viewed a little more positively in 2021 (by **33%** of respondents), up from 32% in 2020 and 30% in 2019. However, this figure is still significantly down on that seen in 2018, where 41% of respondents had a positive image of this area of the automotive sector.

In terms of the perception held by each of the sexes, males and females are pretty much on a par when looking at the proportion of respondents having a positive view, namely 33% of males and 34% of females. For males, this is a rise of 3% compared to last year, but for females, this is a slight drop from the higher 35% score recorded in 2020.

The 25 to 34s were the most positive about the used vehicle sector at 56% of respondents in this age group, in comparison to last year when it was the 18 to 24-year-olds taking top spot. Coming a close second were the 18 to 25-year-olds, where 53% of individuals in this group held the sector in high esteem.

When looking at the proportion of respondents discouraged by used vehicle sales, **16%** of respondents held a negative view of this part of the automotive sector, which is encouragingly an improvement from the 17% figure for the same metric in 2020. Females were slightly more downbeat than males about used vehicle sales, with 34% expressing a negative opinion about this sector versus 33% for males.

Reasons for the negative ratings related to people feeling as though they were being overcharged, not knowing whether they could trust the seller, pushy sales techniques, being worried about being sold a car with issues, as well as hearing about bad experiences from others.

The service and repair sector in 2021

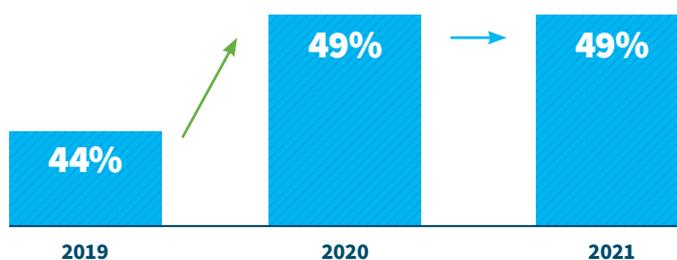
The proportion of respondents holding the service and repair sector in high regard stayed static year-on-year at (**49%**), which continues to remain up from the lower figure of 44% recorded in 2019.

A higher percentage of male survey participants expressed a positive opinion of the service and repair area relative to their female counterparts (54% versus 45% accordingly). Compared to 2020, this was an improvement for male respondents (51%), but females were less encouraged year-on-year (47%).

When looking at sentiment by age group, in relation to the service and repair area of the industry, 25 to 34-year-olds were the most encouraged, with 61% of respondents feeling positive. They were followed by the 18 to 24s, where 58% in this age group shared the same view.

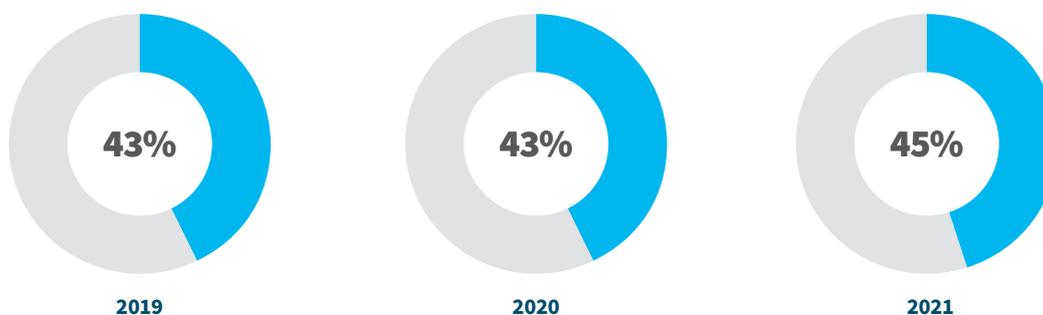
Mirroring the trend seen last year, the proportion of the sexes expressing a negative view of the sector was very similar (i.e. 13% for males versus 12% for females). Overall, **12%** of respondents had a negative perception of the service and repair area, up from 11% in 2020. Reasons for the negative view of the industry related to respondents feeling as though they were being taken advantage of, high prices, being overcharged, being told that unnecessary work was needed, as well as not knowing whether they could trust the business.

► Percentage of respondents holding a positive view of the service and repair sector (2019 – 2021)



Vehicle complaints made by survey respondents in 2021

- ▶ The proportion of individuals who made a complaint about a vehicle in 2021 rose slightly from the figure seen in the preceding two years



In 2021, nearly half (45%) of survey respondents stated they had made a complaint either about a new or used car that they had bought at a garage, a vehicle warranty, or a service and repair. This is very slightly up on the figure of 43% recorded in the study during the last two years. A total of 55% of individuals explained that they had not raised a concern with their vehicle in these areas.

For those that had a motoring-related complaint during 2021:

- ▶ Just over a fifth (22%) were about a service or repair (up from 21% in 2020);
- ▶ 14% were in relation to a new car warranty (staying static compared to 2020);
- ▶ 12% were about a used car purchase (down from 13% the year before); and
- ▶ 5% were in conjunction with a new car purchase (staying static once again in comparison to 2020).

- ▶ Around two-thirds of people with a complaint about their vehicle resolved it directly with a garage, service centre or dealership in 2021

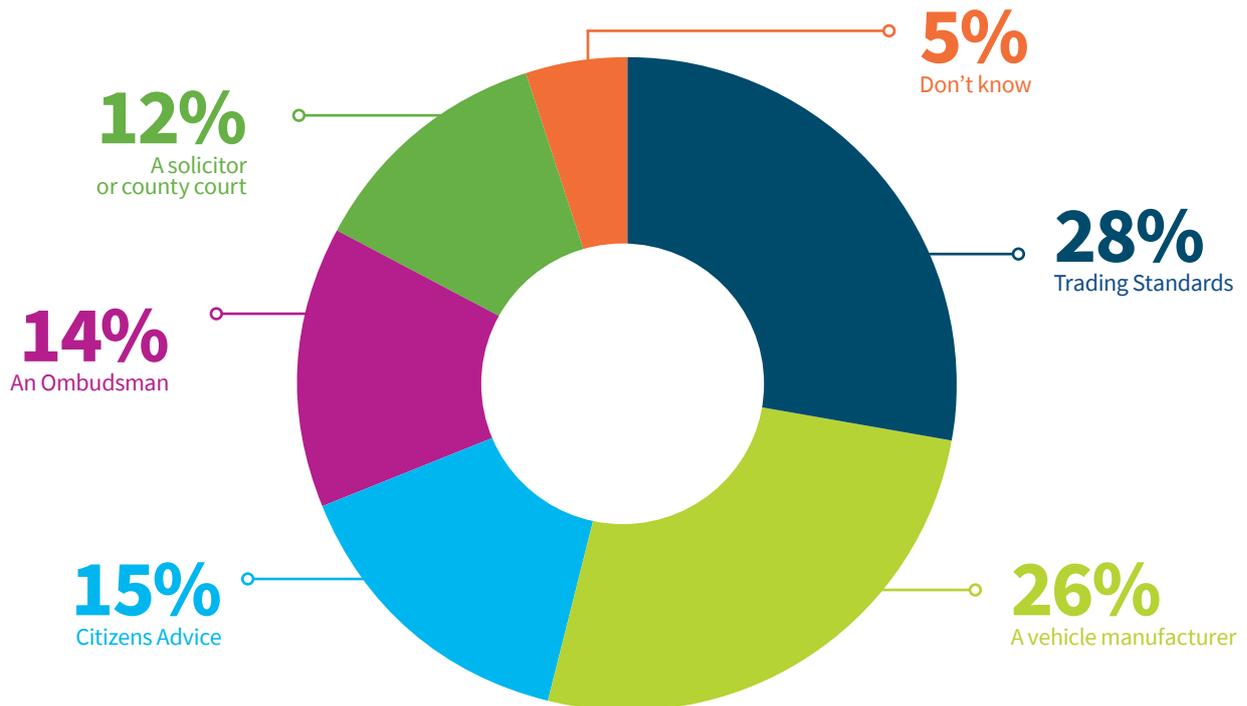
How a respondent's motoring complaint was resolved	Percentage resolved		
	2019	2020	2021
By the garage / service centre / dealership	69%	69%	67%
By the vehicle manufacturer	15%	16%	18%
Via a third party	4%	6%	5%
The complaint was not resolved	12%	9%	10%

For those respondents that did have a complaint in 2021, around two-thirds (67%) had their problem concluded directly by the garage, service centre or dealership, a similar proportion to that seen during the last two years.

Reversing the decline in the volume of unresolved complaints seen between 2019 and 2020, 2021 saw a small one percentage point rise when compared to the previous year.

- ▶ In 2021, individuals were more likely to escalate an unresolved issue with a garage or car dealership to Trading Standards or a vehicle manufacturer than to any other organisation

Where consumers were most likely to take their unresolved dispute with a garage or car dealership in 2021



The 2021 consumer awareness survey showed that nearly a third of consumers would either consult Trading Standards (28%) or the vehicle manufacturer (26%) as the next port of call, in the event that their complaint with a garage or car dealership remained unresolved. This differs slightly from the respective figures of 31% and 23% seen in 2020.

The study indicated that 15% of respondents said that they would take their unresolved dispute to Citizens Advice, with 14% opting for an Ombudsman, whilst 12% would resort to legal action i.e. consulting a solicitor, the county court or a legal representative to help bring their complaint to a close. Only 5% of respondents were unsure as to where they would take their dispute to be concluded once they had exhausted the internal complaints process of a garage or dealership.

- ▶ Over a third (38%) of consumers said that it's important for the motor industry to have an Ombudsman because it provides someone to turn to if they can't resolve their issue directly with a garage or dealership

This figure is the same as that seen in 2020, but remains down on that which was recorded in the 2019 and 2018 surveys (41%).

- ▶ More than a quarter (27%) of respondents explained that it's important for the motor industry to have an Ombudsman to help drive up standards

This is down on the 2020 score of 29%, but mirrors the figure recorded in 2019.

▶ **Just under a fifth (15%) of survey participants explained that it's important for the motor industry to have an Ombudsman, as it is not regulated**

Once again, 15% of respondents held the view that it was important for the motor industry to have an Ombudsman because the sector is not regulated, the same result as last year, and up marginally from the result recorded in 2019 (14%).

Key conclusions drawn from the 2021 consumer awareness survey data:

- ▶ Overall awareness of The Motor Ombudsman increased year-on-year from 44% to **51%**;
- ▶ Awareness rose amongst consumers who had a dispute (i.e. 62% in 2021 versus 57% in 2020 and 56% in 2019);
- ▶ Consumers in the **18 to 24** age bracket, and **male** respondents were the most aware of The Motor Ombudsman in 2021;
- ▶ Individuals were most likely to contact **Trading Standards** or a **vehicle manufacturer** if they had an unresolved dispute with a garage or car dealership;
- ▶ Slightly fewer consumers had their dispute **resolved** in 2021 (10%) than in 2020 (9%);
- ▶ The majority (**67%**) of consumers concluded their complaint directly with a garage service centre or dealership in 2021, a decrease from the 69% figure recorded in 2019 and 2020;
- ▶ More consumers were able to conclude their dispute with a manufacturer in 2021 (**18%**) compared to the year before (16%).

14.2 Consumer satisfaction survey highlights

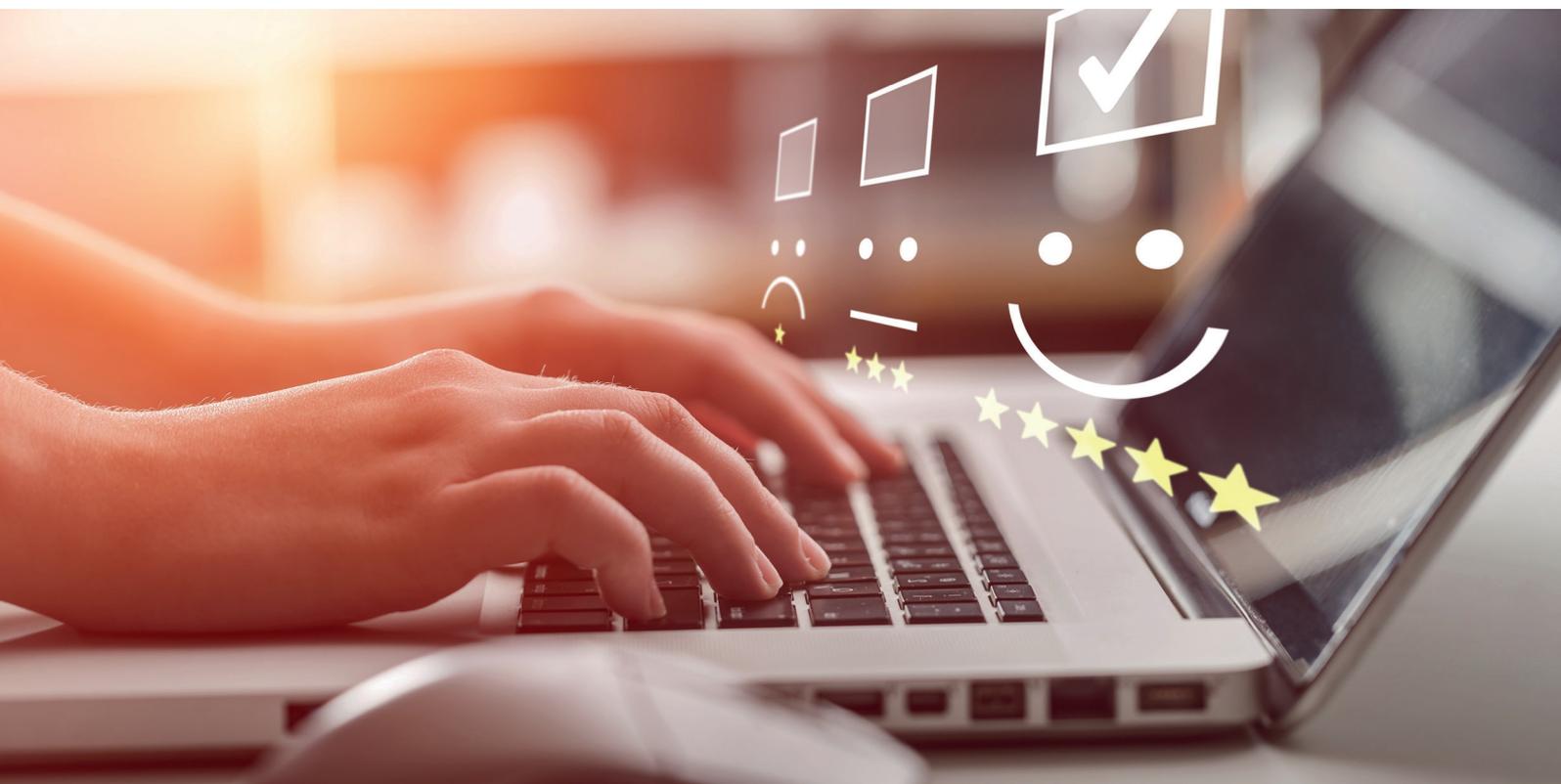
Every year, The Motor Ombudsman conducts an analysis of the customer satisfaction data it receives about its accredited businesses. This information provides an effective annual barometer to understand the sentiment of motorists in relation to their experience of the service and repair sector.

Satisfaction data is collected from The Motor Ombudsman's website-based

survey tool, which asks customers that have used an accredited business to rate independent garages and franchised dealers on various aspects, such as the quality of the work and the booking process. The Motor Ombudsman also receives data from surveys that vehicle manufacturers and independent garage groups conduct with their customers in relation to their satisfaction of the work and service

provided, and the likelihood of them recommending the business.

The feedback received is available for all to see on the business profile pages on The Motor Ombudsman's [Garage Finder](#). This is a valuable tool for businesses to demonstrate their credibility and high standards, as well as offering the customer the opportunity to select one that best suits their needs.



► Summary of results from vehicle manufacturer and independent garage group surveys

The results from the questions about a consumer's overall satisfaction with the business, and their likelihood to recommend it, come from surveys conducted by vehicle manufacturers and independent groups.

Category	Satisfaction levels			
	2019	2020	2021	Diff (2021 v 2020)
Overall satisfaction of the work and service provided by an accredited business	92%	95%	90%	▼
Likelihood to recommend an accredited business	92%	93%	93%	■
TOTAL NUMBER OF SURVEYS SUBMITTED	53,133	103,458	36,888	▼

Between 2020 and 2021, there has been a decrease in the number of surveys received from vehicle manufacturers and garage networks. This has been due to the difficulty with receiving data, mainly attributed to the impact of the General Data Protection Regulation (GDPR), and vehicle manufacturers and dealer groups moving away from Net Promoter Score methodology to other means of measuring customer satisfaction and obtaining reviews about their networks.

Overall satisfaction with accredited businesses remained high. However, it has dropped to 90%, a 5% decrease on the 95% achieved in 2020, and is 2% lower than the score of 92% achieved in 2019.

The likelihood of recommending a garage to friends and family that serviced and / or repaired their vehicle has remained consistent over the two years at 93%, up from 92% in 2019. This is positive to see, although it hasn't returned to the score of 95% achieved in 2017. This therefore demonstrates that there is still work to be done in the service and repair sector to continue to both meet and exceed customer expectations.

► Summary of results from surveys completed on The Motor Ombudsman website

The Motor Ombudsman asks a wider range of questions about the experience and the service received by consumers. They cover areas, such as the booking process, the quality of work, as well as the information and level of customer service provided.

During 2021, The Motor Ombudsman received 717 survey submissions through its website, down on the 956 it received the previous year. Reasons for this may be to do with businesses using other means of gaining customer feedback via other platforms, namely Trustpilot, Feefo and Google Reviews. Therefore, there is less emphasis on promoting The Motor Ombudsman's survey to consumers.

Category	Satisfaction levels			
	2019	2020	2021	Diff (2021 v 2020)
Overall quality of work carried out	98%	99%	82%	▼
Level of customer service	98%	99%	91%	▼
Booking process	98%	98%	87%	▼
Information provided	98%	98%	81%	▼
TOTAL SURVEYS SUBMITTED	861	956	717	▼

Overall customer satisfaction with the quality of work by accredited businesses (2019 - 2021)



The 2021 scores for individual customer experience factors are all lower than in previous years. This is mainly due to changes with how the ratings are collated, as consumers who were highly dissatisfied with their garage experience, and may have had cases logged with The Motor Ombudsman's dispute resolution service, have now been included – they were excluded in previous years. This wider sample therefore gives a more realistic baseline for analysis going forwards.

Given the 17% drop in the level of customer satisfaction relating to overall quality of work, i.e. from 99% to 82%, may be attributed to the change in survey methodology, the Panel is keen to see improvements from the new baseline.

The other findings were reported as follows:

- ▶ Satisfaction with customer service was scored at **91%** in 2021, which was lower than the figure seen last year (98%).
- ▶ The vast majority of customers have continued to score the process used by a garage to book in their vehicle for routine maintenance and ad hoc repair work relatively highly. This is illustrated by a figure of **87%**, although this is down on the 98% score achieved in 2021.
- ▶ The overall satisfaction with the quality of work carried out by the businesses was put at **82%**, which is significantly down on the 99% that was achieved last year, highlighting the number of consumers visiting TheMotorOmbudsman.org with an issue in relation to their garage.
- ▶ Furthermore, **81%** of respondents were satisfied with the level of information that the business provided them with, compared with 98% in the previous two years.

Customers are also invited to leave a written review about their experience, which is published on the online [Garage Finder](#) profile of the business if they have provided consent to do so.

The following is a snapshot of the positive consumer reviews that have been left during 2021:

“Every experience at Anderson Clark has been fantastic. Very friendly staff, nothing is too much trouble. Will always recommend them to friends and family.”

*Customer of
[Anderson Clark Motor Repairs](#)*

“Very pleased with service and kept informed all the way with what’s needed. Would recommend.”

*Customer of
[Avco Motors Ltd](#)*

“Excellent service from a first-class company. Dealt with them for 20 years or more and always been excellent.”

*Customer of
[Crown Honda Bushey Heath](#)*

15. Consumer complaints about The Motor Ombudsman

Previously, The Motor Ombudsman had only recorded formal complaints about its service, which were escalated to the senior ombudsman or the head of customer service and dispute resolution for investigation. Whilst this provided useful information about what was driving consumer dissatisfaction and the changes needed to improve, it also meant some feedback was not being included in this data.

The Motor Ombudsman therefore took the decision to change its service complaints process in 2021, dividing it into **Informal** and **Formal** complaints, to ultimately make the handling of service complaints clearer and more effective.

- ▶ **Informal** complaints are described as informal expressions of dissatisfaction and are handled by team leaders. The Motor Ombudsman finds that the vast majority of issues can be resolved at this stage.
- ▶ **Formal** complaints are those that then escalate to the senior ombudsman or the head of customer service and dispute resolution, and require a formal response. They also added ‘Communication’ as a reason for complaint, based on previous feedback that had been received.

Because of this change, 2021’s figures show a significant increase in terms of the complaints received about the service compared to the previous year (refer to the table below). However, this is a far more open and transparent way of recording complaints, and is also providing more information for The Motor Ombudsman to use in its drive for continuous improvement.

Informal and Formal consumer complaints as a proportion of total contacts and cases

	Total complaints as a percentage of total contacts received	Total complaints as a percentage of total cases handled
2021	0.25%* (+0.20% v 2020)	4%* (+3.4% v 2020)
2020	0.05%* (-0.05% v 2019)	0.60%** (-0.82% v 2019)
2019	0.10%***	1.42%***

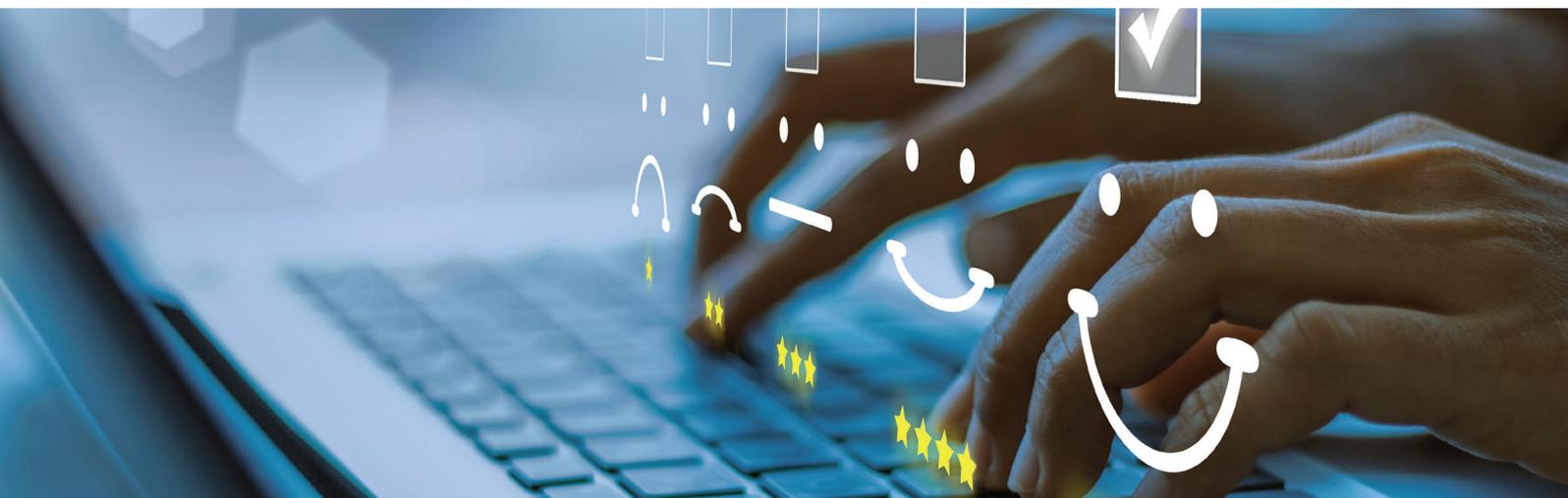
Based on **both Informal (217) and Formal (29) complaints - a total of **246**.

Based on **Formal complaints only - a total of **36**.

***Based on **Formal complaints only** - a total of **87**.

The number of Formal complaints recorded against The Motor Ombudsman fell from 36 in 2020 to 29 in 2021 (i.e. a 19% decrease), demonstrating the continued improvement in the level of service offered to consumers.

This is equally testament to The Motor Ombudsman’s new service complaints process, and its effectiveness in handling issues with its service appropriately at the earliest opportunity.



► **Informal and Formal consumer complaints by reason and stage of The Motor Ombudsman's dispute resolution process**

Complaints	Case stage	Process	Delay	Outcome	Staff	Communication	Total
Informal complaints (2021 only)	Enquiry	2	4	1	11	3	21
	Investigation	4	29	4	8	14	59
	Adjudication	4	37	5	11	22	79
	Final decision	7	31	10	4	6	58
	Total	17	101	20	34	45	217
Formal complaints (2019 - 2021)	Enquiry						
	2021	1	0	0	0	0	1
	2020	1	0	2	0	N/A	3
	2019	1	21	0	1	N/A	23
	Investigation						
	2021	1	2	0	1	1	5
	2020	N/A	N/A	N/A	N/A	N/A	N/A
	2019	N/A	N/A	N/A	N/A	N/A	N/A
	Adjudication						
	2021	2	6	2	2	2	14
	2020	4	5	2	1	-	12
	2019	2	35	9	1	-	47
	Final decision						
	2021	2	2	3	1	1	9
	2020	2	18	1	0	-	21
	2019	0	13	3	1	-	17

► **For the 29 Formal complaints received from consumers during 2021:**



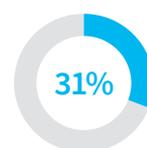
35% resulted from a delay in responding to consumers (down from 64% in 2020 and 79% in 2019)



48% of complaints arose at the adjudication stage (up from 33% in 2020, though a decrease compared to 54% in 2019);



4% arose during the enquiry stage (down from 8% in 2020 and 28% in 2019);



31% of complaints occurred at the final decision stage (down from 58% in 2020, although still slightly higher than 20% in 2019); and



14% related to the approach of staff (compared to 3% in both 2019 and 2020).

15.1 Negative consumer testimonials about The Motor Ombudsman

The following is a sample of negative testimonials from consumers who used The Motor Ombudsman's ADR service during the course of 2021, and logged a complaint about the handling of their case on [Trustpilot](#). The table below also highlights the cause of the consumer's comments, as well as the actions that were taken by The Motor Ombudsman to help resolve their concerns.

Consumer / Month review left on Trustpilot	Extract of complaint made by the consumer on Trustpilot	Reasons for the consumer's complaint about The Motor Ombudsman's service	Actions taken to address the consumer's concerns
Ms. B February 2021	<i>"Frustratingly long wait for a final decision from the Ombudsman regarding my case, after receiving a decision in my favour from the adjudicator on the 3rd of April 2020. Just wondering how much longer it is going to take to resolve this long running issue. Phone calls to the Ombudsman asking for an update or to speak with someone further up the chain have received no response whatsoever."</i>	<ul style="list-style-type: none"> Ms. B was initially frustrated at the delay in the business requesting additional time to respond to the adjudication outcome due to the COVID-19 lockdown The consumer was also unhappy that a final decision took just under a year to be delivered following the adjudication outcome that was in her favour, but which the business disagreed with 	<ul style="list-style-type: none"> The adjudicator reassured Ms. B that The Motor Ombudsman allowed extensions for replies from both the business and the person making the complaint to ensure that each party was given a fair chance to present their case The adjudicator explained that they were seeing a number of businesses working from home without access to certain files in their offices, meaning extensions were needed to accommodate something which was out of the control of the business A final decision was issued to Ms. B in February 2021, which they accepted and a refund for the vehicle was provided by the business
Mr. C April 2021	<i>"The Motor Ombudsman is a scam. They are financed by the motor trade and are, therefore, biased. I have just wasted 3 months of my life. The process was very slow and their impartiality was missing. Why do Trading Standards not intervene?"</i>	<ul style="list-style-type: none"> Mr. C was unhappy that their case was not upheld on the basis that the terms of their extended warranty product excluded wear and tear and only covered the sudden mechanical failure of a component They felt that the adjudicator was biased in their decision on the basis of the fact that the warranty provider pays an accreditation fee to The Motor Ombudsman to be part of a Code of Practice 	<ul style="list-style-type: none"> The adjudicator explained that a fully impartial decision was based on the evidence provided and the terms of the warranty agreement It was also highlighted that The Motor Ombudsman is funded by accreditations, which has no bearing on the outcome provided to businesses and consumers Mr. C was given the opportunity to provide additional evidence for consideration by the adjudicator, but none was received
Mr. M July 2021	<i>"One year four months to consider a simple case is ridiculous...and it still goes on even today. This is not a service. It is just a further burden. Their formal written excuse? - computer problems. I do not think so; there is something fundamentally wrong. I have taken this up with my MP."</i>	<ul style="list-style-type: none"> Mr. M was unhappy in what they perceived to be a relatively simple case in law, had taken over a year to resolve They also felt that they had to log a number of service complaints to progress their case and receive a faster response 	<ul style="list-style-type: none"> The head of customer service and dispute resolution acknowledged the consumer's concerns about the time taken to resolve the case and it was noted that the case was submitted during a period when all dealerships were closed due to an ongoing lockdown, thereby causing the delay Whilst the expected resolution timescales were not met on this occasion, The Motor Ombudsman apologised for the delay and explained the reasoning for this The consumer received a refund from the business as soon as was possible once the business re-opened following the lockdown

<p>Ms. A October 2021</p>	<p><i>"I found the whole experience a waste of time. I was complaining about a major car manufacturer and I feel the TMO was biased on their side. I expected a fuller investigation of my complaint by independent experts in the field concerned. This did not happen and I am left to foot the bill for re spraying the bumper of my new car to try to get it looking nearer to the colour of the main body of the car. Shocking!!!"</i></p>	<ul style="list-style-type: none"> • Ms. A was unhappy that their case was not upheld on the basis that the paintwork issue with their vehicle was not found to be a manufacturing defect covered under their warranty • They felt that the adjudicator was biased in their decision due to it not being upheld in their favour 	<ul style="list-style-type: none"> • The adjudicator advised that Ms. A could provide further evidence and pursue a more persuasive case against the retailer based on their consumer rights, but this avenue was not taken by them • It was also highlighted that a vehicle manufacturer being accredited to The Motor Ombudsmen has no bearing on an adjudication outcome
<p>Mr. B November 2021</p>	<p>"I have found the service unhelpful and has failed to take account of all the facts in the case. The adjudicator has also failed to follow up on information and points of reference provided, including certain experts. I believe this to be a paper based exercise, lacking depth and also failing to properly take into account my testimony and views. All-in-all, very disappointing."</p>	<ul style="list-style-type: none"> • The consumer did not perceive the adjudication outcome to be fair and of a satisfactory standard. He also stated that he had lost faith in the dispute resolution process provided by The Motor Ombudsman, based on the fact their warranty claim was not upheld in their favour 	<ul style="list-style-type: none"> • The complaint received from Mr. B regarding the decision supplied by the adjudicator was addressed, and the consumer was also provided with the options available to him following the adjudication outcome (i.e. to formally accept it, to request a final decision, or to withdraw from the process • The consumer was reminded that The Motor Ombudsman's decisions are based on evidence provided by the parties involved in the dispute, and so are fully impartial. As the burden of proof sat with the consumer, it was down to them to prove a breach of the Code had occurred
<p>Mr. W December 2021</p>	<p><i>"Took over a year to get a response and they gave me 5 days to respond or they would close the claim! One of their responses made sense but most were not even relatable or did not make sense to the claim. Very impersonal experience where they badly interpreted my claim and the response from the dealer. Overall wish I had not wasted my time."</i></p>	<ul style="list-style-type: none"> • Mr. W was not satisfied that, after their appeal of their decision was rejected, they were only given five days to accept, pursue a final decision or withdraw from the dispute resolution process • The consumer was also unhappy that his claim that the garage's workmanship caused the failure of a second component in a short space of time following a repair of another part was not considered worthy of his case being upheld in his favour 	<ul style="list-style-type: none"> • It was explained adjudicator that a consumer and business have 10 days to lodge an appeal to adjudication outcome, and five days following receiving a response to their appeal to consider next steps • Whilst the sequence of events was noted as being a relatively short period, given there was no correlation between the repair of the initial part that was repair and the failure of the second, the adjudicator required further evidence from the consumer to support a causal link. However, none was supplied in the appeal, nor in the ensuing period

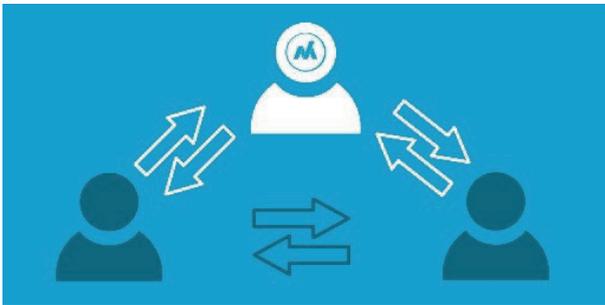


16. How complaints to The Motor Ombudsman are being addressed

The Motor Ombudsman, in line with its commitment to continuous improvement, has continued to build upon the enhancements commenced in 2020. This has started with ensuring that The Motor Ombudsman is able to truly listen to its customers. For example, in 2021, The Motor Ombudsman refreshed its consumer surveys – making responding more straightforward, as well as amending the questions to ensure the data is comparable across all areas of the service. Alongside this, The Motor Ombudsman made the previously-mentioned changes to its service complaints process. This now means that all expressions of dissatisfaction are recorded and monitored, providing more information into the drivers of frustration – which The Motor Ombudsman can then translate into practical action.

Technological innovation continues to be a priority for The Motor Ombudsman: for instance, 2021 saw the release of version two of its webform. This streamlined the complaint-logging process for consumers, significantly reducing the time it takes to raise an enquiry with The Motor Ombudsman, and provided functionality to enable better analysis of complaints – helping to identify as quickly as possible whether The Motor Ombudsman can assist, whilst aiding high quality data capture.

Furthermore, 2021 witnessed a focus on early resolution and enhanced communication at the early stages of the process. Now, case administrators, are tasked with investigating complaints and compiling case files, and will speak with each party, instead of just conducting everything in writing. This not only makes things quicker, but adds a personal touch, thereby enabling case administrators to get to the heart of the complaint and, in some instances, find a resolution that suits both sides without the need for a formal decision. 2021 saw a steep increase in the number of early resolutions, largely because of this change in process.



Alongside this, The Motor Ombudsman made the decision to introduce mediation to its suite of dispute resolution techniques. Mediation is a process that allows both parties to explore the emotion of the conflict, rather than solely concentrating on the facts and evidence. Because vehicles are such a high-value purchase, and the inconvenience caused by a breakdown can be significant, mediation can be an invaluable tool in looking not just at the dispute, but its impact as well. The Motor Ombudsman has already seen success through its mediation pilot and is looking forward to exploring this further in 2022.



17. Positive consumer testimonials about The Motor Ombudsman

The following is a sample of positive Trustpilot testimonials from consumers who used The Motor Ombudsman's ADR service during 2021.

"I had a very good experience with The Motor Ombudsman the first time I contacted them. I was delighted because someone listened to me. I felt extremely confident that my complaint has been heard and I will get help. Keep up the good work."

(Mr.B, May 2021)

"The guy I talked to on the phone was great, gave me all the facts in a calm and friendly manner. He came across warm and kind on the phone, which was helpful as I felt really upset. Great job!"

(Ms.W, June 2021)

"I was impressed with the quick response to my claim submission and the regular emails to update me."

(Mr.B, July 2021)

"They do great work and consult both parties. They phoned me to explain what was happening. I have also received emails from them. 5 stars."

(Mr.W, August 2021)

"A good independent service to review motor trade issues."

(Mr.H, December 2021)

19. Accredited business compliance

Business compliance monitoring remained a core focus in 2021. The Motor Ombudsman increased engagement with customers, businesses and regulatory bodies, such as the Chartered Trading Standards Institute (CTSI), to address and resolve non-compliance issues as and when they arose.

19.1 Online self-assessments and physical audits

19.1.1 Online self-assessments

Once an independent garage or franchise car dealership has expressed interest in joining The Motor Ombudsman, the completion of an online self-assessment is required when applying for accreditation to the Service and Repair, and / or Vehicle Sales Codes to demonstrate that they are compliant with the requirements of the Code(s). The section below excludes any assessments in relation to Vehicle Warranty and New Car Code-accredited businesses.

It asks businesses to complete information on subjects, amongst others, such as their staff training programme, their internal complaints process, as well as the advertising and sale of vehicles. The same self-assessment applies upon the renewal of the annual Code accreditation, and all businesses are asked to complete the assessment within 30 days of it being sent to them.

For 2021:

- ▶ **824** online self-assessments were completed for Service and Repair Code-accredited businesses.
- ▶ **241** online self-assessments for Vehicle Sales Code-accredited businesses were undertaken.

In the event of incomplete self-assessments, further guidance is provided by The Motor Ombudsman to resolve any outstanding requirements and queries, in order for the evaluation to be completed by businesses.

19.1.2 Physical on-site audits

Every year, physical on-site audits are carried out on a random sample of businesses within The Motor Ombudsman's nationwide accredited business network to ensure that they continue to meet the necessary high standards for accreditation. However, due to COVID-19, and in agreement with CTSI, no physical on-site audits were carried out during 2021.



19.2 Managing non-compliance

Penalty points are given to businesses for non-compliance and non-response with regards to a case at either the adjudication or final decision stage. In line with the terms and conditions of becoming accredited to a Code of Practice, it is a requirement that The Motor Ombudsman receives a satisfactory response from a business to any correspondence within five working days. Failure to respond means that the case is escalated as per the body's defined processes. Penalty points are issued and accumulated as per the flowchart below, and a business can also be suspended at any point in the process for continued non-response or compliance.

Action taken by The Motor Ombudsman	Number of working days with no business response	Penalty points awarded to the business
	5	0
The adjudication team validates all contact details and communicates with the business. The Motor Ombudsman maintains contact with the business requesting a response	↓	↓
	11	6
	↓	↓
Case notes are updated by the adjudication team on actions taken to date. The Motor Ombudsman maintains contact with the business requesting a response	16	18
	↓	↓
The first written warning is issued to the business once 30 points have been accumulated		30
The adjudication team updates the consumer on the case, and points are logged against the business. A referral is made by the adjudication team to the compliance team if a response has still not been received or the business is not voluntarily responding or complying with an adjudication outcome or final decision	↓	↓
The compliance team contacts the business with the aim of resolving outstanding issues	21	42
	↓	↓
A second written warning letter is sent to the business and the compliance team updates the adjudication team accordingly		60
	↓	↓
The business is placed under Closer Scrutiny for continued monitoring**	Continued non-response / compliance*	70
	↓	↓
A formal referral is made to ICAP, and appropriate sanctions / further actions are reviewed by panel members at the scheduled meetings		80

***Continued non-response and non-compliance**

The adjudicator and the compliance team will take further action as appropriate, such as suspension or a referral made to ICAP, if a response has still not been received from the business and issues remains outstanding.

In the event of non-response or compliance with a case, businesses will be supplied with a guidance response factsheet as necessary by the adjudicator. Once the case has been referred to the compliance team, they will attempt to contact the business through the following means:

By phone: If contact is reached with the business, the compliance team will notify the contact of compliance procedures and e-mail information confirming the phone call.

By e-mail: The contact at the business is emailed with a deadline, if appropriate, along with any further relevant information in regards to the case or non-compliance issue.

For continued non-response or non-compliance, the adjudicator will also update any penalty points that need to be logged, but can equally remove them from the record of a business if compliance is achieved.

****Closer scrutiny**

Closer scrutiny has been devised to ensure each compliance area has the ability to highlight matters for improvement to accredited businesses. This means focusing on performance enhancements without necessarily issuing penalty points or taking further action. Matters can include:

1. Repeat complaints / breaches reported to the adjudication team;
2. Areas of concern highlighted on online self-assessments or the physical audits; and
3. Operational or customer service issues identified by TMO staff through internal or external sources.

Before an accredited business is added to the closer scrutiny register, all business activities are reviewed, including consumer concerns, call / case volumes, compliance checks and customer satisfaction performance scores to ascertain the extent of any overarching performance issues.

Once placed on the register at the discretion of The Motor Ombudsman, a business will be informed of any corrective action and the evidence required to remove them from it. If the concern is not resolved, suspension and / or a referral to ICAP may be required.

19.3 Accredited business suspensions in 2021

Following a review of cases by the Independent Compliance Assessment Panel (ICAP), there were no business suspensions in 2021.

19.4 Accredited business expulsions in 2021

Following a review of cases by the Independent Compliance Assessment Panel (ICAP), there were no business expulsions in 2021.

19.5 The 2022 enhanced compliance process

The Motor Ombudsman carried out a review of the compliance process in 2020, and identified key enhancements that were developed in 2021.

The various compliance processes were harmonised into one, a new reporting system was launched, and the process was redefined to provide for greater accountability and efficiency among the various teams involved in The Motor Ombudsman's compliance process. This has been very successful in significantly reducing escalations of cases to the Panel and the case resolution time period, whilst it has also improved engagement with both customers and businesses.

The focus for 2022 will be to make further system enhancements, such as the creation of a bespoke compliance monitoring dashboard, a redefined case resolution process, and the reduction of the backlog of compliance escalations to allow for "real time" case resolutions.

19.6 CTSI compliance



CTSI requires that all Motor Ombudsman-accredited businesses display the Approved Code logo on their website.

To significantly increase the volume of subscribers showing the Approved Code logo and that of The Motor Ombudsman, an electronic Smart Badge was developed, which allows consumers to immediately verify that businesses are signed up to The Motor Ombudsman. In addition, they are also able to navigate to the trader's profile page on the Garage Finder directly from the Badge.

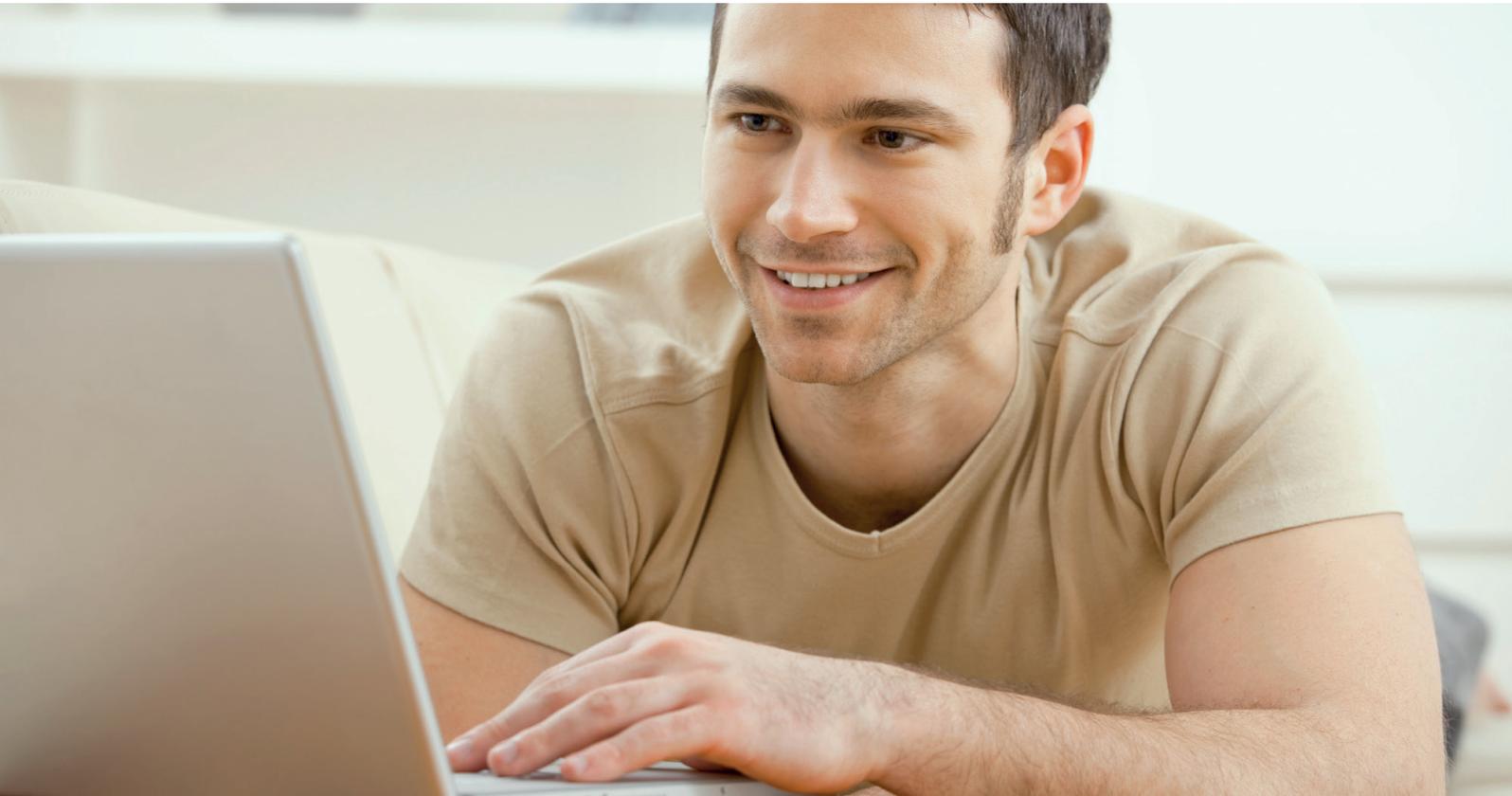
Emphasising the importance of featuring the Smart Badge to both new and existing accredited businesses, principally through targeted marketing communications, will be an ongoing focus during 2022.

20. Staff learning and development

Staff engagement, learning and development continued to be a major focus in 2021. Training was undertaken throughout the year on a number of subjects, including:

- ▶ Mental health awareness;
- ▶ Personal effectiveness for remote workers;
- ▶ Managing remote teams;
- ▶ Microsoft Teams;
- ▶ Diversity and inclusion;
- ▶ Insights Discovery;
- ▶ Mental health first aid; and
- ▶ Mediation skills.

The training programme for 2022 will be tailored and geared towards ensuring continued employee progression, including the development of IT skills and mechanical knowledge.



21. Staff diversity and inclusion

An inclusive and diverse workplace, and one which promotes equality, has always played an important role in how we operate as an organisation. In addition to providing benefits to employees, providing a diverse workforce also enables The Motor Ombudsman to better represent the consumers that use our service, as well as to businesses that are accredited to The Motor Ombudsman.

In 2021, we conducted our second annual Diversity and Inclusion staff survey to obtain the views of staff and how they view different aspects of our organisation. This included their opinion of diversity in the workplace, their sense of belonging, the importance that they and their peers place on diversity, and the degree of equality when it comes to development and learning opportunities within the business.

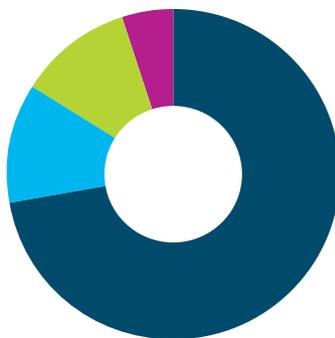
From the staff who took part on the study, they responded with the following answers to these three questions:

What is your age?



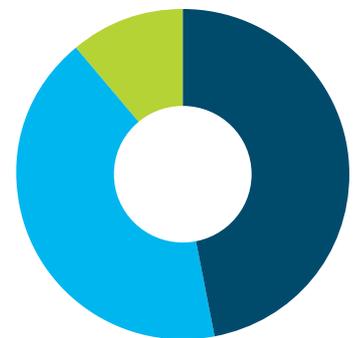
- 25 to 34: **55%**
- 35 to 44: **20%**
- 45 to 54: **15%**
- 55 to 64: **10%**

What is your racial or ethnic identity?



- White: **73%**
- Mixed / Multiple Ethnic Groups: **12%**
- Asian: **11%**
- Black: **5%**

Do you identify with or practice any religions?



- Christianity: **47%**
- Do not practice any religion: **42%**
- Hinduism: **11%**

From the staff surveyed:

- ▶ **79%** said that diversity was important to them;
- ▶ **83%** explained that they feel they belong at The Motor Ombudsman, and that they feel respected by their manager – **79%**;
- ▶ **96%** believed that we hire people from diverse backgrounds, and that they feel respected by their cross-functional colleagues – **76%**; and
- ▶ **88%** were in agreement that they feel respected by their colleagues.

The Motor Ombudsman’s Diversity and Inclusion staff survey will be repeated in 2022, and highlights of the findings will be presented in next year’s Annual Report.

Reflecting our organisation’s commitment to equality, our senior management team has an equal 50-50 representation of males and females.

At The Motor Ombudsman, **35%** of staff members are female and **65%** of employees are male as at 31st December 2021.

22. The Motor Ombudsman Accounts: Finance Report

Extract from the Accounts for The Motor Ombudsman Limited

Profit and Loss account for the year ended 31 December 2021		
	2021	2020
	£'000	£'000
Turnover	2,367	2,111
Operating costs:		
Other external expenses	(77)	(94)
Staff costs	(1,741)	(1,460)
Amortisation and other amounts written off intangible fixed assets	(120)	(115)
Other operating expenses	(502)	(514)
(Loss) before interest and taxation	(73)	(72)
(Loss) before taxation	(73)	(72)
Tax on (Loss)	13	12
(Loss) for the financial year	(60)	(60)

All amounts relate to continuing operations.

There are no recognised gains and losses for the financial years other than those included above. Accordingly, no separate statement of comprehensive income is presented.

Balance Sheet as at 31 December 2021		
	2021	2020
	£'000	£'000
Fixed assets		
Intangible assets	164	296
Tangible assets	38	43
	202	339
Current assets		
Debtors	693	346
Cash at bank and in hand	(225)	10
	468	356
Creditors: amounts falling due within one year	(1,306)	(1,254)
Net current liabilities	(838)	(898)
Total assets less current liabilities	(636)	(559)
Deferred taxation	3	(15)
Net liabilities	(633)	(573)
Capital and reserves		
Called up share capital	-	-
Profit and loss account	(633)	(573)
Total shareholders' deficit	(633)	(573)

The financial statements were approved by the Board of Directors and authorised for issue on 14 September 2022.

Company Registration No. 06517394

23. Our 10 key areas of focus for 2022



Looking ahead to 2022, the **10** key areas of focus for our organisation are as follows:

- 1** To continue to **position** The Motor Ombudsman as the automotive dispute resolution provider, and the ADR body of choice for businesses across the motor industry.
- 2** To remain **compliant** with ADR and governance requirements and timescales stipulated by The Motor Ombudsman’s “supervisory” bodies, such as the Chartered Trading Standards Institute (CTSI) and the Ombudsman Association (OA).
- 3** To **reduce** the level of outstanding cases requiring final decisions and to expand resource in the ombudsman team.
- 4** To ensure the delivery of consistently **high quality** case outcomes, delivered within prescribed timescales to consumers and businesses.
- 5** To provide a **consistent** stream of informative communications and programme of webinars geared to the needs of The Motor Ombudsman’s nationwide network of accredited businesses.
- 6** To identify, nurture and develop **talent** within the organisation to create and implement suitable opportunities for the career progression and training of employees.
- 7** To implement effective **billing methodology** for payable Service and Repair and Vehicle Sales Code cases by businesses.
- 8** To widen The Motor Ombudsman’s accreditation network by **increasing** the breadth and nature of automotive businesses that are signed up to the body’s Codes of Practice.
- 9** To **focus** a greater level of marketing spend on initiatives which raise awareness of The Motor Ombudsman amongst consumers and automotive businesses.
- 10** To **review** The Motor Ombudsman’s IT strategy to drive the effectiveness of processes, employee productivity and the return on investment made by the body in hardware and software applications.



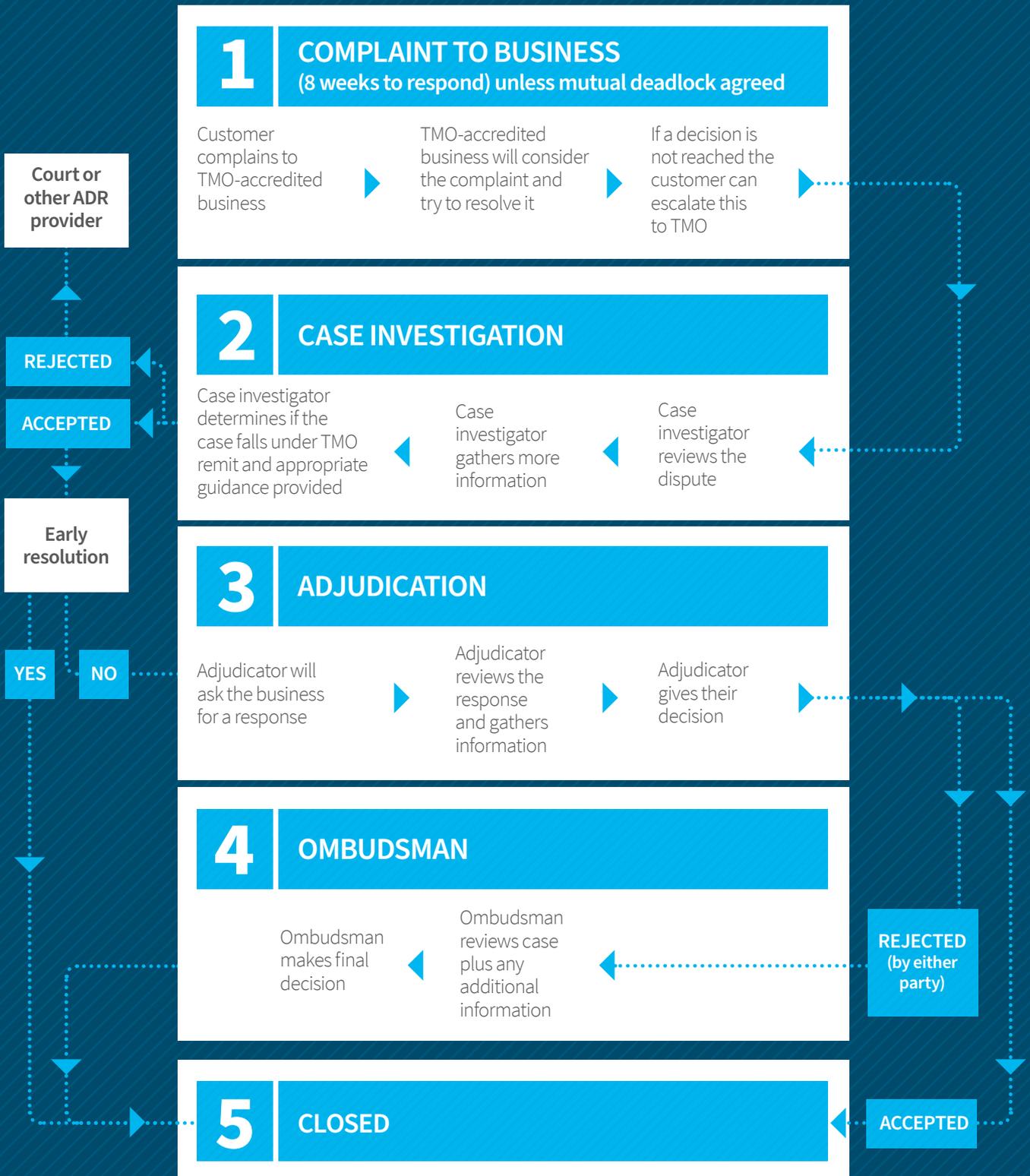
**THE MOTOR
OMBUDSMAN**

Appendices

These appendices are extracts from the full Motor Ombudsman's Independent Compliance Assessment Panel (ICAP) Annual Compliance Report 2021 which is available to view and download on [TheMotorOmbudsman.org](https://www.themotorombudsman.org).

A1. The Motor Ombudsman’s Alternative Dispute Resolution process

The Motor Ombudsman’s dispute resolution process is entirely in-house and free of charge for consumers, including the ombudsman’s final decision, which is legally binding on the accredited business if the consumer chooses to accept it.



A2. Benefits of The Motor Ombudsman for consumers and businesses



A2.1 Benefits of The Motor Ombudsman for consumers

The Motor Ombudsman offers consumers the following key benefits:

- ✓ A clear channel and single point of contact for all motoring-related disputes
- ✓ Free access to the Alternative Dispute Resolution (ADR) and ombudsman service, which is all in-house from start to finish
- ✓ Guidance through the entire dispute resolution process to get a fair and impartial outcome
- ✓ Avoids the need for increased detriment through costly legal and court appearance fees
- ✓ Increased confidence and peace of mind when buying or servicing a car that the accredited business is meeting high standards of service and workmanship
- ✓ A Code of Practice portfolio that covers the entire customer purchase and vehicle ownership experience
- ✓ The ability to search for a local garage / dealership that is accredited to the Service and Repair and / or Vehicle Sales Codes
- ✓ First-hand customer reviews and ratings on the online [Garage Finder](#) to make an educated decision when choosing a garage
- ✓ The Motor Ombudsman website provides a valuable resource for motoring-related information on topics, such as vehicle maintenance and components
- ✓ Access to an online recalls database on The Motor Ombudsman website to check whether a specific vehicle (by VIN) has been recalled
- ✓ Access to a library of online case studies to view previous adjudication outcomes and final decisions taken by The Motor Ombudsman
- ✓ The ability to consult over 100 informative articles on The Motor Ombudsman's [Knowledge Base](#) relating to its four Codes of Practice, car ownership and electric vehicles prior to submitting a case

A2.2 Benefits of accreditation to The Motor Ombudsman for businesses

Accreditation to The Motor Ombudsman offers businesses the following key [benefits](#).

- ✓ Allows them to demonstrate their commitment to the highest levels of care and workmanship and an open and transparent way of undertaking business
- ✓ Unlimited and tailored information from a team of legally-experienced and qualified adjudicators who are all in-house
- ✓ Guidance through the entire dispute resolution process to get a fair and impartial outcome
- ✓ Avoids increased detriment through costly solicitor and court fees
- ✓ Full use of The Motor Ombudsman and CTSI-approved Code logos at their premises, and on their customer-facing literature and website
- ✓ A dedicated profile on the Garage Finder which can help to drive footfall, new business leads and revenue
- ✓ Valuable ratings and reviews from customers on their Garage Finder profile
- ✓ Amplified exposure through The Motor Ombudsman's marketing and PR activities
- ✓ The DVSA will record whether a vehicle testing station (VTS) is a member of a Chartered Trading Standards Institute (CTSI)-approved Code of Practice during the MOT test centre inspection, which may help to consider a business as low risk, thereby resulting in reduced regulatory checks
- ✓ Access to CTSI-accredited online [training](#) modules covering relevant legislation affecting the automotive sector
- ✓ A certificate demonstrating commitment to one or more of The Motor Ombudsman's [Codes of Practice](#)
- ✓ The ability to enter The Motor Ombudsman's [Garage Star Awards](#) to gain exposure and recognition for the exceptional work and service provided to customers

A3: Code of Practice performance summary



The following Code of Practice performance summary provides a year-on-year comparison of key metrics for each of The Motor Ombudsman (TMO)'s four CTSI-approved Codes of Practice.

The following is a glossary of terms used in this section:



CONSUMER CONTACTS are received by The Motor Ombudsman's Consumer Contact team, which can include a general query, and enquiries relating to live cases.



EARLY RESOLUTIONS are when complaints can be resolved simply with minimum intervention from The Motor Ombudsman.



ADJUDICATION CASES are raised if the business that a consumer has a dispute with is accredited to The Motor Ombudsman, the business has been given a maximum period of eight weeks to try to resolve the issue directly with the customer, and the complaint requires a formal decision.



FINAL DECISIONS are only ever issued by the ombudsman, and are the last stage of The Motor Ombudsman's involvement in a case if a consumer or accredited business does not accept the outcome of the adjudicator.

A final decision is made independently from the adjudicators by looking at all the facts of the case, and is binding if the consumer chooses to accept it.



ESCALATION RATE is the proportion of consumer contacts that become adjudication cases.

A3.1 Service and Repair Code



The **Motor Industry Code of Practice for Service and Repair**, introduced in 2008, ensures that consumers receive an honest and fair service when visiting an accredited business's premises for work or repairs on their vehicle. It covers the use of clear advertising, open and transparent pricing, completing extra work only with prior agreement, and the use of competent and qualified staff. All businesses accredited to the Service and Repair Code can be found on The Motor Ombudsman's online Garage Finder.²

The **Service and Repair Code** covers the following principal areas:

- ✓ Advertising;
- ✓ Staff competency;
- ✓ The booking in of work;
- ✓ The standard of work; and
- ✓ Pricing;
- ✓ The handling of complaints.

No changes were made to the content of the Service and Repair Code in 2021.

A3.1.1 Service and Repair Code performance data

Accredited businesses	2019	2020	2021	Trend (2021 v 2020)
Consumer contacts	13,714	13,136	24,316	▲
Early resolutions	10	85	171	▲
Adjudication cases*	1,799	2,087	1,693	▼
Ombudsman final decisions	62	124	99	▼
Escalation rate (Contacts to cases)	13%	16%	7%	▼

* The adjudication cases figure relates to the volume of cases passed to adjudicators for review.

² www.TheMotorOmbudsman.org/garage-finder

A3.1.2 Service and Repair Code performance analysis

Consumer contacts relating to the Service and Repair Code nearly doubled (**85%**) year-on-year from 13,136 in 2020 to **24,316** in 2021. This sharp rise is likely due to motorists being subject to fewer COVID-19 lockdown restrictions and being able to use their vehicle more in 2021 versus the previous 12 months, thereby resulting in more service and repair-related queries.

In addition, with the restructuring of The Motor Ombudsman's customer service team and changes to systems and processes, more outbound calls were made to consumers than previous years, thereby prompting a significantly higher volume to be returned – this can equally apply to the other Codes of Practice.

The volume of cases being accepted for adjudicators to deliver an outcome for review experienced a decline for the first time in three years (a fall of **20%** compared to the number seen in 2020). This was mainly because of an increased number of disputes logged by consumers not being in relation to businesses accredited to the Service and Repair Code.

Mirroring the decrease in case volume, the number of final decisions made for service and repair cases declined by 25 to a total of **99** for 2021, which was in contrast to the other three Codes, which all experienced a rise in ombudsman decisions during 2021.

The number of early resolutions increased significantly year-on-year, with double the amount of cases concluded without the need for formal adjudication in 2021 (**171**) when compared to the previous year (**85**). This is likely due to The Motor Ombudsman focussing heavily on resolving complaints as quickly and amicably as possible, without always having to resort to a formal investigation and decision.

A3.1.3 Percentage of Service and Repair Code cases by Code breach

Source of breach	2019	2020	2021	Trend (2021 v 2020)
1.0 Advertising	4%	3%	3%	–
2.0 Booking in of a vehicle	32%	22%	11%	▼
3.0 Standard of work	37%	47%	68%	▲
4.0 Billing	3%	9%	4%	▼
5.0 Approach of staff	23%	9%	4%	▼
6.0 Complaints handling	1%	10%	10%	–

Consumer complaints relating to the Service and Repair Code in 2021 resulted from the following principal breaches:

3.0 The standard of work (68% of breaches):

- The accredited business did not carry out the work within the agreed timescale or exercise the expected reasonable skill and care [3.10]³.
- The accredited business did not act promptly and effectively in the response to consumer questions regarding the work completed, and swiftly investigate issues with the work [3.12]; and
- Servicing carried out in accordance with the requirements of a new vehicle warranty was not performed according to the vehicle manufacturer's service specification and documentation [3.7].

2.0 The booking in of a vehicle (11%):

- The accredited business did not fully explain and give clear practical advice to the consumer to help understand the work required [2.3];
- The chargeable diagnostic or exploratory work was not confirmed and agreed during the booking process, and / or the cancellation policy was not made clear to the customer [2.4]; and
- The accredited business did not confirm whether any additional or special requirements the consumer had were included, or required additional work, time and / or cost prior to the agreement of a completion date and time [2.1].

6.0 Complaints handling (10%):

- The accredited business did not take effective immediate action in order to ensure that the customer received a fair response to their complaint [6.1];
- The accredited business did not have in place an accessible arrangement for the handling of complaints, or details of the complaints procedure were not made available to the customer on request [6.2]; and
- The accredited business did not advise the consumer of their right to refer their unresolved complaint to The Motor Ombudsman [6.4].

³Numbers in brackets denote Code of Practice clause reference.

A3.2 New Car Code



First launched in 1976, and endorsed by the Office of Fair Trading (OFT) in 2004, the **Motor Industry Code of Practice for New Cars** ensures that vehicle manufacturers supply new cars and warranties to consumers responsibly. The Code helps to safeguard new car buyers from misleading advertising, and ensures that documentation supplied to consumers is easy to understand, that the terms of a warranty will be respected, and that any complaints will be handled swiftly.

In 2021, a total of **41** businesses, including new joiners Genesis Motor UK and CUPRA, were accredited to the New Car Code, meaning that around **99%** of all new vehicles sold across the UK were covered by it.

The **New Car Code** covers the following principal areas:

- ✓ Advertising;
- ✓ New car provisions;
- ✓ Manufacturer new car warranties;
- ✓ The availability of replacement parts and accessories; and
- ✓ Complaints handling.

No changes were made to the New Car Code in 2021.

A3.2.1 New Car Code performance data

	2019	2020	2021	Trend (2021 v 2020)
Consumer contacts	9,671	8,729	15,423	▲
Early resolutions	28	147	152	▲
Adjudication cases*	1,405	1,008	1,164	▲
Ombudsman final decisions	62	104	141	▲
Escalation rate (Contacts to cases)	15%	12%	8%	▼

* The adjudication cases figure relates to the volume of cases passed to adjudicators for review.

A3.2.2 New Car Code performance analysis

Bucking the trend seen between 2019 and 2020, consumer contacts relating to the New Car Code rose by **77%** on an annual basis to their highest level in three years (**15,423**). Similarly, the volume of cases accepted for adjudication increased slightly by **16%** to 1,164, in tandem with the slightly higher level of new car registrations in the UK during 2021 compared to the year before, although the overall volume was lower than expected, which was largely due to the continued delays in the delivery of new vehicles due to a microchip shortage and ongoing issues caused by the pandemic.

Furthermore, the volume of ombudsman final decisions issued to consumers rose to **141** in 2021 from 104 in 2020, whilst early resolutions continued on an upward trajectory from 147 in 2020 to **152** in 2021.

However, the escalation rate from a consumer contact to a dispute being reviewed by an adjudicator continued to fall, decreasing marginally from 12% to **8%**, which is almost half the figure seen in 2019 (15%).

A3.2.3 New Car Code cases by breach

Source of breach	2019	2020	2021	Trend (2021 v 2020)
1.0 Advertising	19%	16%	8%	▼
2.0 New car provisions	3%	7%	2%	▼
3.0 Manufacturers' new car warranties	73%	70%	72%	▲
4.0 Availability of replacement parts and accessories	3%	4%	8%	▲
5.0 Complaints handling	1%	4%	10%	▲

Consumer complaints relating to the New Car Code in 2021 resulted from the following principal breaches:

3.0 Manufacturers' new car warranties (72% of breaches):

- The customer's warranty claim was incorrectly dismissed [3.8]⁴;
- A repairer that was not part of the manufacturer's network carried out repair work under the new car warranty, causing it to be invalidated [3.4]; and
- The terms of a new car warranty were not written in plain English, and did not clearly list items specifically included or excluded from its scope and the geographical coverage of the warranty provided [3.3].

5.0 Complaints handling (10%):

- The accredited business did not take effective, immediate action in order to ensure that the consumer received a fair response to their complaint. [5.1];
- The accredited business did not have in place an accessible arrangement for the handling of complaints, and details of the complaints procedure were not made available to the consumer on request [5.2]; and
- The accredited business did not give every assistance to The Motor Ombudsman whilst they were investigating a complaint, and when reaching a conclusion [5.6].

1.0 Advertising (8%):

- The words 'guarantee' or 'warranty' were used by the accredited business in an advertisement without the full terms of the agreement being set out or being made available to the consumer at the point of sale [1.6];
- Where a rust / corrosion-proofing process was advertised, the limitations were not made available to consumers [1.7]; and
- Advertisements, promotions or any other publications or communications, whether in writing or otherwise, contained content which was likely to have misled or be misunderstood by a consumer [1.1].

4.0 Availability of replacement parts and accessories (8%):

- Where the accredited business's parts were supplied to their dealers, they were not of a satisfactory quality and fit for the purpose for parts of that type which were normally used [4.1];
- Spare parts were not made available from the time a new model was launched, throughout its production and for a reasonable period thereafter. [4.3]; and
- Where the accredited business offered promotions on parts and accessories, the terms of the promotion (in particular, any restrictions) were not clearly stated. [4.2].

A3.3 Vehicle Warranty Products Code



Unveiled in 2009, the **Motor Industry Code of Practice for Vehicle Warranty Products** aims to provide guidelines for the supply of automotive warranties, including coverage of both insured and non-insured products. The Code currently represents about 70% of the industry's major providers that administer over two million products to consumers.

The Vehicle Warranty Products Code covers the following principal areas:

- Advertising;
- Service contracts, guarantees and non-insured products;
- Point of sale obligations;
- Insured products; and
- The clarity of information provided to customers;
- Complaints handling.
- The handling of claims;

No changes were made to the content of the [Vehicle Warranty Products Code](#) in 2021.

A3.3.1 Vehicle Warranty Products Code performance data

	2019	2020	2021	Trend (2021 v 2020)
Consumer contacts	1,863	1,871	4,054	▲
Early resolutions	2	15	16	▲
Adjudication cases*	287	364	321	▼
Ombudsman final decisions	9	30	32	▲
Escalation rate (Contacts to cases)	15%	19%	8%	▼

*The adjudication cases figure relates to the volume of cases passed to adjudicators for review.

A3.3.2 Vehicle Warranty Code performance analysis

Consumer contacts in relation to the Vehicle Warranty Code rose by 117% between 2020 and 2021 from 1,871 to **4,054**, its highest volume in the last three years, which is likely due to awareness of The Motor Ombudsman's dispute resolution service continuing to grow. This is reflected by the recent survey findings highlighted in Section 1.3.1 of this report.

In contrast, the number of disputes being accepted for adjudication fell slightly year-on-year by 12% to **321**, down from 364 in 2020. This was due to more of the complaints submitted by consumers being outside of remit. This could be for a number of reasons: for example, the business may not be accredited or the complaint could be about a product that is not currently covered by the Code, such as roadside assistance.

The contact to case escalation rate dropped by 11 percentage points between 2020 and 2021, hitting a three-year low of **8%**. The number of final decisions made during 2021 remained little changed compared to the previous months at **32**.

A3.3.3 Vehicle Warranty Products Code cases by breach

Source of breach	2019	2020	2021	Trend (2021 v 2020)
1.0 Advertising	3%	2%	4%	▲
2.0 Point of sale	30%	33%	10%	▼
3.0 Clarity of information	50%	43%	36%	▼
4.0 Claims handling	17%	21%	40%	▲
5.0 Clarity of information	0%	0%	2%	▲
6.0 Claims handling	0%	0%	8%	▲

Consumer complaints relating to the Vehicle Warranty Products Code in 2021 resulted from the following principal breaches:

4.0 Claims handling (40% of breaches):

- The product cover did not continue for mechanical breakdowns and part failures unconnected with vehicle servicing [4.9]⁵;
- The accredited business did not pay any costs when covered by the warranty, either to the repairer or to the consumer, if the repairer was outside of the network of the accredited business [4.12]; and
- The warranty provider took too long to make a decision on the claim [4.2].

3.0 Clarity of information (36%)

- The consumer was not fully informed about which components were and were not covered by the warranty product [3.4];
- Warranty terms and conditions were not written in plain English, and were ambiguous or difficult to understand [3.1]; and
- The accredited business did not clearly set out their policy on the reimbursement of expenses in the event of a breakdown and advise whether the consumer's vehicle was covered whilst abroad [3.8].

2.0 Point of sale (10%):

- The consumer was not provided with appropriate information regarding key terms of the product(s) and cover prior to them signing a contract [2.2];
- The accredited business did not ensure that the retailer provided the consumer with sufficient and accurate product information to enable them to make an informed decision [2.9]; and
- The information provided to the consumer did not detail their obligations to maintain the vehicle and the consequences of not doing so and / or when they may be liable to pay diagnostic costs in the event that a repair was not covered by their chosen product [2.4].

⁵Numbers in brackets denote Code of Practice clause reference

A3.4 Vehicle Sales Code



Launched in 2016, and celebrating its five-year anniversary in 2021, **the Motor Industry Code of Practice for Vehicle Sales** focuses on the sale of both new and used cars at an accredited garage, dealership or used car outlet, as well as the supply of finance and warranties. It covers areas, such as the use of transparent wording of advertising and pricing, clear and transparent invoicing, and that the sale of a used car is supported by a vehicle provenance check to ensure that it has not been stolen, written-off and is free of any outstanding finance payments. Businesses accredited to the Vehicle Sales Code can be found on The Motor Ombudsman's Garage Finder.⁶

The Vehicle Sales Code covers the following principal areas:

- | | |
|---|---|
| <input checked="" type="checkbox"/> Advertising; | <input checked="" type="checkbox"/> The provision of warranty products; |
| <input checked="" type="checkbox"/> The presentation of used cars for sale; | <input checked="" type="checkbox"/> The provision of finance products; |
| <input checked="" type="checkbox"/> The presentation of new cars for sale; | <input checked="" type="checkbox"/> Aftersales support; and |
| <input checked="" type="checkbox"/> The vehicle sales process; | <input checked="" type="checkbox"/> Complaints handling. |

No changes were made to the content of the [Vehicle Sales Code](#) in 2021.

A3.4.1 Vehicle Sales Code performance data

	2019	2020	2021	Trend (2021 v 2020)
Consumer contacts	25,608	20,822	45,821	▲
Early resolutions	5	142	289	▲
Adjudication cases*	2,623	2,753	2,652	▼
Ombudsman final decisions	155	222	228	▲
Escalation rate (Contacts to cases)	10%	13%	6%	▼

* The adjudication cases figure relates to the volume of cases passed to adjudicators for review.

⁶ www.TheMotorOmbudsman.org/garage-finder

A3.4.2 Vehicle Sales Code performance analysis

Consumer contacts received by The Motor Ombudsman in relation to a new or used vehicle purchase rose by 120% to their highest level in three years (**45,821**), mirroring the increased sales activity as car showrooms re-opened to the public in April 2021 following the lifting of COVID-19 restrictions.

With new car registrations staging a recovery in May, equivalent to eight times the volume seen in the same month in 2020 when purchases were heavily restricted to “click and collect” services and home delivery, contacts to The Motor Ombudsman also started to climb significantly during the same period, peaking at 4,572 in July.

In comparison, the number of cases accepted for adjudication fell very slightly year-on-year by just 4% to 2,652 (from a peak of 2,753 in 2020), with the contact to case escalation rate halving on an annual basis, from 13% to **6%**. This, similar to other Codes, is largely because a number of vehicle sales outlets, that were the subject of a dispute, were not accredited to the Vehicle Sales Code – particularly in the used car sector, which tends to drive the highest volume of consumer complaints in the motor industry.

The number of ombudsman final decisions rose slightly in 2021 versus 2020, from 222 to **228**.

A3.4.3 Vehicle Sales Code cases by breach

Source of breach	2019	2020	2021	Trend (2021 v 2020)
1.0 Advertising	7%	6%	5%	▼
2.0 Presentation of used cars for sale	9%	6%	9%	▲
3.0 Presentation of new cars for sale	2%	1%	1%	–
4.0 The vehicle sales process	7%	6%	6%	–
5.0 Provision of warranty products	1%	6%	2%	–
6.0 Provision of finance products	1%	1%	0%	▼
7.0 Quality of a vehicle at the point of purchase	48%	58%	34%	▼
8.0 Aftersales support	25%	9%	36%	▲
9.0 Complaints handling	1%	7%	7%	–

Consumer complaints relating to the Vehicle Sales Code in 2021 resulted from the following principal breaches:

8.0 Aftersales support (36% of breaches):

- The accredited business did not meet its legal obligations to the consumer [8.5]⁷;
- The consumer was not made aware of the aftersales support available by the vehicle retailer [8.1]; and
- The aftersales support and accredited business’s facilities did not operate in line with The Motor Ombudsman’s Motor Industry Code of Practice for Service and Repair [8.3].

7.0 Vehicle purchase quality (34%):

- The seller of the vehicle did not meet its legal obligations to the consumer, and the car was not fit for purpose, of satisfactory quality, and as described [7.4];
- When the consumer took delivery of their vehicle, they were not made aware of the aftersales service provisions available, including details of the accredited business’s complaints handling procedure [7.1]; and
- The consumer did not receive a full documented handover regarding the operation of the vehicle and associated documentation made available to the accredited business [7.2].

2.0 Presentation of used cars for sale (9%):

- The accredited business did not provide the consumer with any other information that could affect their transactional decision [2.13];
- The accredited business withheld information about a vehicle’s history or usage that may have affected their decision to purchase the vehicle [2.11]; and
- Faults identified during the pre-sales inspection were not recorded and rectified prior to the sale of the vehicle to ensure that it was in a safe and roadworthy condition [2.10].

⁷ Numbers in brackets denote Code of Practice clause reference.

A4. Case studies - adjudication outcomes and final decisions

For all case studies relating to The Motor Ombudsman's Codes of Practice in 2021, please refer to the 2021 ICAP Report, which can be found at:

www.TheMotorOmbudsman.org/useful-information/media-publications/reports/independent-compliance-assessment-panel-reports





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