

The complaint

Mr K complains about the time taken by Mulsanne Insurance Company Limited to make a claim decision. He also complains about poor customer service.

What happened

The background to this complaint is well known to the parties, so I won't repeat all the details here. In summary, in September 2024, Mr K made a motor insurance claim, following the theft of his car. After an initial conversation with Mr K, Mulsanne requested a police crime report and conducted enquiries to confirm Mr K was the legal owner of the insured vehicle. Mulsanne also requested Mr K's car key and asked him to provide specific details about the make and model of immobiliser he'd had fitted. These enquiries involved some communication back and forth between Mr K and Mulsanne. Understandably, Mr K wanted his claim resolved promptly. He became frustrated with what he saw as a lack of progress and complained.

In February 2025, Mulsanne responded to Mr K. It didn't uphold his complaint, saying that further investigation into the theft was necessary as the initial enquiries showed Mr K's car could only be started with a unique code, given that it was protected by an immobiliser. Mulsanne confirmed the police report was the key outstanding enquiry, receipt of which was necessary in order to progress the claim. Mulsanne further said it could not provide a specific timeframe for when the report would be received, but that it was actively pursuing the matter and would continue to follow up with the relevant authorities.

Mr K remained unhappy, so came to the Financial Ombudsman Service. Our investigator upheld the complaint saying Mulsanne had contributed to delays in resolving the claim and that it could've been more proactive in chasing the police report. He recommended Mulsanne pay Mr K £200 compensation for distress and inconvenience.

Mulsanne accepted our investigator's recommendation, but Mr K did not, saying £200 was insufficient for the inconvenience and hardship he'd suffered.

Following this, our investigator requested further information from Mulsanne. Mulsanne provided a significant volume of information, including a call recording of a conversation between Mr K and a claims handler in November 2024.

In light of the additional information received, our investigator issued a second opinion. He confirmed that it was fair and reasonable for Mulsanne to request a police report to ensure the theft met the policy terms. He also acknowledged that during the call of November 2024, both parties became heated at times, making the conversation less than constructive and hindering progress. Although this wasn't ideal, our investigator didn't think any additional compensation for distress and inconvenience was warranted.

Mulsanne again confirmed it had no issues with the £200 compensation payment recommended.

Mr K maintained the delay was unreasonable and asked for an ombudsman to review everything and issue a final decision. For the sake of completeness, I've taken into account the further information provided by Mulsanne. I'm satisfied it wouldn't change my decision, but I'll make reference to it in the interests of giving a fuller answer.

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 upholding this complaint and awarding the same compensation as our investigator. I'll explain my reasons, focusing on the points and evidence I think are material to the outcome of the complaint. So if I don't mention something specifically, it's not because I haven't read and thought about it. Rather, I don't consider it changes things.

From what I've seen, Mr K had responded to Mulsanne's questions and provided the requested information by the end of November 2024. And shortly thereafter, Mulsanne had completed its initial enquiries. But the police report was still outstanding. In its recent reply to a request for further information, Mulsanne confirmed that the police report remained outstanding and, whilst this was the case, no decision on the claim would be made.

In the circumstances of Mr K's claim – the theft of a vehicle protected by an immobiliser – it's usual practice to request a police report. To my mind, this is a reasonable and commonplace line of enquiry. Unfortunately, the provision of information by third parties is not something over which Mulsanne has control. Nevertheless, I'd expect to see regular chasing of the report and review of progress towards resolving the claim. In view of this, I've focused on Mulsanne's ongoing efforts to obtain the police report.

I can see from the claim history that Mulsanne requested updates regarding the police report – in November 2024, January and March 2025. In April 2025, information was received saying the police were unable to trace the traffic case reference number provided. In June 2025, a full file review was undertaken. Mulsanne noted that its request had been passed to the Collision Department, when a crime report had been requested. It queried this and was required to provide reasons as to why the crime report was needed. This it did in August 2025, chasing again in October 2025. Most recently, Mulsanne confirmed that the police had requested payment for the report, which it hoped meant the report would soon be received.

It's not clear why Mulsanne's crime report request was diverted to the Collision Department, but from what I've seen, this was a police decision, beyond Mulsanne's control. It's arguable that Mulsanne could've chased its report request more regularly, and picked up on the diversion of the crime report request more promptly. But overall, I think the reviewing of the claim was adequate. I say this, mindful of the fact the diversion of the crime report request to the wrong department, for reasons unknown, clearly delayed matters.

I've also listened to the call recording provided by Mulsanne. I accept there were frustrations on both sides, resulting in an unproductive conversation. But I'm mindful that the call handler was the professional here, and in my view, she did not manage her frustrations or the call well and should've done better.

Mr K says he's suffered financially and been inconvenienced by being without a vehicle, having to pay additional transport expenses. I can understand his frustrations. Having to make a claim in such circumstances inevitably causes some inconvenience. But I've noted that the terms of the policy Mr K bought do not provide for a courtesy car. And as I've said previously, Mulsanne is entitled to conduct appropriate investigations to validate the claim.

So overall, whilst I acknowledge the time taken to resolve the claim is unsatisfactory for Mr K, I think the delay has been largely out of Mulsanne's control. The call with Mulsanne's claims handler was in my view poor, with customer service falling short of expected standards. I've noted that Mulsanne has previously accepted our investigator's recommendation that it pay £200 compensation. Taking things in the round, I think that's fair. So not going to interfere with that recommendation.

Putting things right

To put things right Mulsanne should pay Mr K £200 compensation for distress and inconvenience caused during the handling of his claim.

My final decision

For the reasons given above, I uphold this complaint and require Mulsanne Insurance Company Limited to put things right as set out above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr K to accept or reject my decision before 25 December 2025.

Jo Chilvers
Ombudsman