



AXA Claims Value

**Differentiating
through Excellence**





Our Claims Philosophy

From prevention to resolution, our approach to claims is grounded in doing the right thing. We support customers before a claim ever happens and stand by them when it does - acting quickly, clearly, and with purpose.



Business Resilience

From small businesses to large organisations, our support starts well before a claim is ever made.

Prevention is at the heart of what we do.

Our in-house Business Resilience Team is here to help customers prepare for, respond to, and recover from unexpected disruptions – protecting what matters most.

With tailored advice and hands-on solutions, our experts help businesses spot risks early, strengthen their continuity plans, and build long-term resilience.

But if a loss does occur we're here to help identify the right solutions to prevent recurrence – turning disruption into an opportunity to build back stronger.

It's all part of our promise to help customers stay strong, stay ready, and keep moving forward with confidence.



We help customers build stronger, more resilient businesses by managing risks early and making sustainable choices, protecting them today and supporting long-term success.

Rob Dakin

Head of Business Resilience



Our Claims Service

We work closely with our customers to reduce the risks of claims occurring in the first place – but when the unexpected happens, we’re here to make things right quickly and fairly.

Our Claims service is built on deep knowledge, real empathy, and a strong sense of doing the right thing.

We aim to build lasting relationships by handling claims in a clear, consistent, and open way – with honest communication and easy-to-follow guidance.

Our claims team brings together expert know-how and a caring approach, offering reassurance and practical help during what can often be a difficult time.

This mix of trust, care, and expertise is at the heart of the supportive claims experience we’re proud to offer



Every claim is a moment that matters. We focus on getting things right – with speed, clarity, and a strong sense of responsibility to the people and businesses we support.

Chris Walsh
Commercial Claims Director



Expertise in Action

Our technical strength is built into every part of the claims journey. Whether it's our in-house specialists, our Large Loss team, or our supplier partnerships, we bring together the right expertise to deliver confident, consistent outcomes.



In-House Expertise

We've invested in building strong in-house expertise, so our customers get a claims experience that's fast, informed, and reliable.

Our Claims Inspectors offer quick, on-site support to help make confident decisions and protect against unfair or exaggerated claims.

Our Property Surveyors bring expert insight to complex or sensitive cases, making sure repairs are appropriate, well-managed, and in line with the policy.

Our Motor Engineers help speed up vehicle repairs and tackle challenges like supply chain issues or new vehicle technologies.

Our Claims Handlers guide customers through the process with care and clarity, making sure everything runs smoothly and communication is always clear.

Having this level of in-house knowledge means we can offer the personal, expert support our customers count on – especially when it matters most.



In-house expertise gives us more than just technical accuracy – it gives us influence. It means we're not just following best practice, we're helping define it.

By being closer to the claim, the customer, and the market, we can shape better outcomes from day one.

James Langdown
Head of Claims Technical Services



Large & Complex Loss

When complex, high-value claims happen, our customers can count on the expert support of our Large Loss Team – ensuring fast, clear, and confident outcomes.

With deep experience and a practical mindset, the team offers clear guidance and responsive help throughout the claims journey, easing stress and uncertainty.

They also work closely with trusted specialists – including solicitors, loss adjusters, and forensic experts – to deliver thorough assessments and well-coordinated handling.

This strong collaboration brings together the best of our in-house and external expertise, making sure every part of the claim is carefully managed for a fair and timely resolution.



Major losses can be overwhelming.

Our role is to bring structure, insight, and momentum – helping customers navigate complexity and move forward with confidence.

Martin Steward
Head of Large Loss



Our Suppliers

We see our suppliers as an extension of our claims team.

Our Supply Chain Managers work closely with a trusted group of specialist suppliers to put our customers first and deliver high-quality, efficient service.

They help ensure a smooth handover between us and our suppliers by keeping communication open, making quick decisions, and always focusing on the customer experience.

We carefully choose suppliers who meet high standards for quality, reliability, and ethics – because our reputation depends on them.

All our supplier partners are assessed through EcoVadis to support our sustainability goals and keep our supply chain transparent and responsible.



Every supplier partnership is built to strengthen the care and support we give our customers. By working closely together, we create a seamless experience that builds confidence throughout the claims journey.

Karl Parr
Claims Technical & Central Services Director



Relationship-Driven Service

We believe strong relationships lead to better results. By working closely with customers to understand their needs and priorities, we create a more personal, proactive claims experience that adds real value.



Claims Relationship Managers

Our Claims Relationship Managers are here to make things easier for our mid-corporate customers.

They offer personalised support, acting as a trusted point of contact to build strong relationships, share useful insights, and shape claims approaches that fit our customer's needs.

By staying close and being proactive, they help these clients get the most out of our service – offering expert advice, regular review meetings, and a consistent presence throughout the journey.

It's this personal, hands-on approach that helps customers feel supported, understood, and confident – not just at the start, but every step of the way.



We build strong relationships by staying close to what matters – understanding each customer's priorities and shaping a claims experience that truly fits their business.

Claire Palmer

Head of Customer Claims Experience



Protecting Customers

We believe strong relationships lead to better results. By working closely with customers to understand their needs and priorities, we create a more personal, proactive claims experience that adds real value.



Fraud

We're committed to settling all valid claims quickly, helping our customers get back to normal as soon as possible.

At the same time, we work hard to fight fraud and protect our customers' financial wellbeing.

By investing in our people and technology, we can spot and stop fraudulent claims early. This helps reduce delays and disruption for genuine customers.

Our strong stance against fraud is built on trust and transparency. It's also been recognised with industry awards, highlighting the dedication and effectiveness of our team and approach.



Insurance Post Claims & Fraud Awards 2024

Counter Fraud Team
of the Year



We're committed to protecting our honest customers from increasingly sophisticated fraud.

By combining smart technology with expert insight, we stay alert and ahead of emerging threats.

Our goal is simple: to stop fraud early and keep our genuine customers safe

Ed Frost
Head of Claims Fraud Strategy & Intelligence



Innovation and Impact

We're always looking for better ways to deliver for our customers. From AI-driven tools to award-winning fraud prevention, we're combining innovation with action to make a real difference—both in outcomes and in the way we work



Innovation

Innovation is helping us shape a faster, smarter, and more supportive claims experience.

We're using technology to make better decisions, more quickly – without losing the personal support our customers value.

[Intelligent Vehicle Inspection](#) improves the accuracy of total loss decisions, helping us settle motor claims faster and more fairly.

Our in-house analytics tools support consistent handling of motor injury, employers' liability, and public liability claims – helping to reduce unnecessary legal action and costs.

We're continuing to invest in AI and machine learning to simplify processes, improve efficiency, and deliver a modern claims experience – all while keeping people at the heart of what we do.



We focus on using innovation to make things easier for our customers when they need us most.

By combining smart technology with human expertise, we're creating a claims experience that's faster, simpler, and more supportive.

Chris Walsh
Commercial Claims Director



eServe

Our online claims portal is designed to make the claims journey simpler and more transparent, offering a range of practical benefits:

Convenience

Access and manage claims anytime, from anywhere.

Efficiency

A streamlined process that cuts down on admin and saves valuable time.

Transparency

Track progress and see real-time payment updates – all in one place.

Direct Communication

Easily connect with our claims team for quick updates and support.

Control

Stay informed and in charge by managing claims every step of the way.



Recognised for Excellence

Recognition for excellence in fraud prevention and professional development reflects the high standards we bring to every customer interaction.

Counter Fraud Team of the Year 2024 – celebrating integrity and innovation in protecting customers.

Gold Award for Excellence in Professional Development 2024 – highlighting our commitment to growing talent that better supports our customers.

These accolades sit alongside broader recognition across the business, including:

- Commercial Lines Insurer of the Year
- SME Insurer of the Year
- Schemes Insurer of the Year
- Mid-Corporate Insurer of the Year

Together, they reinforce the values we live by and the experience we strive to deliver in every interaction.



**Commercial Lines
Insurer of the Year 2024**



**Insurance Post
Claims & Fraud Awards 2024
Counter Fraud Team of the Year**



**Excellence in Professional
Development Broker /
Insurer / MGA**



Get in touch

For more information, please reach out to your
Claims Relationship Manager or AXA Representative.