

## **complaint**

Mr M has complained that Ageas Retail Limited (trading as RIAS) failed to explain its policy on no claim discounts (NCD) to him when he bought his motor insurance policy.

## **background**

Mr M had already accumulated many years of NCD with other insurers when he took out a policy with RIAS. He says that RIAS has provided him with documents only showing 9 years NCD rather than the 11 years NCD that he expected. Mr M says that RIAS didn't explain that it only offered up to 9 years NCD when he took out the policy and that he may lose out financially as a result.

The adjudicator explained that insurers had different approaches to NCD and that this was allowed by the regulator. He said it was not the role of the Financial Ombudsman Service to tell RIAS what approach it should use. The adjudicator agreed that Mr M should have been told about the limit of 9 years for NCD but didn't think he had lost out financially as a result. He could see that RIAS had written Mr M a letter confirming he had 10 years NCD at the point he took out the policy. The adjudicator considered that Mr M could use this letter as proof that he now had 11 years NCD.

In response Mr M disagreed, he said RIAS had effectively taken two years of NCD away from him and should have told him in advance about its approach. He also said he didn't think the letter from RIAS was good enough and he was worried he may lose out financially in the future.

## **my findings**

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

I agree with Mr M that RIAS should have been clear with him in advance about how it operated its NCD. But like the adjudicator I don't think that Mr M has lost out financially as a result of RIAS' actions or will do so in the future. I think the letter provided by RIAS is good enough for Mr M to be able to prove that he has 11 years NCD with other insurers.

I'm sorry to disappoint Mr M but I think that RIAS has dealt with Mr M's complaint fairly.

## **my final decision**

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 30 December 2015.

Sarah Brooks

**ombudsman**