

The complaint

Mr G complained about how long it was taking AXA Insurance UK Plc to obtain a police report after he made a claim on his motor insurance policy.

What happened

Mr G was involved in an accident in 2022 in which a third party collided with his vehicle and fled the scene. Mr G made a claim on his motor insurance policy with AXA, who considered his vehicle a total loss and paid him the value of his vehicle. Mr G was unfortunately injured in the accident, and has made a personal injury claim for his uninsured losses. But he needed the police report to progress this.

Mr G requested AXA obtain the police report of the accident. AXA requested the police report in 2022, but they had yet to receive it in 2025. Mr G complained to AXA about the delays and lack of updates. AXA told Mr G they weren't responsible for the delays in the police providing the report but did acknowledge they should have been more proactive in updating Mr G, so paid him £150 compensation.

Mr G referred his complaint to this Service and an Investigator considered what happened. The Investigator didn't think AXA were responsible for the delays in obtaining the police report. But he thought £300 was a more appropriate amount of compensation for not proactively updating Mr G.

AXA accepted the Investigator's findings, but Mr G didn't. Since the complaint couldn't be resolved, it has come 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.

As ours is an informal service, I'm not going to comment on every point or piece of evidence Mr G and AXA sent us. Instead, I've focused on what I consider to be key or central to the complaint. But I'd like to reassure both that I have considered everything submitted.

I note Mr G made complaints to AXA in 2023 about how his motor insurance claim was handled. But for this decision, I considered the complaint Mr G made in 2025 about the delay in obtaining the police report connected with his accident.

I can see there have been significant delays in the police providing information to AXA. And I've seen evidence of AXA chasing the police or checking the portal for this information on a regular basis since they first requested it in 2023. There was a period between January and September 2025 when AXA didn't take any action, but the police have told them about their significant backlogs, so I don't think chasing during that time would have made a difference. Unfortunately, it can take a long time for the police to provide the information required but I don't hold AXA responsible for the time taken with this as it's not within their control.

AXA have acknowledged they should have been more proactive in updating Mr G. Considering how long he has been waiting for the report and how important it is for his personal injury claim, I think AXA could have given him more regular updates, especially when they chased the police or checked the relevant portal for updates. Mr G told this Service that continuing to deal with the incident has heightened his anxiety and he wants to move on with his life. If AXA updated him or chased the police at more reasonable intervals, I'm not persuaded it would have made a difference to the delays in obtaining the report. But despite AXA not being responsible for the delays, I'm satisfied the distress caused to Mr G will have been made worse by the lack of updates. And I find £300 an appropriate amount to compensate for this, so I'm directing AXA to pay the remaining £150.

I note Mr G thinks AXA are responsible for a lack of after care when he was injured. I was sorry to read about the extent of his injuries, and I hope he makes a full recovery. But I've checked his motor insurance policy with AXA and see after care isn't something covered under the sections of cover he took out, so I wouldn't expect them to provide this.

My final decision

I partially uphold this complaint and direct AXA Insurance UK Plc to pay Mr G £150.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 16 March 2026.

Andrew Wakatsuki-Robinson
Ombudsman