

## **The complaint**

Mr M has complained about the increase in renewal premium esure Insurance Limited quoted for his car insurance policy.

## **What happened**

Mr M had a car insurance policy with esure for a few years. Around a month before the renewal date esure sent Mr M a quote for the following year.

Mr M was unhappy with the increase in premium from the previous year. He complained to esure.

esure didn't uphold Mr M's complaint. It said there were a number of factors affecting the premium it quoted, but the premium offered was correctly calculated.

Mr M remained unhappy and asked us to look at his complaint. One of our Investigators thought esure had acted reasonably. He explained that esure had provided its underwriting information to show us the renewal premium was correct. The Investigator explained that as this information is commercially sensitive, we cannot share it with Mr M.

Mr M said he was able to obtain a lower premium from esure under a price comparison site at renewal. The Investigator asked Mr M to provide a copy of the quote as esure had no record of it.

Mr M said he wasn't able to provide a copy of the quote. But he wants an ombudsman to decide. In summary he says it isn't fair that we have reached a view based on information he isn't allowed to see. Mr M says esure hasn't justified the increase in premium.

So the case has been passed to me to decide.

## **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 role of this service when looking at complaints about insurance pricing isn't to tell a business what they should charge or to determine a price for the insurance they offer. This is a commercial judgement and for them to decide. An insurer's pricing information is commercially sensitive and so it cannot be shared. But we can ask an insurer to share it with us – so that we can check that a customer has been treated fairly.

If we find there is anything which demonstrates they've been treated differently or less favourably, we can set out what we think an insurer should do to put things right.

I understand Mr M strongly disagrees with the fact that we are unable to share esure's evidence to support the reasons for the increase in premium at renewal. But for the reasons I've explained, this isn't possible. Having carefully reviewed the information provided by esure, I'm satisfied it has treated Mr M fairly when calculating the premium at renewal. I

hope this gives Mr M some reassurance, even though I understand it isn't the answer he wanted.

Mr M changed his vehicle a few times under his policy over the past few years. Each time this change took place, it resulted in an increase in premium. I agree with Mr M that the increase in premium from the previous year to the renewal date in September 2025 was significant at around 30%.

I acknowledge Mr M feels the amount of the additional premium is unfair. When esure replied to Mr M's complaint, it explained that there were a number of factors which affected the premium it offered. These included industry wide increases in the cost and frequency of claims.

An insurer decides what price it wishes to charge depending on its appetite for risk. Individual risk ratings apply for each category such as address, type of vehicle, history of driver, and claims history.

I appreciate that there was no claim made under his policy in the previous year and Mr M had earned an additional year's No Claims Discount. But it's for a business to decide what risks they're prepared to cover and how much weight to attach to those risks. Different insurers will apply different factors. That doesn't mean that an insurer offering a higher premium has made an error compared to an insurer offering a cheaper premium. It just reflects the different approach they've decided to take to risk. The same also applies to rating factors. If an insurer rates two cars differently, it doesn't mean they've made an error, but rather, it reflects their risk strategy.

Mr M is unhappy that he was able to obtain a quote with esure for a lower price. However, I haven't seen any evidence of that to look into his concerns here.

### **My final decision**

I'm sorry to disappoint Mr M. But for the reasons I've given above, my final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 14 May 2026.

Geraldine Newbold  
**Ombudsman**