



# **Commercial Claims Motor Proposition**







## Introduction

# Introduction

Our mission is to give businesses the confidence to thrive – today and tomorrow.

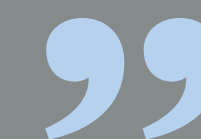
We know the claims journey can be daunting, which is why we blend our technical expertise with genuine empathy – providing a human touch that truly makes a difference.

At AXA Claims, we go beyond delivering exceptional service; we support our customers with navigating the complexities of commercial motor claims – allowing them to focus on what truly matters; their growth and success.



**Every commercial motor claim is more than just a vehicle off the road - it's a disruption to our customer. That's why we respond with speed, clarity and care. No two claims are the same, so we use our expertise and flexible approach to deliver fast, fair outcomes - helping our customers stay mobile and focused on their business.**

**Leon Wyatt**  
Head of Commercial Claims Operations





## Commercial Motor Operation

# Commercial Motor Operation

Our Commercial Motor Claims Operation is built around the needs of businesses running fleets – offering expert, flexible support that adapts to each customer and every claim.

### Flexible Handling

Our experienced technicians tailor their approach to suit each situation, ensuring fair, efficient outcomes.

### Dedicated Case Management:

Every own-damage claim is managed by a named handler, providing consistency and clear accountability from start to finish.

### Strong Fraud Protection:

We proactively defend against fraudulent, exaggerated and unfounded claims – protecting our customers and their businesses.

### Clear, Regular Communication:

We keep our customers updated at every stage, reducing uncertainty and helping the process run smoothly.

### Specialist Expertise:

From personal injury to complex liability disputes and Scottish and Irish claims – our teams have the know-how to secure the right result.





## Vehicle Repairs

# Vehicle Repairs

We proudly partner with three leading approved repairers – [S&G Response](#), [Motor Repair Network](#), and [Vizion](#) – all accredited to PAS10125 BSI standards, guaranteeing consistently high-quality repairs.

Every repair is backed by a lifetime guarantee for the as long as the vehicle remains in ownership.

By working with multiple networks, we ensure strong national coverage and fast access to services – even during periods of high demand. This also gives us access to a broad range of repair technologies, essential for tackling the complexities of modern vehicle repairs.

With our trusted network our customers can keep their fleet moving – confident that repairs will be handled efficiently, professionally and without delay.

### Additional benefits of choosing our approved repairer network include:

- No excess to pay if our customer is not at fault — we'll take care of it.
- A courtesy vehicle to keep customers on the move while theirs is being repaired (where available).
- Streamlined process - reduced paperwork and delays.
- Real time updates via our online portal eServe





## Vehicle Repairs

# Motor Repair Network

MRN offers smart, efficient solutions for vehicle repairs, combining national reach with a local touch.

Vehicles are matched to repairers based on location and capacity, ensuring quick turnaround and minimal disruption.

Customers benefit from a UK-wide network of over 300 approved repairers, supported by the growing number of Activate Accident Repair Centres; state-of-the-art facilities equipped with the latest technology, particularly effective in high-demand urban areas.

Every repair is overseen by MRN's in-house engineering team to ensure quality standards are met and vehicles are returned to the road in excellent condition.

**motor  
repair  
network**





- S&G

## Vehicle Repairs

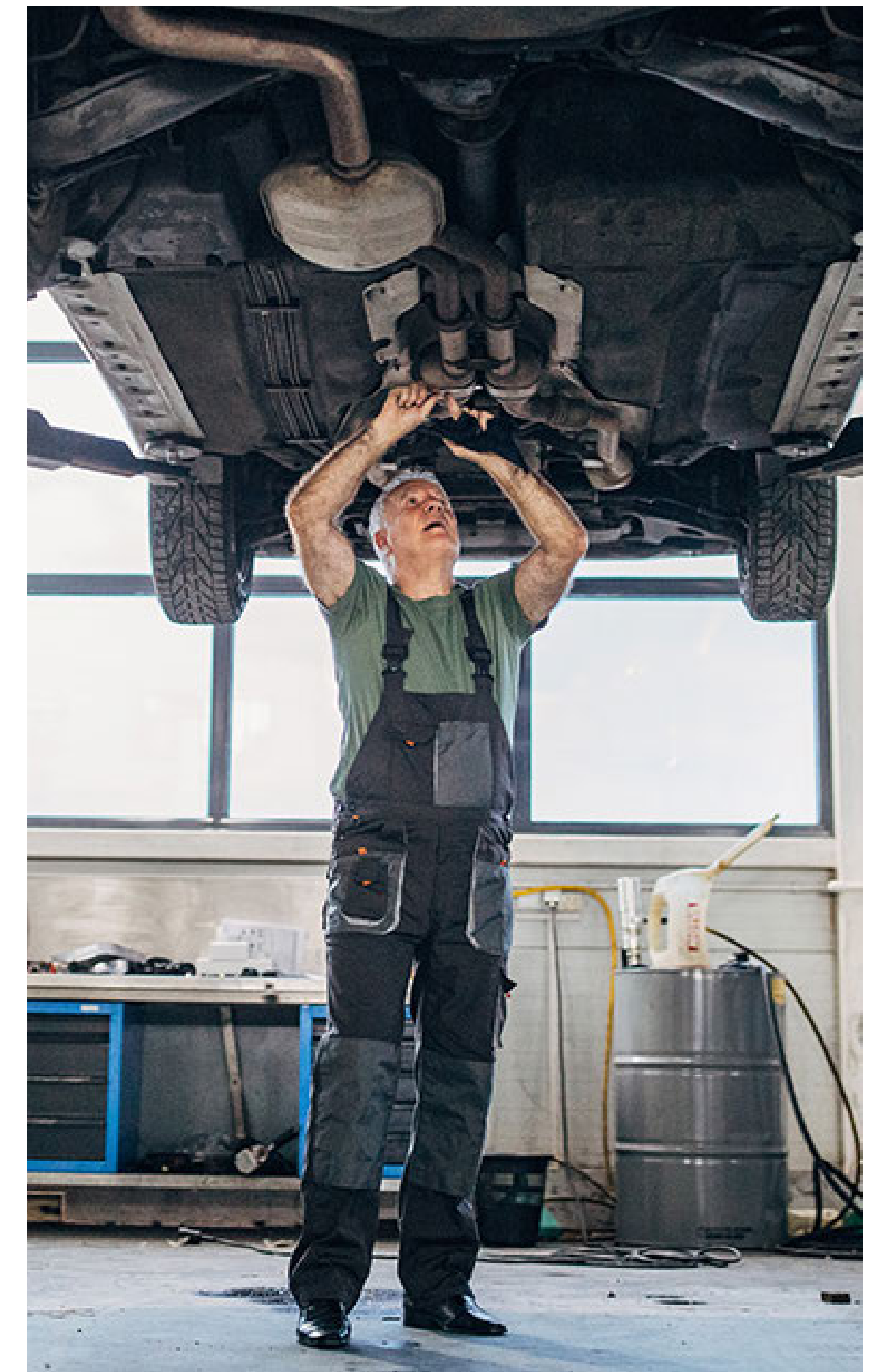
# S&G Response

From the moment a claim is made, S&G matches our customers with the most appropriate repairer, ensuring the right expertise is applied from the start, helping to reduce downtime and keep businesses moving.

Their tailored repair management approach keeps customers informed every step of the way, using their preferred communication channels.

S&G delivers consistent, high-quality repairs across the UK through a nationwide network of over 360 carefully selected repairers for cars, electric vehicles, and light commercial vehicles, complemented by a specialist group of 65 audited HGV repairers and coachbuilders.

By combining advanced estimating technology with modern repair methods, they ensure timely, high-quality repairs that keep vehicles on the road.







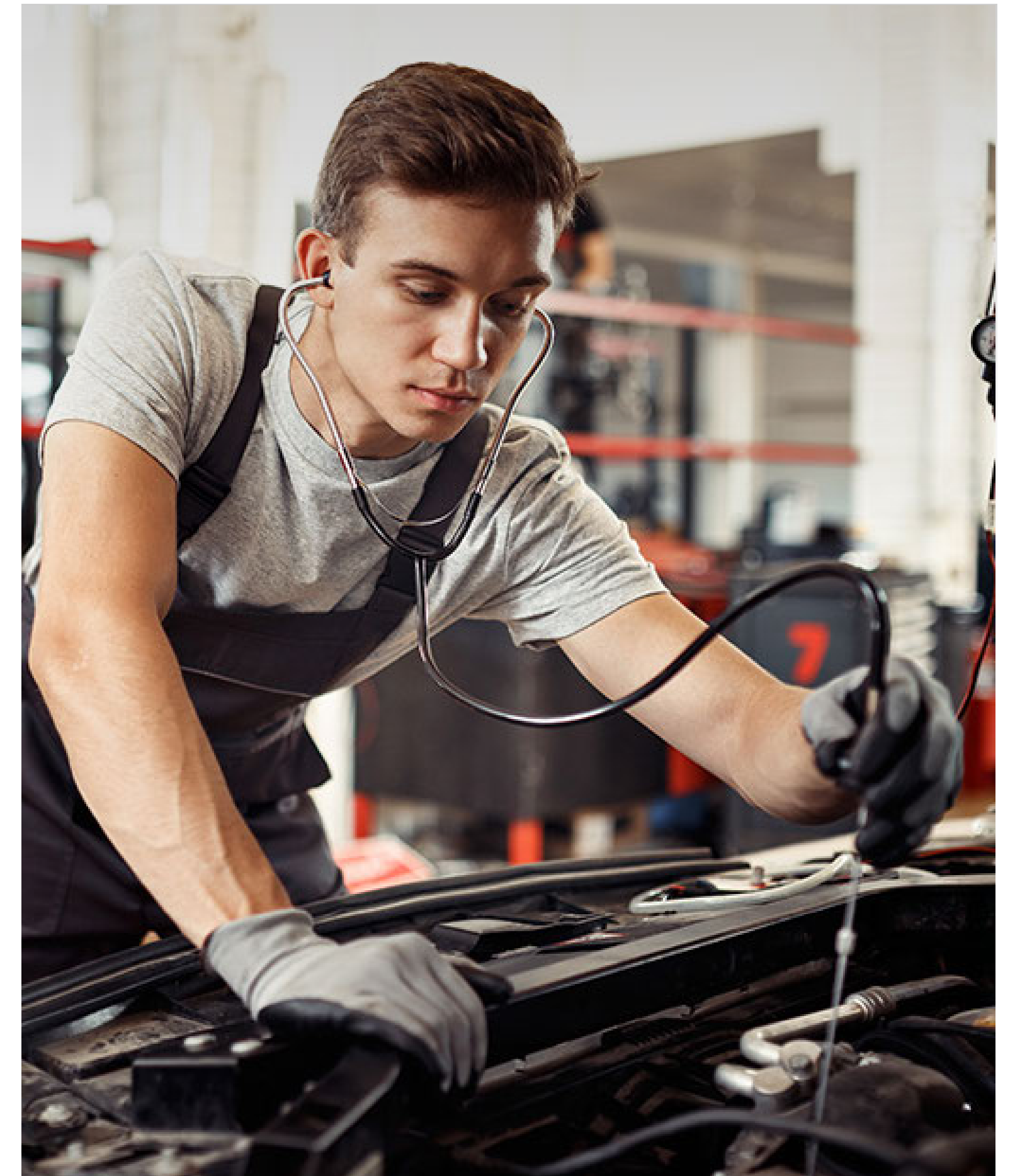
## Vehicle Repairs

# Vizion

Vizion is the UK's largest and most diverse repair network, with over 750 approved centres, delivering safe, high-quality repairs to manufacturer standards.

Customers can easily manage their repairs through an intuitive online hub – choosing a repairer, booking-in date and uploading damage details to help reduce vehicle downtime.

Vizion's customer care promise offers clear updates, visible completion dates and service ratings – making the repair process simple, transparent and reassuring.





## Green Parts

# Green Parts

## Our commitment to Sustainable Vehicle Repairs

We're committed to reducing the environmental impact of vehicle repairs and promoting sustainability across the motor industry. In 2024 alone, we handled nearly 70,000 commercial motor claims – each one an opportunity to lower our carbon footprint.

## Use of Green Parts in Repairs

When repairs are possible, we may use green parts that meet strict industry standards. These include:

- Original Equipment Manufacturer (OEM) components
- Traceable parts from donor vehicles
- Non-structural, non-safety-related items
- Components with a certificate of conformity

**We also go beyond industry norms by ensuring all green parts are the same age as or newer than the customer's vehicle.**

## Sourcing Quality Green Parts

To guarantee quality and safety, we require repairers to source green parts only from authorised dismantlers. We work closely with trusted partners like SYNETIQ and Green Parts Specialists, helping our approved repairers access reliable, sustainable components.







## Windscreen Repairs and Replacements

We work with a trusted panel of windscreen specialists, with Autoglass as our primary partner.

This diverse network allows us to respond quickly and efficiently, ensuring customers receive timely repairs or replacements – wherever they are.

All our windscreen partners, including Autoglass, offer a lifetime guarantee on their work, giving customers lasting confidence in the quality of service throughout their vehicle ownership.





## Windscreens

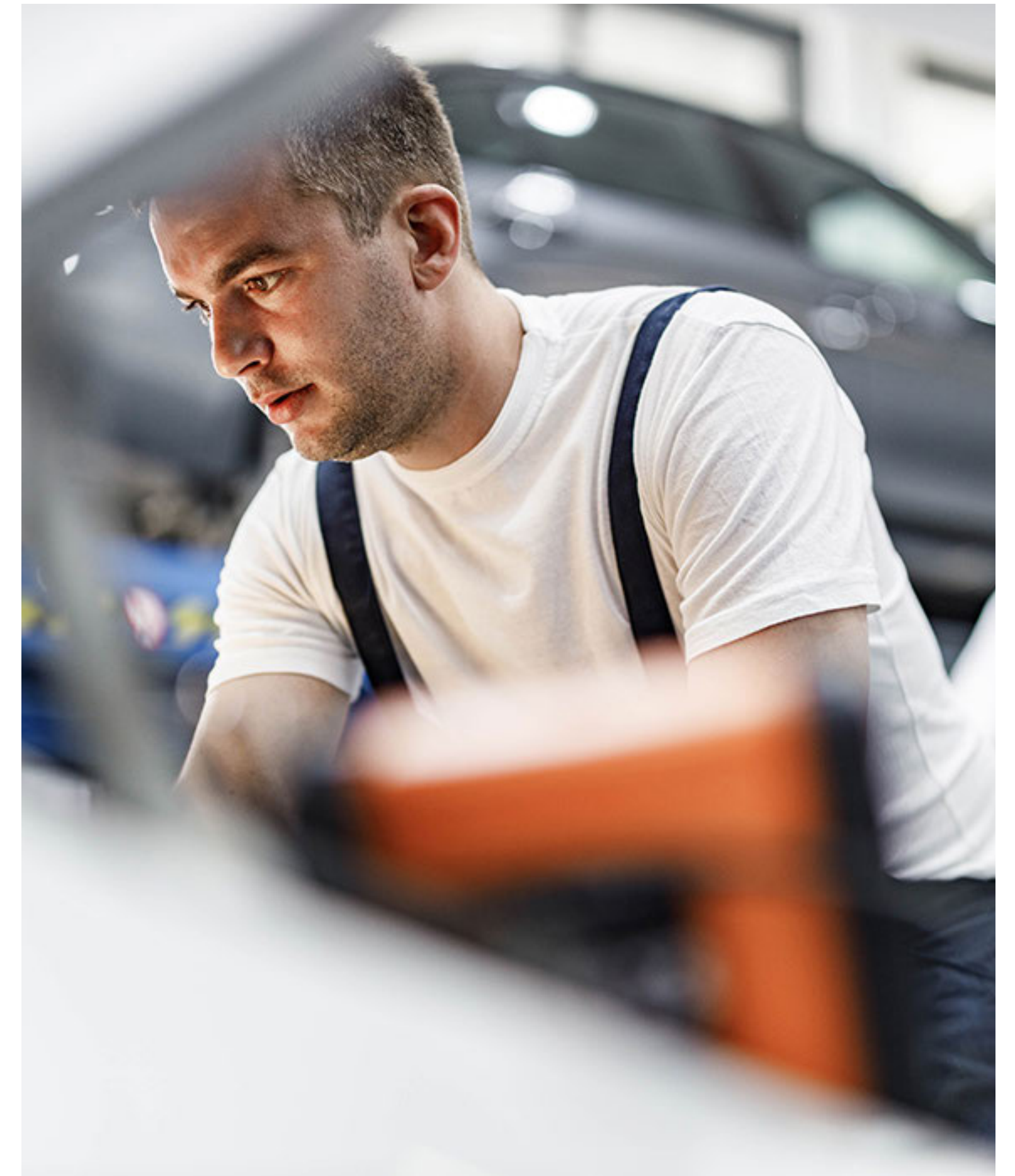
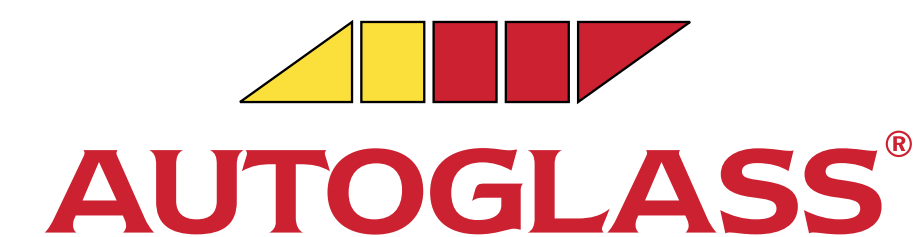
# Autoglass

Autoglass is a trusted leader in vehicle glass repair, with over 1,000 skilled technicians delivering high-quality service nationwide.

Their 'repair first' approach helps reduce both vehicle downtime and environmental impact by prioritising repairs over replacements.

Repairs are carried out to the BSAU242b:2022 standard, ensuring top-tier safety and quality.

With 93 fitting centres and a fleet of mobile technicians, Autoglass offers flexible, convenient service – at a time and place that suits our customers.







Windscreens

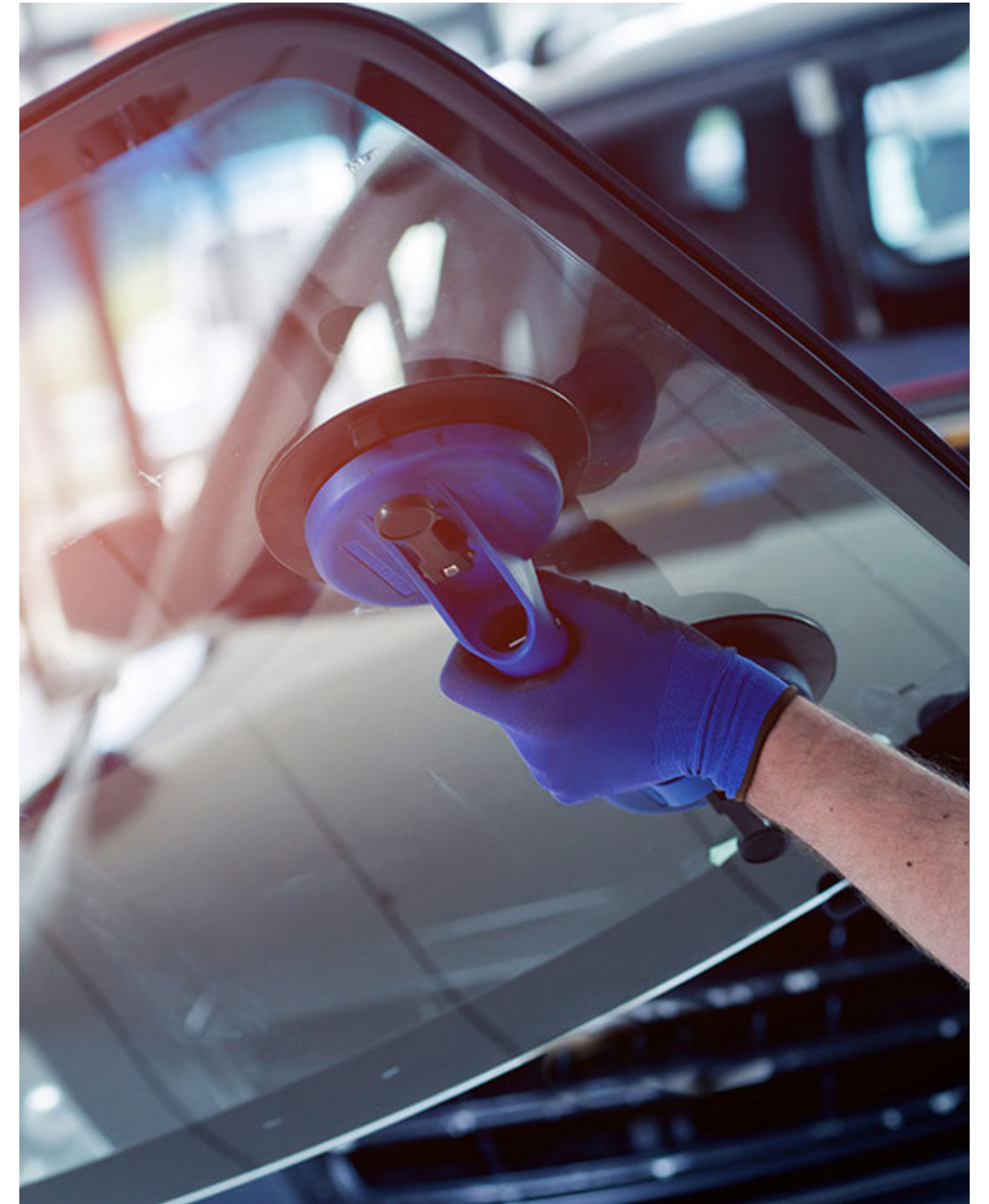
## National Windscreens

National Windscreens offers flexible, high-quality glass repair and replacement services through over 100 fitting centres and a fleet of mobile units across the UK.

On average, customers are never more than 11 miles – or 20 minutes – from a technician.

Their highly trained and certified team uses state-of-the-art equipment to ensure precise, safe installations – reducing delays and making the process as smooth as possible.

**National**  
Windscreens







Windscreens

## Auto Windscreens

Auto Windscreens is dedicated to delivering outstanding customer service, recognised by the Institute of Customer Service with its prestigious ServiceMark accreditation.

With over 70 locations and a wide-reaching mobile fleet, they offer convenient, nationwide coverage.

Our customers can easily book appointments through a user-friendly online system, access real-time support via live chat, and manage their repair journey through a dedicated customer hub







## Total Loss

# Total Loss

Each year, we manage over 5,000 motor claims where vehicles are deemed a total loss. Through our close partnership with Copart, customers benefit from access to the UK's largest dedicated salvage and vehicle transport fleet.

Copart manages the entire total loss process on AXA's behalf – from collection and inspection to settlement and salvage – ensuring a smooth, efficient experience.

We use digital tools like [Intelligent Vehicle Inspection \(IVI\)](#) to quickly identify total loss vehicles, allowing us to [settle claims in as little as 24 hours](#).





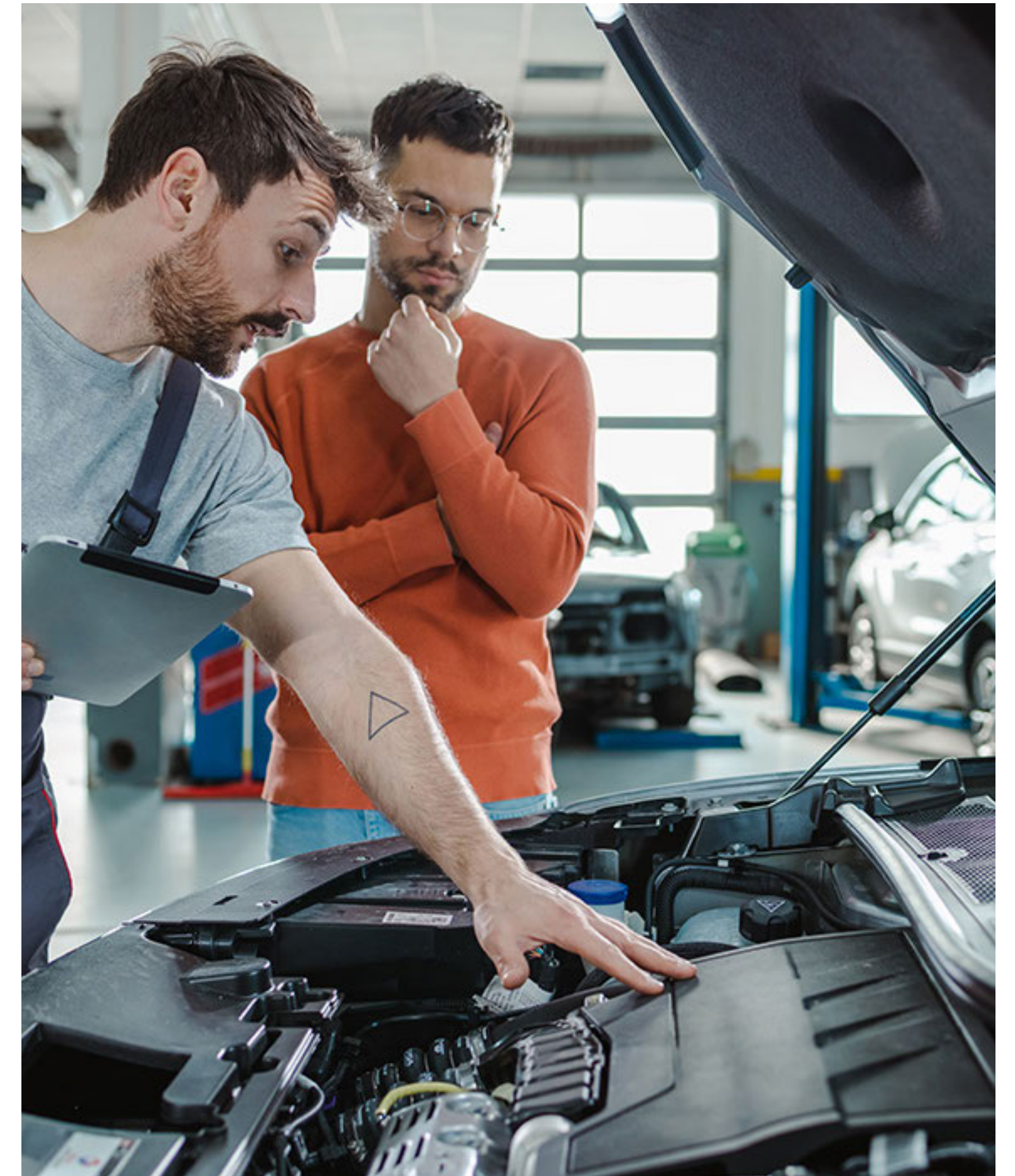


## AXA Engineers

Our in-house team of commercial motor engineers plays a key role in delivering fast, effective outcomes for customers.

Their expertise helps us navigate supply chain challenges, rising costs, and evolving vehicle technologies. Working closely with our approved repair networks, they provide:

- Accurate damage assessments
- Specialist support for complex cases
- Proactive claims resolution in response to market pressures
- Alternative repair solutions that meet high standards
- Thorough third-party vehicle damage assessments to ensure fair settlement







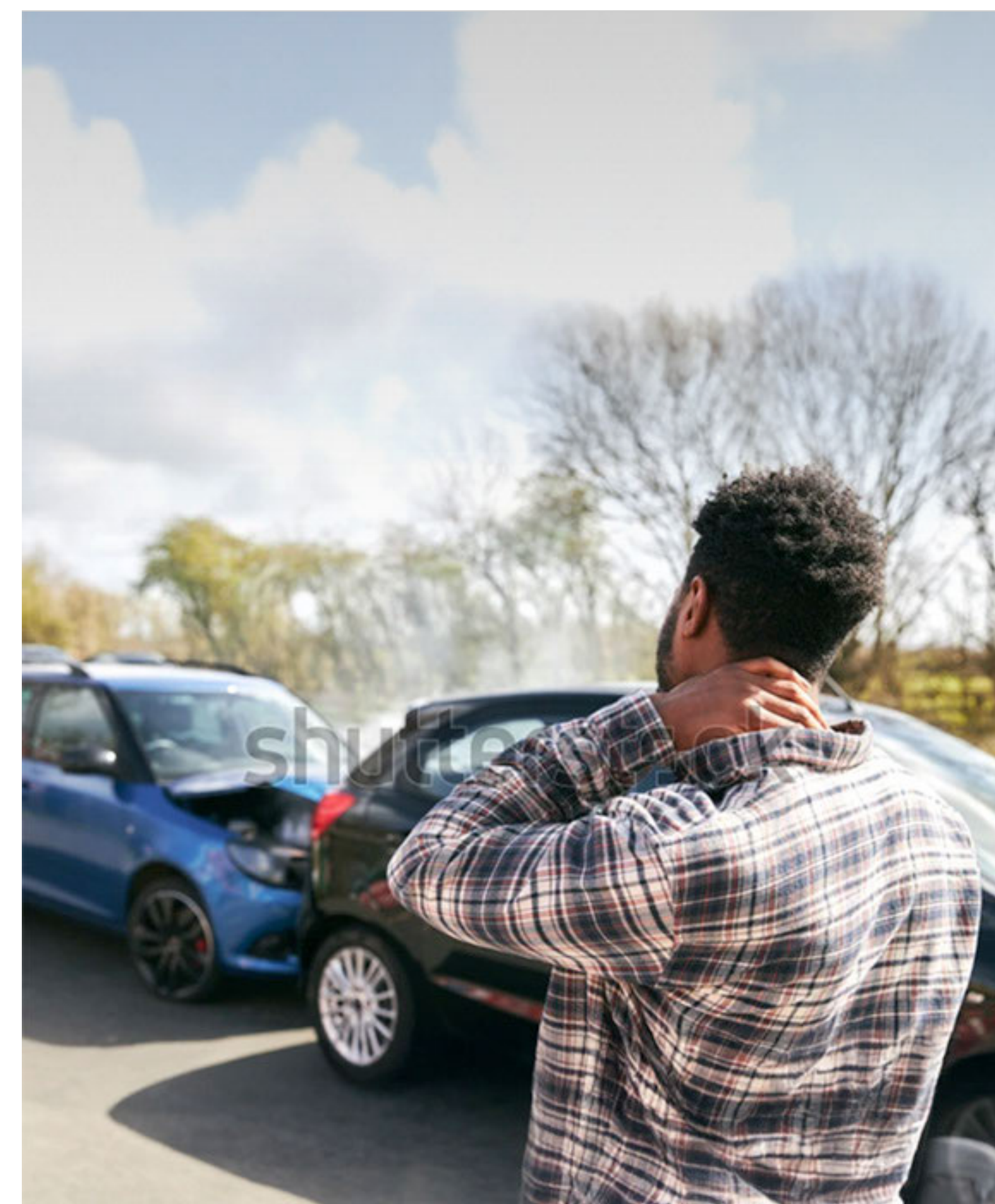
## Uninsured Loss Recovery

While we handle the insured aspects of commercial motor claims, customers may face additional out-of-pocket expenses not covered by their policy – like excesses, travel costs, medical expenses or loss of earnings.

That's why we've partnered with Ashtons Legal for over 25 years. Their experienced team supports customers through the recovery of uninsured losses, working to achieve fair outcomes with clear guidance, reassurance and practical help every step of the way.

**Ashtons**  
LEGAL

Uninsured Loss Recovery







## Third-Party Capture

When our customer is at fault in an accident, FMG acts as our trusted partner – managing the third party’s claim to help minimise costs and protect our customer's claims experience.

Our dedicated Third Party Claims Team aims to contact the other driver within one hour of the claim being reported to them. This quick response allows us to take control early, integrating the claim into FMG’s network for a smooth, professional process.

FMG arranges high-quality repairs and vehicle hire where needed, carefully managing costs while keeping the third party mobile. Every step is closely monitored to ensure fair treatment and cost efficiency throughout the claim.







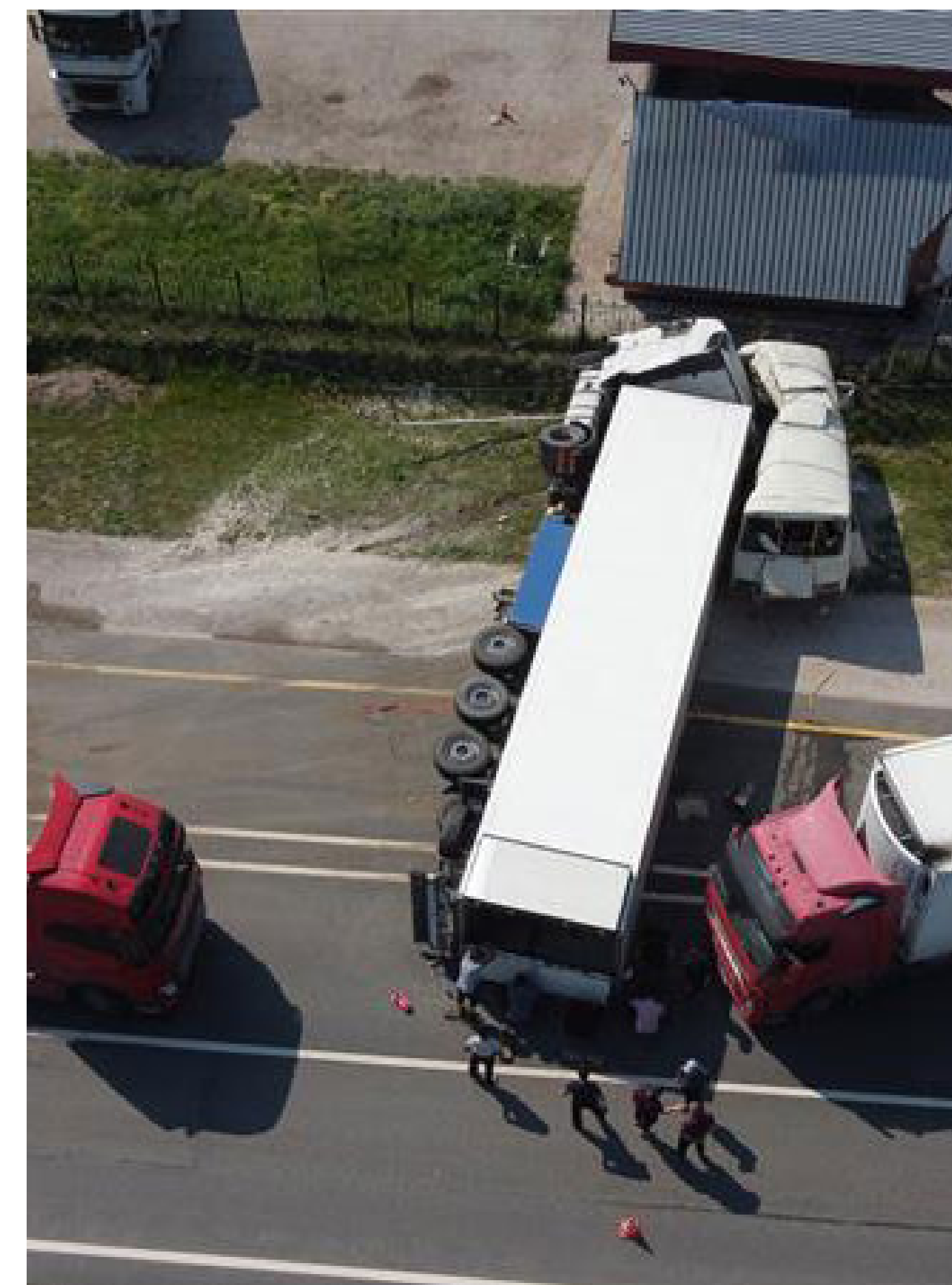
# Injury Claim Management

Injury claims are a major part of motor costs, but it's an area where we consistently perform strongly.

Independent benchmarking shows our results are among the best in the market, thanks to our clear, consistent approach.

Since the launch of the Official Injury Claim (OIC) process in 2022, we've adapted quickly, using smart decisions and strong processes to stay ahead. We assess each claim individually, helping to keep costs down and avoid unnecessary legal action.

Even when others have faced rising costs and more litigation, our calm, expert approach has delivered stability. Every claim is handled with care and expertise, ensuring fair, timely outcomes for our customers.





# Get in touch

**New and existing claims: 0345 900 4185**

**New claim notifications: [cmotornol.ins@axa-insurance.co.uk](mailto:cmotornol.ins@axa-insurance.co.uk)**

**Existing claims: [hmc.ins@axa-insurance.co.uk](mailto:hmc.ins@axa-insurance.co.uk)**