DRN-5666853

The complaint

Mr F has complained that AXA Insurance UK Plc didn't offer to renew his motor insurance policy.

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.

Our investigator thought AXA had acted fairly. I agree, and for the same reasons, so I don't think there's a benefit for me to go over everything again in detail. Instead, I'll summarise the main points:

- Mr F had a motor insurance policy underwritten by AXA. In 2025, AXA said it wouldn't offer to renew the policy. It said it was unable to provide Mr F with a specific reason for its decision, but it had acted in line with its own eligibility criteria.

- Mr F didn't think this was fair. He said AXA should let him know why it had made this decision in order to be transparent. AXA maintained its position.

- Each insurer is entitled to take its own view of risk and, based on that, whether to offer insurance cover to a particular policyholder – and, if so, on what terms.

- Generally, an insurer can take into account any information they wish when deciding how risky something is to insure. That information can change over time for a variety of reasons – and so can the weight an insurer places on the information. As a result, an insurer's view of risk can change over time, even if nothing seems to have changed to the policyholder. I don't think that's unreasonable.

- That means AXA was entitled to look afresh at the underwriting information it had in relation to Mr F's vehicle and make a decision about whether to offer cover at the 2025 renewal. It chose not to. That choice was based on its eligibility criteria and applied to any policyholder in similar circumstances. So Mr F has been treated consistently with other policyholders.

- It's rare for this Service to interfere with an insurer's underwriting decision. That may happen where there was an obligation on an insurer to offer continued cover to a policyholder and/or the policyholder would be unable to move to another insurance provider. I haven't seen anything to suggest such circumstances may apply in this particular case. So I don't see any reason to interfere with AXA's underwriting decision not to offer to renew Mr F's policy.

- Each insurer's view of risk is commercially sensitive. So I can understand why AXA wouldn't share it with a policyholder. Whilst Mr F may like to know what aspect of AXA's view of risk has changed, it isn't required to tell him.

- Overall, I’m satisfied AXA has acted fairly and reasonably. As a result, I won’t require it to take any further action in relation to this complaint.

My final decision

I don’t uphold this complaint.

Under the rules of the Financial Ombudsman Service, I’m required to ask Mr F to accept or reject my decision before 25 September 2025.

James Neville
Ombudsman