

## **The complaint**

Mr C is unhappy AXA Insurance UK Plc recorded information on an external database about an incident he reported – but didn't claim for.

## **What happened**

The details of this complaint are well known to both parties, so I will not repeat them again in full detail here. But to briefly summarise, Mr C notified AXA – his motor insurance provider – about an incident he was involved in, in March 2024. He made it clear he was not intending to pursue a claim.

AXA recorded this notification on the Claims and Underwriting Exchange (CUE) database. Mr C complains that this was unfair, and that it has resulted in him being charged higher premiums when attempting to renew his policy.

An investigator at the Financial Ombudsman Service considered Mr C's complaint but didn't think it should be upheld. She said AXA had correctly recorded the incident as notification only and that his no claims discount was unaffected. So, she didn't think it would be fair to direct AXA to do anything differently.

Mr C didn't accept our investigator's opinion. So, as no agreement has been reached, the complaint has been passed to me to decide.

## **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.

Having done so, while I appreciate it will likely come as a disappointment to Mr C, I agree with the conclusions reached by the investigator. I'll explain why.

First, I want to be clear that this complaint focuses solely on whether AXA has treated Mr C unfairly by recording the notification he made on CUE. This complaint does not include consideration about the fairness of any subsequent renewal quotations Mr C received from his broker.

Mr C's policy requires that he notify AXA about any accident he is involved in – which he duly did.

It's common practice within the motor insurance industry to record claims information, including incident notifications which don't result in a claim, on the CUE database. The database is managed by the Motor Insurance Bureau (MIB) whose website explains the reasons why claims, and incidents which haven't necessarily given rise to a claim, are recorded:

*“CUE is a central database of motor, home and personal injury/industrial illness incidents reported to insurance companies which may or may not have given rise to a claim. Information held on CUE is a powerful weapon in the fight against fraud.*

*CUE was established in 1994 to help fight insurance fraud. By enabling insurers to access details of incidents, it makes it harder to successfully commit claims fraud or misrepresent claims history. Ultimately, this helps to keep down the cost of insurance for honest policyholders.”*

So, it isn't inherently unfair for AXA to record an incident notification on CUE. But I'd still expect it to take appropriate care to ensure any information recorded on CUE is an accurate reflection of what happened.

AXA has provided evidence of the record it placed on CUE. This shows it has been correctly recorded as *“notification only”* with *“no payment made (£0.00)”* which is what I would expect to see. AXA has also confirmed that the notification hasn't impacted Mr C's no claims discount, which is also supported by the CUE record which says *“NCD allowed”*. Based on this, I'm satisfied the CUE record is an accurate reflection of what happened, and the notification AXA received.

Taking all the above into account, I don't think AXA has treated Mr C unfairly by accurately recording the notification he made on CUE. So, I'll not be directing it to take any action.

### **My final decision**

For the reasons I've explained above, I don't uphold Mr C's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 7 April 2025.

Adam Golding  
**Ombudsman**