

The complaint

Mr S complains that AXA Insurance UK Plc (AXA) unfairly increased the cost of a motor insurance premium during the sales process.

What happened

Mr S was seeking to purchase a motor insurance policy. He used a price comparison site and obtained quotes for the requested cover. One of the quotes was from AXA for £380.08. Mr S considered this to be a fair price and so he sought to take out the policy, being directed to AXA to complete the purchase.

When he completed the application, the premium AXA quoted increased to £435.61. AXA said this was because the quote obtained from the price comparison site hadn't included the car's registration number. When this had been provided, AXA's calculation of the premium meant it increased.

Mr S was unhappy, and felt the initial quote had been misleading. He maintained the registration number had been provided to the price comparison site to generate the lower quote. When AXA rejected his complaint, he referred it to our service.

Our investigator thought AXA had acted reasonably. Mr S didn't agree 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.

In correspondence, including around the cost of policies, AXA has an obligation to be clear, fair and not misleading. If the price quoted initially increased at the point of sale, without any change in information, then I think it's fair to say that could be considered misleading (depending on any caveats or warnings).

In this case, Mr S is sure that he provided his registration number before obtaining the quote of £380.08 from the price comparison site. AXA says that when he was seeking to set up the policy, he provided the registration number at that point. As the registration number can affect on the price of insurance, that was required before the policy could be set up. On completing the application process with AXA, the price of the policy increased to £435.61.

AXA maintains that the registration number wasn't included in the information which generated the lower quote. In support of this, it's provided data showing the quotes obtained from AXA by Mr S through the price comparison site. I note among these are a quote which included the registration number, for £435.61, and one without a registration number of £380.08. It would seem that Mr S sought to accept the lower quote, and this was the basis for him contacting AXA. When the registration number was included, the quote increased to £435.61. There's no dispute that the make and model of the car were accurately recorded on all the quotes.

I understand that Mr S is sure he included the registration number when he obtained the lower quote. He also says it isn't possible to generate quotes without that information. However, the information provided by AXA is, in my opinion, persuasive on this point. The quote for £380.08, according to its data, didn't have any registration number attached to it. When a quote was generated including the registration number, the cost of insurance increased to £435.61 on the price comparison site, in line with what AXA subsequently quoted directly.

I therefore conclude that the cost of the policy didn't rise in an unfair or misleading way. I'm satisfied the registration number wasn't included when AXA provided a quote to the price comparison site, which was then passed onto Mr S. Once the registration number was provided, the premium increased but this was on the basis of further, relevant information being included in the calculation. I can't say whether the lower quote, without the registration number was generated because it wasn't included by Mr S or due to a data transmission issue from the price comparison site, but I don't need to make a finding on that point. AXA isn't liable for the way the data is held and transmitted by the price comparison site.

My final decision

I don't uphold Mr S' complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 22 December 2025.

Ben Williams
Ombudsman