

The complaint

Mr D complains about the way AXA Insurance UK Plc trading as Moja recorded information about him on the Consumer Underwriting Exchange (CUE) database following an incident he reported under his motor insurance policy.

What happened

Mr D has a motor insurance policy with AXA. In January 2026 he called AXA to say an electric bike had hit his parked car. He said he didn't want to make a claim and just wanted to make AXA aware of the incident. He said the electric bike company had admitted full liability so there was nothing more that needed doing. The next day, Mr D noted that a claim number had been raised on his account, so he called AXA to explain the situation. The call handler changed its records to information only. A few days later, a firm of solicitors contacted Mr D to say AXA had asked it to contact them to help pursue his claim. Mr D complained that a claim had been logged when he'd asked it not to do that. He was also unhappy AXA had recorded the incident on CUE.

AXA partly upheld Mr D's complaint. It apologised for logging a claim when he'd asked it not to do that. And offered Mr D £50 for the inconvenience. But it said any incident reported would always be shown as information only on its data base. And it had a responsibility to record it on CUE. Mr D wasn't happy with this response so came to our service.

Our investigator didn't uphold Mr D's complaint. She thought the offer of £50 was fair and reasonable in the circumstances and recording the incident on CUE was unavoidable.

As Mr D didn't agree, his complaint has been passed to me to make a final 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.

Mr D's complaint is in two parts. He's not happy with the way AXA handled the notification of the incident in January 2026. And he's also unhappy that AXA recorded this incident on CUE.

With regard to the first part of Mr D's complaint, he correctly reported the incident to AXA as required by the terms and conditions of his policy, which says he must tell AXA as soon as possible if his car is involved in any incident, accident, claim or loss regardless of fault.

When Mr D called AXA he said he specifically mentioned that he didn't want to make a claim and wanted it recorded as a note on his account only. So, I can understand his frustration and upset when he found out it had been recorded as a claim and he was subsequently contacted by a firm of solicitors.

AXA doesn't dispute what happened in this case. It explained that the incident was recorded as a claim because Mr D made the call out of hours and when that happens its system auto

logs the notification as a claim on its systems. The claims team then review the information the following day and close any information only notifications, which is what happened here. AXA said legal cover is automatically triggered in the event of a non-fault claim being logged and that's why Mr D was contacted by the solicitors. It apologised for what happened and gave Mr D £50 for the inconvenience and confusion caused.

I think AXA's response to this part of Mr D's complaint is fair and reasonable. It fully acknowledged it was at fault, it explained what had happened and it apologised, adding £50 by way of compensation. That all seems fair in light of the particular circumstances and the confusion and inconvenience caused.

But Mr D is also unhappy that AXA recorded the incident on the CUE database. He doesn't think that's fair or proportionate in the circumstances. He believes AXA could and should have retained that information for internal awareness only without creating a more permanent record of the incident.

I should start by saying I don't have the power to tell AXA how it should run its business and I can't make it change its systems or processes. These are commercial decisions and not something for me to get involved with. The CUE database exists to identify misrepresentation and to prevent fraud. Most insurers are signed up to CUE. In the event of an incident being reported, the insurer will make a record that is then visible on the database, whether it leads to a claim or not.

In light of the above, I can't say AXA treated Mr D unfairly by recording this incident on CUE. As AXA is signed up to CUE, it's required to record all incidents, including ones like this that are notification only. I recognise Mr D will be disappointed with my decision but based on the available evidence, I don't think it would be fair to ask AXA to do anything differently.

My final decision

AXA Insurance UK Plc trading as Moja has already paid Mr D £50 for the poor service it provided and I think that's a fair way to resolve this matter in all the circumstances. So, I don't think it needs to do anything more.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 18 May 2026.

Richard Walker
Ombudsman