

## **The complaint**

Mr L complains about the renewal price of his motor insurance policy with UK Insurance Limited trading as Churchill (UKI).

## **What happened**

Mr L held a motor insurance policy with UKI costing approximately £365. That policy renewed and its price increased to around £622. Mr L says he was able to negotiate that price down. But ultimately it still cost more than the previous policy he'd taken out and one that he obtained through a comparison website.

Mr L didn't renew the policy with UKI and took one elsewhere. He said the cost of the new policy was approximately £365.

Mr L complained to UKI, he wanted to know the reasons why his policy had increased. He said he had obtained a new quote through a comparison website which was around £360. He said UKI had previously given him a rebate which he believes was due to it charging customers at renewal more than new customers and thinks it's still breaking the rules. Mr L was unhappy UKI wouldn't match the new quotation he obtained through the comparison website.

UKI said Mr L's policy was priced correctly. It said the quotation Mr L obtained through the comparison website contained many differences to the one it quoted him.

Mr L remained unhappy and brought his complaint to us. He said he thinks UKI treated him differently to a new customer at renewal.

Our investigator didn't recommend Mr L's complaint be upheld. He said UKI had provided some confidential information to show that it had priced his policy the same way it would have priced another policyholder in the same circumstances. He therefore felt UKI priced it fairly. He also said that the quotation Mr L had obtained through a comparison website wasn't a like for like quotation as it contained different information and didn't include Guaranteed Hire Car benefit which the renewal quotation included.

Mr L remained unhappy and asked for an ombudsman's decision

## **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 it. I'll explain why, as I know this will come as a disappointment to Mr L.

I understand Mr L is unhappy with UKI and thinks existing policyholders are not being treated the same as new business customers. I understand this will be frustrating for him.

But what factors an insurer considers, and what weight it places on those factors is its own commercial decision. That forms its underwriting criteria, and each insurer will have its own criteria. It's not unusual for the same company to have different underwriting criteria based on different brands either.

What I have to consider is whether the pricing of the policy Mr L received at renewal was assessed in line with that criteria, using the right information. I have looked carefully at the information UKI has provided and I'm satisfied it was. Like our investigator, I can't share that criteria, it's commercially sensitive. I know Mr L disagrees with this point as he has provided a quotation from a comparison website to show a cheaper quotation for a new customer. But I don't agree, as I can see the renewal quotation and the one Mr L obtained from the comparison website were not a like for like in the criteria that was used, or the sales channels.

Having considered the renewal quotation, I'm satisfied Mr L's policy was priced in line with UKI's criteria in place at the time. I'm therefore satisfied he's been treated the same as anyone else in his situation would have been and that he's been treated fairly.

Because each insurer has its own criteria, it's important that insurers let policyholders know upon inviting them to renew the policy, that they may be able to get the insurance cover they want, at a better price if they look on the open market. I can see UKI did that here in its renewal letter it sent to Mr L.

I understand that Mr L got his policy much cheaper elsewhere, but that isn't evidence his policy was unfairly or incorrectly priced. More, its evidence of the above, that different insurers rate different factors differently when pricing policies and that it can be beneficial for policyholders to shop around.

Ultimately, I haven't seen anything to show UKI has treated Mr L unfairly.

### **My final decision**

For the reasons set out above, it's my final decision that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr L to accept or reject my decision before 12 February 2026.

Lorraine Ball  
**Ombudsman**