

The complaint

Mr T complains that Affinity Insurance Solutions Limited (AISL) wouldn't offer him a renewal for his motor insurance policy. He wants compensation for the extra costs he has incurred because of this.

What happened

Mr T had taken out cover through the broker AISL for many years. But after a fault claim was added to his record, no insurers on AISL's panel would offer a quotation for cover at renewal. So Mr T had to take out cover through another broker at a much-increased cost. He thought this was unfair because he had been with AISL for many years and he thought he may have been discriminated against because of his age.

Our Investigator didn't recommend that the complaint should be upheld. She thought AISL wasn't responsible for the insurers' pricing or underwriting criteria. She saw that none of the insurers on AISL's panel would offer a quotation for covering Mr T at renewal. And no explanations were provided for this. So she didn't think AISL had treated Mr T unfairly.

Mr T replied asking for an Ombudsman's review, so his complaint has come to me for a final decision. Mr T wanted to know why AISL's panel wouldn't offer him a quotation for cover after many years loyalty.

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 can understand that Mr T feels frustrated that his policy wasn't renewed as usual through AISL. He's explained that he has had to pay significantly more for a policy taken out through another broker and this has had a significant financial impact on him. I was sorry to hear about this. And I have no reason to doubt that Mr T is a competent and safe driver.

As our Investigator has explained, AISL is Mr T's broker. It collects his information and then invites its panel of insurers to provide quotes for a motor insurance policy for him. AISL isn't responsible for the insurers' underwriting guidelines which set out the risks they are prepared to take and the prices they will charge if cover is offered.

Mr T said he was prepared to pay a higher premium because of the fault claim on his record. But I can see from AISL's records that none of its panel was able to offer Mr T a new policy at renewal. And AISL aren't privy to the insurers' reasons for this as it is an intermediary. So it can't tell Mr T why this was so.

As a result, Mr T had to take out cover elsewhere for an increased cost. But I can't reasonably hold AISL responsible for this as it isn't responsible for the pricing of insurers' premiums.

Mr T thought he may have been discriminated against because of his age. It's not for me to say whether a business has acted unlawfully or not as that's a matter for the courts. It's my role to decide if AISL acted fairly and reasonably taking into account relevant industry practice, regulations and laws. And I can't see any evidence that AISL has treated Mr T any differently to other consumers.

My final decision

For the reasons given above, my final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr T to accept or reject my decision before 6 February 2026.

Phillip Berechree
Ombudsman