DRN-5750136

The complaint

Mr C complained about the cost quoted by Ageas Insurance Limited to add an additional driver to his car insurance policy.

What happened

Mr C took out a car insurance policy with Ageas which started in mid-January 2025.
In early-February 2025, Mr C got a quote to add an additional driver through his online portal. The additional cost quoted was over £900 when his annual premium was less than £800. Unhappy, Mr C raised a complaint.

Ageas said they weren't able to find any information on the quote completed by Mr C as the portal was owned by a third party. The third party had confirmed they didn't hold any details on the quote any longer as Mr C hadn't proceeded with it. Mr C brought the complaint to this service.

Our investigator didn't uphold the complaint. They didn't think Ageas had done anything wrong as insurance pricing isn't a regulated activity and it's an insurers commercial decision as to how they price their policies. Mr C appealed. As no agreement could be reached, the complaint has been passed to me to make a final decision.

Because I disagreed with our investigator's view, I issued a provisional decision in this case. This allowed both Ageas and Mr C a chance to provide further information or evidence and/or to comment on my thinking before I made my final decision.

What I provisionally decided – and why

I previously issued a provisional decision on this complaint as my findings were different from that of our investigator. In my provisional decision, I said:

"*I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. At the outset I acknowledge that I've summarised his complaint in far less detail than Mr C has, and in my own words.*

Based on what I've seen so far, I intend to uphold Mr C's complaint.

I agree with our investigator that it's Ageas' commercial decision how they price their policies. However, they need to be able to show this is being done fairly and consistently for all customers.

In this case, the additional premium for Mr C's named driver was more than the original premium for the policy. Whilst this wouldn't necessarily be unfair, having considered the named drivers' details, it seems excessive. Our investigator asked Ageas to provide a retrospective quotation for the named driver, which came to £82.97.

Ageas is unable to provide any additional information on the quotation provided to Mr C through the portal. Mr C provided a screen shot of the quotation he'd been provided.
The portal provider has confirmed the premium was an additional amount and not a total

premium amount. So, it's unclear why Mr C was quoted an additional £900 when Ageas' retrospective quote was less than £90.

Whilst the additional premium quoted might not have been unfair or incorrect, I'm unable to confirm this is the case. As such, I don't think Ageas has acted fairly and this has caused Mr C trouble and upset.

I appreciate that it must have been frustrating for Mr C to have to cancel his policy and take out a new one. So, I'm intending to tell Ageas to pay Mr C £100 for the trouble and upset caused."

I set out what I intended to direct Ageas to do to put things right. And gave both parties the opportunity to send me any further information or comments they wanted me to consider before I issued my final decision.

Responses to my provisional decision

Both Mr C and Ageas confirmed they didn't agree with my provisional decision.

Whilst generally happy with the outcome, Mr C raised about his refund after cancelling the policy.

Ageas didn't agree as the screenshot provided by Mr C didn't specify what the changes were. They also stated Mr C was paid £25 compensation for poor service provided by the third-party portal provider.

What I've decided – and why

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

I've thought carefully about the responses to my provisional decision. Having done so, while I appreciate it will come as a disappointment to Ageas, my conclusions remain the same. I'll explain why.

Whilst I accept there isn't confirmation of the changes on the screenshot, I don't think this is necessary. I wouldn't expect Mr C to have realised he'd need to screenshot every page during the quotation process. However, even if he had, it wouldn't confirm that the pages were for the same quote, if Ageas are suggesting there has been quote manipulation or an error made by Mr C.

Mr C has also provided us with correspondence on live chat with the third-party quotation portal provider. Mr C's testimony about the changes on the quotation has been consistent throughout, this is also evidenced by the live chat record.

Whilst I acknowledge that Mr C may have made an error in the quotation which has caused the large additional premium, I've not received any evidence to suggest this was the case. Ageas hasn't been able to provide the quotation data, which is at the heart of this complaint.

Whilst I accept the third-party portal provider has offered Mr C £25 compensation, this was for the customer service they provided to him when Mr C was trying to contact them to discuss the quotation. So, it was for a different issue and is irrelevant to this complaint.

I appreciate Mr C is unhappy with the refund he's received. However, this is a different complaint point to the one that has been raised. Mr C will need to raise this as a new complaint with Ageas and his broker should he remain unhappy with the refund he's received.

Putting things right

To put things right, Ageas should pay Mr C £100 compensation.

My final decision

For the reasons I've explained above, I uphold this complaint and direct Ageas Insurance Limited to put things right by doing as I've said above, if they haven't already done so.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 9 September 2025.

Anthony Mullins
Ombudsman