

The complaint

Mr E complains that AXA Insurance UK Plc (AXA) didn't offer him the opportunity to renew his motor insurance policy and didn't explain why.

What happened

The circumstances of this case are well known to both parties, but in summary Mr E has held yearly motor insurance policies, underwritten by AXA, since 2022. In May 2025, AXA wrote to Mr E to confirm it wouldn't be offering a renewal for the upcoming policy year. Mr E contacted AXA to ask why it wouldn't renew his policy, but didn't give him a specific reason. So Mr E complained to AXA.

AXA didn't uphold the complaint. It said it couldn't offer the renewal based on the details provided, and that it'd be unable to share the specific reason with Mr E as this information is commercially sensitive.

Mr E referred his complaint to this Service. Our Investigator didn't uphold the complaint. They said that AXA hadn't acted unfairly and hadn't treated Mr E any differently to any other customer in similar circumstances.

Mr E didn't agree. He said AXA sent him information that led him to believe the policy would be renewing and shortly after declined to do so. Mr E also doesn't think it's fair AXA will not tell him why it has decided not to renew his policy.

So, the case has been passed to me to decide.

I understand Mr E has since brought a further complaint to this Service about a different insurance policy underwritten by AXA. For the avoidance of doubt, my decision will solely be about AXA's actions with respect to 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.

Having done so, I'm not upholding this complaint. I'll now explain why.

This Service doesn't have the power to tell an insurer whether to accept cover for a risk or not. This is something it is entitled to commercially decide for itself. However, what I can consider is whether AXA has treated Mr E fairly, and treated him as it would any other customer.

AXA provided this service with its confidential underwriting criteria to demonstrate whether it was able to offer Mr E the opportunity to renew his cover. This information is commercially sensitive and isn't something I am able to share with Mr E. But I've reviewed this carefully, and I am satisfied this shows AXA isn't prepared to offer Mr E the option to renew his policy as he no longer meets its underwriting criteria. This underwriting criteria applies to all new

and existing customers – and so I'm satisfied AXA has treated Mr E the same way it would have treated any other customer.

There is no regulatory requirement for AXA to provide a specific reason why it won't offer renewal. An insurer can generally consider any information it wishes when considering the overall risk it is exposed to when accepting cover. This information can change over time, or it may place more weight on certain information over other information – and so while AXA previously accepted cover for Mr E, this isn't indicative that he will be accepted at each policy renewal.

I recognise Mr E is unhappy AXA contacted him prior to renewal suggesting he would be offered renewal terms. But later received confirmation that it wouldn't. AXA hadn't looked at renewal terms at the point where it contacted him and was contacting him as a courtesy. It later considered renewal and decided it wasn't prepared to offer terms. And so, while I acknowledge Mr E would be disappointed AXA's position had changed, I don't find that it acted unfairly or incorrectly here.

Mr E has provided a policy quote he was able to obtain through AXA with slightly amended details. However, it is important to note that Mr E has a duty to provide correct and accurate information when applying for cover. AXA has since demonstrated that had the information been accurate, and in line with the existing details, the policy wouldn't have been offered. This also doesn't change things, as ultimately AXA's decision not to renew the policy was based on the original and correct information.

I acknowledge Mr E will be disappointed with my decision, but for the reasons I have explained above, I don't find that AXA has acted unfairly here.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr E to accept or reject my decision before 29 December 2025.

Oliver Collins
Ombudsman