

Schedule 6: The Motor Ombudsman - Reporting period - 1 October 2023 to 30 September 2025

Information which an ADR entity must communicate to relevant competent authority every two years

(a) the number of disputes received by the ADR entity and the types of complaints to which the disputes relate:

Across the reporting Period, The Motor Ombudsman ("TMO") has handled **456,578** total contacts through its online form, email, post, and telephone.

Continued cost of living issues generated another year of record volumes of consumer complaints during the reporting period of October 2023 to September 2025 period:

- Consumer contacts +30%
- Cases created +20%
- Cases accepted +22%

No. enquiries received (domestic)	No. enquiries received (cross-border)	No. disputes received (domestic)	No. disputes received (cross-border)	No. disputes accepted (domestic)	No. disputes accepted (cross-border)
73,142	2	73,142	2	23,483	0

Types of disputes:

TMO operates four Codes of Practice:

1. the Code of Practice for New Cars ("NCC"), covering manufacturers' warranties.
2. the Code of Practice for Vehicle Warranty Products ("VWP"), covering extended warranties and other types of protection policies.
3. the Code of Practice for Service and Repair ("SRC"), covering issues ranging from workmanship to the booking process.
4. the Code of Practice for Vehicle Sales ("VSC"), covering new and used vehicles, from the sales process to the quality of the vehicle.

The Motor Ombudsman also provides information which we classify as "Non-Code" for the purposes of transparency.

The below shows how many disputes were logged for each code and the number of disputes accepted for each code.

Code	No. disputes received (domestic)	No. disputes received (cross-border)	No. disputes accepted (continued to case) (domestic)	No. disputes accepted (continued to case) (cross-border)
NCC	5,985	0	3,665	0
VWP	2,493	0	1,707	0
SRC	12,940	0	6,135	0
VSC	38,114	0	11,792	0
Non-code	13,610	2	148	0

(b) the percentage share of alternative dispute resolution procedures which were discontinued before an outcome was reached:

Reason	No. rejected	Percentage of rejected
a) the consumer has not attempted to contact the trader first	1,894	5%
b) the dispute was frivolous or vexatious	439	1%

c) the dispute had been previously considered by another ADR body or the court	227	1%
d) the value fell below or above the monetary value	9	0%
e) the consumer did not submit the disputes within the time period specified	51	0%
f) dealing with the dispute would have impaired the operation of the ADR body	26	0%
g) non-member	24,914	61%
h) non-remit	12,899	32%
i) referred to another ADR body	474	1%

(c) the average time taken to resolve the disputes which the ADR entity has received:

	Domestic	Cross-border
Average time taken to resolve disputes (from receipt of complaint)*	335 (371*)	N/A
Average time taken to resolve disputes (from 'complete complaint file')	86 (123*)	N/A

Total average time taken to resolve disputes	335 (371*)
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* This is all cases including those that were deemed complex in nature.

(d) the rate of compliance, if known, with the outcomes of its alternative dispute resolution procedures:

Within this Reporting Period, we have had a total of 257 non-compliance issues ranging from lack of engagement to awards of which 183 have been successfully resolved there is currently 72 ongoing at time of reporting which is a overall rate of 72%.

We have had to refer two businesses to our ICAP panel, due to non-compliance of which one business was retroactively expelled due to non compliance and no longer has an active accreditation.

(e) any recommendations the ADR entity may have as to how any systematic or significant problems that occur frequently and lead to disputes between consumers and traders could be avoided or resolved in future:

As explained previously, it is our view that any systematic or significant problems can be avoided or resolved by ensuring that all consumers have access to a free-of-charge ADR provider, particularly where that provider is an ombudsman. This is because not only can an ombudsman resolve the individual complaint, but they can use the data gathered to identify trends and systemic problems – and engage with businesses to prevent problems happening in the first place, rather than simply focussing on closing off the issue at hand.

Additionally, there can be more of a focus on business education – not just from engaging with ADR providers, but in the wider consumer protection landscape. Many businesses wish to comply but simply are unaware of or do not understand their legal obligations: they may also not know where to turn for advice in remaining compliant and, especially for SMEs, may not have access to expert information and guidance. More encouragement to engage with ADR, more resources and toolkits for businesses and access to tailored advice could significantly improve the consumer experience.

(f) This point has been removed in amendments on 1 January 2021

(g) where the ADR entity provided training to its ADR officials, details of the training it provides:

- Legal and Consumer Rights Act 2015 training (external)
- Welcome to the Ombudsman training (internal)
- Vehicle Sales Code training (internal)
- New Car Code training (internal)
- Vehicle Warranty Products Code training (internal)
- Service and Repair Code training (internal)
- Vulnerability and accessibility training (internal)

- Mechanical basics training (internal)
- Diversity, equality and inclusion training (external)
- Mental health and wellbeing training (external)
- Mental health and wellbeing for management (external)
- Management, leadership and coaching training (external)
- Introduction to Alternative Dispute Resolution training (internal)
- Call training (internal)
- CTSI call handling training (external)
- Complexity rating training (internal)
- Ad hoc training around new processes and developments (internal)
- Case management and telephony systems training (internal)
- Distance selling training (internal)
- The law and vehicle sales training (internal)
- Core Mediation Skills certificate (external)

(h) an assessment of the effectiveness of an alternative dispute resolution procedure offered by the ADR entity and of possible ways of improving its performance:

Over this Reporting Period, The Motor Ombudsman has worked extremely hard to increase its effectiveness and quality. This has included:

We have made substantial investments to expand and strengthen our Dispute Resolution team. In 2024 the team grew by 30% and in 2025 we have continued to grow the team by a further 27%. In addition, we have prioritised system enhancements, process optimisation, and comprehensive staff training to ensure our capability to manage increasingly complex cases while consistently delivering service excellence.

Additionally, we introduced our revised Motor Industry Codes of Practice to address the evolving landscape, advancements in technology, and shifting consumer expectations. To facilitate adoption, we conducted 12 webinars, providing businesses with opportunities to become acquainted with the updated Codes, which are now accessible on our newly revamped website launched in July.

A significant investment this year was directed towards artificial intelligence, designed to improve the management of the increasing volume of case evidence submitted by consumers. This includes the provision of summarisation capabilities and direct evidence querying, representing a key advancement in the efficiency and consistency of our services.

Looking ahead, our AI Assistant is scheduled to launch in early 2026, supporting our objective to deliver adjudication decisions within 90 days of case submission. Timely resolution remains a priority for both consumers and businesses, and will be a primary area of focus in the coming year.

Our commitment to technological advancement continues with the introduction of new Consumer and Business Portals. In conjunction with the AI Assistant, these portals will further streamline evidence submission and management enhancing speed, transparency, and consistency while ensuring that decision-making authority remains with our adjudicators and ombudsmen.

We are proud of the progress we have made over the course of reporting period but we understand there is more we can do. For example, many of our projects are still in progress, and we believe that once they are completed and implemented, the effectiveness of our caseworkers will continue to be further improved.

Finally, we will continue to push for mandating ADR in the motor industry, to ensure that consumers – regardless of which business they use – have the ability to access free, fair and effective ADR.

Please add any additional information or data you think might be useful or interesting at the bottom of this report.

Useful Information

Across the reporting period, we have published a variety of reports on various subjects, providing a wealth of interesting information, data, and insight.

Press Released, Please Click [Here](#).

Case Studies, Please Click [Here](#).

Thought Leadership Papers, Please Click [Here](#).

Independent Compliance Assessment Panel Reports, Please Click [Here](#).

Annual Reports, Please Click [Here](#).