

The complaint

Ms Q complains that Affinity Insurance Solutions Limited increased the renewal quote for her motor insurance policy. She wants it to honour its initial quote.

What happened

Ms Q told Affinity during a call that she had noted two errors on her renewal quote. Affinity corrected these and issued Ms Q with a new quote that was more expensive. Ms Q took out the policy, but she was unhappy that she had to correct the errors. She thought Affinity should provide her with the policy for its first quote. Affinity couldn't explain how the errors had occurred. After the complaint came to us, it offered Ms Q £125 compensation for the trouble and upset caused.

Our Investigator thought Affinity had reasonably asked Ms Q to check her documents to ensure they were accurate. She couldn't say how the two errors had occurred. But she thought Affinity was obliged to correct the inaccurate quote. She acknowledged the increase in premium that resulted. But she thought Affinity's offer of compensation for the trouble and upset caused by the errors was fair and reasonable.

Ms Q replied that Affinity had told her one of errors was due to a known system fault that was unresolved. She thought it was disappointing that consumers needed to correct this and then have an increase in premium. As Ms Q didn't agree, the complaint has come to me for a final decision.

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.

Ms Q received her renewal documents during a call to Affinity. These asked her to check them to make sure her information was up to date and to contact her broker, Affinity, to make any changes. Ms Q noted two important errors, and she correctly notified Affinity of these. I can understand that Ms Q was disappointed that her renewal premium then increased. And I acknowledge that she has been caused trouble and inconvenience.

Affinity corrected the errors, and this resulted in an increase in premium because of the change in risk. The premium is set by the insurer, and so I can't reasonably hold Affinity responsible for the increase. So if Ms Q thinks her new quotation was incorrectly calculated, she will have to complain to the insurer.

Affinity told us that it was unable to explain how the errors had occurred. It told Ms Q that one was due to a known system error. And it thought there may have been a failure of communication between it and the insurer that led to the other error.

Nevertheless, Affinity acknowledged that the errors and their correction had caused inconvenience to Ms Q, and I think they also caused her disappointment and a loss of expectation. Ms Q took the trouble after the errors were corrected to try and find out how they had occurred. And she had to make calls and then bring her concern to us.

When an insurer makes an error, as I think Affinity has accepted it has done here, we expect it to restore the consumer's position as far as it's possible to do so, and we expect it to compensate the consumer for the impact of the error.

Affinity has confirmed that the recalculated premium that Ms Q has paid was correct at the time it was quoted. And so I think this restores Ms Q's position as far as Affinity is able to do. Affinity offered Ms Q £125 for the impact of its errors. And, taking into account what I've stated above, I think this was fair and reasonable as it's in keeping with our published guidance for the impact caused. I don't require Affinity to increase this further.

Putting things right

I require Affinity Insurance Solutions Limited to pay Ms Q £125 compensation for the distress and inconvenience caused by its level of service, as it's already agreed to do.

My final decision

For the reasons given above, my final decision is that I uphold this complaint. I require Affinity Insurance Solutions Limited to carry out the redress set out above, as it's already agreed to do.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms Q to accept or reject my decision before 16 February 2026.

Phillip Berechree
Ombudsman