

**Complaint number 202400617**

On 6 January 2025, you submitted a complaint to the PRA.

I have considered your complaint and my comments are as follows:

1. You believe the FCA have allowed the Insurance Industry to remove the 'opt in' for policy renewal. You also believe that the FCA allowed the Insurance Industry to embed the 'opt in' into its terms and conditions and you question who made this decision.
2. To resolve your complaint, you would like this to be changed back to the previous method of 'opt in' on all insurance companies' websites to allow consumers choice and control over which company they wish to use.
3. The PRA is correct that your complaint is excluded. The PRA is primarily concerned with the 'safety and soundness' of firms who they regulate.
4. Your complaint doesn't relate to 'safety and soundness' but rather to the conduct of the insurance industry. Specifically, you renewed your car insurance with a new supplier. Days later you learned that your previous car insurer had charged you via auto renewal. You spoke with your previous car insurer about this. Following dialogue with them you say it was your understanding that it is the FCA that has allowed the insurance industry to remove the 'opt in' for policy renewal and has allowed the insurance industry to embed this into their terms and conditions.
5. As such, your complaint should be made to the FCA using the details the PRA provided to you in its email of 12 December 2024. If you do raise a complaint with the FCA and are not happy with the response you receive, you can at that point refer the matter to me.
6. I note that your complaint appears, in part, to relate to the conduct of your insurer. If you wish to complain about your insurer, you should submit such a complaint to the Financial Ombudsman Service. You can refer a complaint to the Financial Ombudsman Service here: [Financial Ombudsman Service: our 202400617](#)

[homepage](#) if you feel there are specific insurers that are not giving you the opportunity to easily opt out of auto renewals of your insurance policies.

7. For the reasons above, your complaint is excluded, and there is no further help that can be offered to you under the Complaints Scheme.

The Complaints Commissioner

Complaints Commissioner

27 February 2025