

The complaint

Mr D said he's unhappy with the role of Integra Insurance Solutions Limited ("Integra"), in the information that was recorded on the Claims and Underwriting Exchange (CUE) database following a claim.

What happened

Mr D said Integra didn't act fairly when information about him was recorded on CUE following a claim. Mr D said, *"the untrue data that is recorded in the CUE database implies I have made a fraudulent insurance claim and will affect my future ability to buy insurance"*.

Mr D said he'd like the correct information recorded and wants to be compensated for the distress and inconvenience caused.

Our investigator decided not to uphold the complaint. He didn't see any evidence that Integra had done anything wrong in what was recorded on CUE. Mr D disagreed, so the case has been referred to an ombudsman.

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.

The CUE database is where insurers who are signed up record key information about policyholder claims and incidents. Insurers have a responsibility to record accurate details, including the costs incurred in settling a claim.

In this complaint, Mr D has said he's unhappy with the information contained on CUE. Our investigator initially raised the complaint against the insurer, which is what I'd expect, as it's normal for the insurer to be responsible for what is recorded on CUE. However, Mr D asked specifically for the complaint to be raised against Integra.

As the complaint hasn't been raised against the insurer, I think at this stage it's unlikely I'll uphold a complaint for what is held on CUE against Integra who wasn't the insurer, as it wasn't its responsibility to make entries onto CUE.

However, for completeness, I've considered what Mr D said was wrong with what was recorded on CUE and the impact this has had on him.

Mr D said he disagrees that the amount of money paid to him is true. He said some of it went to the loss adjuster, yet it's recorded as a payment against him on CUE. The details that should be recorded on CUE are the total costs for the claim, so whether these relate to payments to Mr D or to other parties to facilitate the management or processing of the claim it wouldn't matter. So, I don't think CUE is wrong in respect to this point.

Mr D has also said the information related to the incident date recorded on CUE is incorrect.

From reviewing the evidence, it's not totally clear in my opinion exactly whether the right date has been recorded or not. And I don't think I have the information to pinpoint where an error may have occurred if it did. I suspect if there has been an error, it was a human error and it hasn't been picked up before the insurer entered the details into CUE. However, as I don't believe Integra are responsible with what is entered into CUE, I don't uphold this complaint.

I think if Mr D is unhappy with what is held in CUE, he should ask his insurer to change this information, or understand why they won't. It is his insurer who would be responsible to do this. Having said that, I don't think this information would have any impact on Mr D's ability to get insurance in the future or the cost of that insurance, as this information wouldn't have a significant impact on any risk assessment an insurer would apply to Mr D when deciding whether to offer him cover. An insurer would more likely conclude he's had a claim in the previous three years and the cost of the claim to the insurer was low.

What's more likely to cause a problem for future insurance for Mr D is the recording by his insurer that it had decided to cancel Mr D's policy. As this decision isn't anything to do with Integra, it was made by the insurer, I can't consider this point any further under this decision.

In summary, as I don't conclude Integra were responsible for information that was recorded in CUE, I don't uphold this complaint. If Mr D is keen for this still to be changed, I'd suggest he speak to his insurer.

My final decision

My final decision is that I don't uphold this complaint. I don't require Integra Insurance Solutions Limited to do anymore.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 24 November 2025.

Pete Averill
Ombudsman