

## **The complaint**

Mrs D complains about the way that Affinity Insurance Solutions Limited handled the potential renewal of her home insurance policy.

## **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.

Our investigator thought Affinity acted fairly. I agree, and for the same reasons, so it's not necessary for me to go over everything again in detail. Instead, I'll summarise the main points:

- In 2023, Mrs D took out a home insurance policy through Affinity. It was underwritten by an insurer, who I'll call B.
- At the 2024 renewal, B didn't offer to continue providing cover. Affinity arranged a policy for Mrs D with another insurer, who I'll call C. It cost around £365 for the year.
- At the 2025 renewal, C offered to continue providing cover for another year, at an increased premium of nearly £1,200. Mrs D was unhappy with the proposed increase and didn't renew the policy.
- Affinity's terms of business with Mrs D confirm it's an independent intermediary, who will offer the cheapest policy available from its select panel of insurers. This is quite a common arrangement across the wider insurance market, so it's not unusual.
- As an independent intermediary, Affinity isn't responsible for the decisions made by the insurers on its panel. The insurers will make their own decisions about who to offer policies to and on what terms, including the price. They will usually do so using commercially sensitive underwriting criteria. Affinity may not know the reason for an insurer's decision. But, even if it does, I wouldn't expect it to reveal an insurer's underwriting information in detail. So I don't think it acted unfairly when it didn't explain why C's premium had increased so significantly.
- In its terms of business, Affinity didn't commit to take steps to limit potential premium increases. Nor did it offer to search for policies beyond its panel that might be cheaper. Again, this isn't an unusual approach to take. It only committed to offering the best price available from its panel – and that's what it did.
- Whilst that meant offering a renewal that was significantly more expensive than the previous year, that was nonetheless in line with Affinity's terms of business. If there had been a cheaper policy available from its panel, I think it's likely it would have offered that policy instead.

- In the renewal documents, Affinity clearly communicated the premium increase to Mrs D and set out her options – which included shopping around. So I'm satisfied it provided information that was clear, fair and not misleading in relation to the price.
- Mrs D was entitled to accept, reject, or negotiate the renewal premium offered by Affinity. If she thought the increase was unfairly high, or she could get a more competitive premium elsewhere, she didn't have to accept and pay it. She was free to consider alternative options. I understand she did so and found cheaper policies. That doesn't mean Affinity acted unfairly – it just means it was working with a limited panel of insurers, rather than a much wider group of insurers.
- Mrs D is entitled to raise separate complaints with the insurers involved, B and C, if she would like to. But, as Affinity isn't responsible for the insurers' decisions, I won't be able to consider as part of this complaint her concerns about the extent of, and reasoning for, the proposed premium increase at the 2025 renewal.

### **My final decision**

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs D to accept or reject my decision before 4 December 2025.

James Neville  
**Ombudsman**