



Commercial Claims Casualty Claims Proposition





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 injury claims – allowing them to focus on what truly matters; their growth and success.



Casualty claims can be complex and sensitive. Our claims handlers and inspectors work closely together, combining technical know-how, early insight and a calm, confident approach to every case.

Whether it's a simple slip or a serious injury, we focus on understanding the facts quickly, supporting those affected, and safeguarding our customers' interests. It's about making informed decisions, at the right time, with the right people involved.

Victoria Coulson
Head of Commercial Claims Operations





Casualty Claims Operation

Managing liability risks can be complex. From workplace accidents to injuries in public spaces, casualty claims often involve sensitive issues, legal challenges and reputational concerns.

That's why we offer a joined-up claims service, bringing together legal, clinical and operational experts to deliver clear, fair and timely outcomes for our customers.

Our experienced team of claims handlers is supported by our claims inspectors, a trusted panel of solicitors and rehabilitation specialists. Together they work to protect those affected by injuries and support our customers through what can be a difficult time.





Casualty Claims Expertise

Our Liability Claims Team provides expert support across industries including construction, logistics, retail, hospitality and education. We focus on making the process smooth and fair for everyone involved.

Quick, Expert Action

From day one, our handlers take control, bringing in legal and medical experts when needed to understand what happened, prioritise sensitive cases and protect our customers.

Dedicated Case Management

Each claim is looked after by a dedicated claims handler, giving one clear point of contact and consistent support throughout.

Open, Honest Communication

We keep our customers informed at every stage, reducing uncertainty, managing expectations and building trust.

Fair and Balanced Outcomes

We ensure fair results for claimants while supporting our customers' business needs.





Claims Inspectors

When a claim needs deeper investigation, our **in-house inspectors** step in to gather the right evidence and help reach fair decisions faster.

Fast, Focused Investigations

Our inspectors act quickly - carrying out site visits or desktop reviews to avoid delays and keep claims progressing smoothly.

Reliable and Consistent

Because they're part of our team, our inspectors follow high standards and give our customers a consistent experience every time.

Stronger Defence Against Unfair Claims

By collecting evidence early, like photos, witness statements and site details, we can make quicker decisions and defend against exaggerated or unfair claims.

Teamwork That Delivers

Claims handlers, inspectors and legal experts work closely together, making sure our customers get clear updates and a coordinated service.





Rehabilitation

We partner with Corpore, a leading UK rehabilitation specialist, to support recovery after injury.

With over 27 years' experience and access to 5,000+ clinical experts, Corpore offers:

- Early assessments and personalised rehab plans
- Nationwide support through 60+ case managers
- Services like physiotherapy and mental health support
- Easy-to-use digital tools to improve access and engagement

Once we understand the key details of a claim, rehab is offered where suitable, helping injured individuals get back to work or daily life safely and quickly. This timely, personalised care leads to better recoveries and can help lower the overall cost of injury claims.





Legal Expertise

We work with a carefully chosen panel of law firms who are experts in casualty and liability claims.

When needed, legal specialists are involved early to help guide the claim and protect our customers.

Clear Advice on Complex Cases

Our legal partners give straightforward guidance on tricky or disputed claims, helping us make confident decisions.

Strong Defence Against Unfair Claims

They support us in challenging exaggerated or fraudulent claims, using evidence and expertise to protect our customers.

Smooth, Joined-Up Service

Legal teams work closely with our claims handlers to keep things moving and make the process easier for brokers and customers.

Early Involvement, Better Outcomes

By bringing in legal support early when it's needed, we help to achieve better outcomes and keep claims on track.





Claims Defensibility

We don't treat **defensibility** as an afterthought, it's part of our claims process.

With early input from our inspectors and legal experts, we take a proactive approach to:

- Gather evidence and documents quickly
- Set clear liability positions early on
- Reduce disputes and manage costs

This collaborative strategy helps us defend claims more effectively, protecting our customers from unnecessary payouts, reputational risks and long legal battles.

We also run regular reviews with our legal and best practice teams to keep improving our strategies, leading to stronger trust in how we manage liability claims.





Fraud Prevention

We take a leading role in fighting insurance fraud, using smart data, specialist skills and a proactive approach to protect our customers and keep the claims process fair.

Our award-winning Counter Fraud Team (Team of the Year 2024) is known across the industry for setting high standards. Working closely with trained claims handlers, field investigators and legal experts, they use advanced tools to spot and challenge suspicious claims early.

Together with our legal partners, we:

- Investigate suspicious claims thoroughly
- Challenge false or exaggerated claims confidently
- Manage legal costs and protect customer reputations

By identifying genuine and fraudulent claims early, we make sure honest claimants are treated fairly and take fast action when fraud is suspected. It's all part of reinforcing fairness and reliability in our service.





Get in touch

New and existing claims telephone number:
0370 900 0867

New claims email:
Liabilityclaims.ins@axa-insurance.co.uk

Existing claims email:
Boltonliabilityclaims.ins@axa-insurance.co.uk