



## AXA's Defence Excellence

At AXA, we consistently put our customers first and are committed to minimising the influence of fraud on policy premiums, all while safeguarding our customers' financial well-being.

Our dedication to fraud detection and claims defensibility has been acknowledged with the esteemed Counter Fraud Team of the Year 2024 award, underlining our team's exceptional work in combatting fraud and protecting our genuine customers. Claims defensibility goes beyond addressing fraud – our in-house claims inspector team plays a key role in maximising defence prospects & mitigating the risks of missed evidence that could impact claims defence.

AXA invest heavily in our people and technology and our expertise is a core enabler for claims defence.

### We have...



An award-winning Commercial Fraud Team (Winner 2024 – Counter Fraud Team of the Year)



77% of our Fraud Professionals are Accredited Counter Fraud Specialists or working towards accreditation – the recognised industry standard.



SIMBA – An in-house developed, data-driven tool that helps support the assessment and agreement of a fair level of compensation to injured third-party claimants.



The only insurer in-house Claims Inspector Team. The team are BS132000 accredited demonstrating our voluntary commitment to best practices and compliance in investigative services.

### This enables us to deliver:



#### Circa 6,000

injury claim investigations conducted annually by our in-house claim investigators, using both face-to-face and desktop methods – crucial for gathering information and evidence, and optimising defense prospects.



#### Targeted strategies

to manage costs and control personal injury claims. This helps us provide fair settlements to claimants with a better than market average cost (circa 4% lower\*) for non-tariff motor injury claims.



#### £52.87m

Fraud Savings across commercial claims\*



Legal liability repudiation rates of:

Up to **46%\***  
– Employers' Liability

Up to **53%\***  
– Public liability



First-time acceptance rates of circa 70% and low litigation rates for OIC motor injury claims\* – thereby reaching fair settlements swiftly and effectively minimising litigation and avoiding unnecessary third-party costs.



#### 5,043

Fraud Investigations\*





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