



AXA's Claims Inspectors - ACIT

AXA distinguishes itself from many other insurers by substantially investing in and taking great pride in our in-house expertise, including our specialised AXA Claims Inspector Team (ACIT).

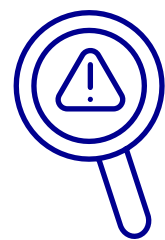
Our Claims Inspectors play a pivotal role in streamlining the claims process for businesses dealing with injury claims. They gather information and evidence to advance claims, offer liability assessments, recommendations for defending or settling claims, and counsel on mitigating future risks.

AXA Claims Inspectors



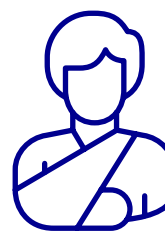
BS102000 & BS 7858 Accredited

Demonstrating our voluntary commitment to best practices and compliance in investigative services, ensuring the delivery of professional and ethical investigations.



34 Location Independent Claims Inspectors

Our team holds numerous industry-recognised qualifications from the Chartered Insurance Institute and the Chartered Institute of Loss Adjusters, reflecting a solid foundation in insurance principles. Many members also have NEBOSH and ACFS accreditations, highlighting their understanding of occupational health and safety, and counter-fraud expertise.



6,000 injury claims investigated annually

Using both in-person and desktop methods to gather information, evidence and optimise defence prospects.

What are the key benefits of ACIT?



Expertise & Continuity

Our claims inspectors work closely with our customers and look to have a deep understanding of company processes and procedures, resulting in more accurate and consistent investigations.



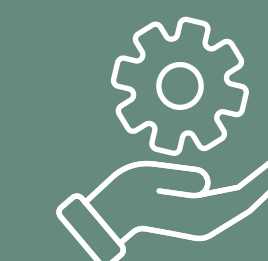
Faster Response Times

Our in-house team responds more quickly and flexibly to claims as they don't need to coordinate with external parties.



Enhanced Customer Service

The team align to the AXA values of putting our customers at the heart of everything we do, and provide a more personalised and efficient experience.



Greater Control

Having an in-house team allows for more control over the investigation process and ensures that our customers' interests are always prioritised.



What happens during a Claims Investigation?

Initial claim & review of claim details	The claim is notified to AXA and we determine if it's a formal claim or an incident notification for information purposes.
Claims investigator assigned	If it's a formal claim, we investigate the circumstances and assign a claims inspector.
Early broker & customer contact	Our claims inspector will contact our customer to arrange an on-site or remote investigation.
Investigation	We'll inquire about our customer's business, the incident, witnesses, and review the accident site.
Liability assessment & recommendations	Post-investigation, our claims inspector confirms their findings on liability and next steps and prepares a detailed report to share with our claims team.
Claim progression	Our claims team will be in touch to communicate the decision and next steps, with the claim handler managing the claim until completion.

What evidence is needed for a claims investigation?

- **Witness details** – anyone who witnessed the accident or individuals able to provide insights on training, previous incidents, or work systems.
- **CCTV or photographic evidence** – if available, should be securely retained as it can be vital in affirming or disproving accident circumstances or locations.
- **Accident documentation** – including accident book entries, reports to the Health and Safety Executive and internal investigation reports.
- **Background documentation** – risk assessments, training records, inspection records, written systems of work or instructions, attendance records, employment history, wage details, previous accidents, product information, leases, or contracts.

ACIT in Action

An on-site or remote investigation by one of our claims inspectors can significantly impact the outcome of a claim, helping protect our customers' interests by ensuring a thorough and accurate understanding of the incident.

Claim Scenario:

The Claimant Notification Form (CNF) asserted that on the 1st of July 2022, the Claimant sustained an injury to their hand while using a cutting machine that lacked a guard. At first glance, the claim appeared to be a straightforward case for accepting liability due to the absence of a guard.

Claim Investigation:

The claim investigation undertaken by our claims inspector revealed that the claimant was the production manager with 10 years of experience at the company and had sustained a hand injury while cleaning up metal shavings from a jigsaw, despite having removed the machine guard themselves.

The investigation revealed that the manager had not worn the provided gloves during the cleanup, despite company training materials and signed risk assessments mandating their use.

Furthermore, a coworker had witnessed the manager removing their gloves before the accident. As the manager had violated safety protocols, the claim was successfully denied and defended.