

The complaint

Mr and Mrs M complain about delays in AXA Insurance UK Plc's handling of a claim they made on their commercial buildings insurance policy.

Reference to AXA includes its agents.

What happened

Mr and Mrs M held a commercial insurance policy with AXA. Following damage to their property in June 2023, they made a claim to AXA via their broker, who I'll call B.

Mr and Mrs M complain about delays in that claim. They say they were passed between B and AXA and that the claim didn't progress as well as it should have. They think a loss adjuster (LA) should have been appointed shortly after the claim was made, not roughly six months after, which is what happened in their case.

AXA thought up to November 2023, it hadn't delayed Mr and Mrs M's claim. It said it needed information in order to progress and that this was requested from B. Once that information came in, it said it acted on it and moved the claim forward. But it did think it had caused some delay between November and December 2023 and said it could have acted quicker in appointing an LA. It paid Mr and Mrs M £50 compensation.

Mr and Mrs M didn't think this was enough and brought their complaint to the Financial Ombudsman Service.

Our Investigator didn't recommend it be upheld. Ultimately they thought the £50 paid already was enough to compensate for the upset caused by the delay.

Mr and Mrs M didn't agree and asked for an Ombudsman's decision.

It's worth at this point setting out the scope of this decision. It will look at the delays and service between the claim being made and AXA's final response letter (FRL) dated December 2023. This is the same as the scope looked at by our Investigator. I'm aware there are further issues beyond this point, but these aren't covered by this complaint.

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 requiring AXA to pay further compensation.

I understand Mr and Mrs M won't be pleased with this decision. I'll explain my reasoning below.

I don't intend on detailing what happened between June 2023 when the claim was made up to when AXA sent its December 2023 final response. Both parties are aware, and our Investigator detailed what happened in their assessment of the complaint. But it's worth

noting that shortly before that final response, the LA was appointed. That's important because Mr and Mrs M think that should have happened earlier.

It's clear from what I've seen that AXA needed information to progress the claim and it requested that from B, which was acting on Mr and Mrs M's behalf. I'm satisfied those requests were reasonable. There were times where that information is chased by AXA, and there were occasions where progress was chased by B.

From what I've seen, there were delays in some responses from AXA. So I can't fairly say the claim progressed as it should have. But at the same time, I can't in any certainty say that had these delays not happened, the claim would be substantially more progressed. It's possible that the LA would have been appointed a few weeks, at most a few months earlier. But while I'm conscious of not looking into things after the December 2023 final response, I'm also aware that things weren't plain sailing from this point on either.

I understand Mr and Mrs M said they had to do a lot of chasing, but from the communication I've seen, AXA's dealings were mostly with B. From what I can see, when AXA was chased, it responded in a reasonable timeframe – although I acknowledge it shouldn't have needed to have been chased.

So, whilst there has been delays, and the communication and progress wasn't at the level it should have been, I'm mindful that, given the context of the claim in general, the impact of these failings wasn't significant. And for that reason, I'm satisfied that the £50 paid is a reasonable amount, given the scope of the complaint I'm looking at.

My final decision

For the reasons set out 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 Mrs M and Mr M to accept or reject my decision before 26 September 2025.

Joe Thornley
Ombudsman