



The importance of getting personal with AXA Insurance

Personal Lines Proposition for Regional Brokers





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Our proposition

| Helping you to stay ahead



Let's get personal

It makes all the difference.

“Brokers, no matter their size or location are imperative to our business. And with our personal approach here at AXA, we support you every step of the way.

From our Onboarding team, to our Account Managers and support teams across the business, we all work towards one goal. Putting you at the heart of our business, ensuring our product lines are what you and your customers need but also working alongside you to deliver solutions. Solutions that will keep on improving as our businesses, clients and markets evolve.

Our regional broker proposition means we have a specific pricing model; market-leading Home, Motor and Goods Carrying Vehicle (GCV) solutions – with dedicated Underwriting teams for each solution; we really know our stuff.



Don't just take our word for it. Thousands of regional brokers are currently taking advantage of our market-leading suite of products, offered by our award-winning teams, helping them to win business year on year. With flexible, reliable, forward-thinking products, we offer the crucial competitive edge.

You can fulfill your customers' Personal Lines needs, whatever their level of cover, with one reliable, expert provider. We have a proven track record and we're a business that keeps going from strength-to-strength – we want to help you to do the same.

Your success means everything to us, so we continually invest to provide you with the support you need to reach your goals. We are always looking ahead, but also

analyse our history to identify any improvements, because we are striving to be the best at every opportunity.

Come and join us. We look forward to welcoming you.”

Tara Foley

Retail CEO
AXA Insurance UK & Ireland





When you arrange insurance for your customers, we know you want a dependable insurer that offers excellent, competitively priced products.

You also want the certainty of knowing your insurer is committed to you, wherever you're located.

AXA's Personal Lines proposition has been developed in collaboration with our broker partners, putting your needs at the very heart of our offering.



Take your pick

It's good to have options. Having real choice is imperative to meeting the needs of your customers and winning business. That's why we've worked hard with our broker partners to deliver a quality-assured, flexible range of products.

We've got your back

Being a good insurance provider isn't just about selling policies. What really matters is how we step up to the plate should the worst happen. We're determined to put minds at rest with outstanding service standards at a time when stability, action and reassurance is needed the most.

Empowered flexibility, enabling business

Each broker is unique, with your own set of requirements, strategies and working practices. That's why we offer cover through a broad range of product offerings, proactively tailor deals and give you flexibility over commission levels.

Let's go further, together

We love supporting our brokers. Those we develop close relationships with enjoy a wide range of value added services. From access to our CII accredited workshops and seminars, to benefitting from digital tools and marketing consultancy from Ignition, we'll help you to expand your horizons.

Our proposition

Take your pick

We've got your back

Empowered flexibility, enabling business

Let's go further, together



Take your pick

Drawing on years of experience, we've developed a range of quality products that you can select to best suit your customers' needs.



Home

Every customer is unique and a one-size-fits-all insurance product just isn't good enough.

That's why we've created a range of Home insurance products that cater for a broad spectrum of customer needs. So, whether your customer is downsizing to a smaller house or purchasing a high value property, you can be sure their home is in safe hands.

Did you know...?

We have a team ready to answer any Home queries by Live Chat on axaconnect.co.uk.



	WHO IT'S FOR	WHAT'S INCLUDED		WHY IT'S GOOD FOR YOU
		BUILDINGS COVER	CONTENTS COVER	
AXA First	For customers who want simple, straightforward home insurance but don't want to compromise on quality.	Up to £350,000	Up to £40,000 or £50,000 if IHP	You can provide the entry level of the market with a quality product. And if a customer's assets grow over time, you're perfectly placed to support with AXA Extra and retain their business.
AXA Extra	With broad limits and competitive premiums, this is the perfect choice for the majority of your customers.	Up to £1,000,000	Up to £75,000	Fantastic levels of cover that offer the peace of mind and scope necessary for most customers. Options for commission levels are available, providing strategic flexibility for your largest market.
AXA Advanced	Affluent customers' assets require enhanced, tailored home protection.	Unlimited	£75,000 to £300,000	Enables you to provide the extra competitive edge demanded with a high-end offering, safe in the knowledge that it's reinforced by the high levels of service expected by this kind of clientele. Clients also gain exclusive access to 'Heath at Hand!'
Residential Let	Your solution for landlords.	Up to £1,000,000	Cover for loss and damage	Provides an attractive blanket buildings sum insured limit of £1m, which is sufficient to cover the majority of Residential Let properties. This gives your customers peace of mind that they're not under insured.
Buy to Let	Fulfilling the needs of small investors and landlords, you can offer your customers the right level of cover at the right price.	Up to the sum insured	Cover for loss and/or damage to landlord's contents up to the sum insured	Designed for your customers who want or need a more comprehensive level of cover.

* We've teamed up with AXA Health to bring AXA Advanced customers 'Health at Hand' – a telephone helpline – 24 hours a day, 365 days a year. Qualified nurses, midwives and pharmacists offer support, information and guidance on health questions or worries.



Motor

Our pricing sophistication, coupled with our flexible trading approach, allows us to deliver quality products that meet your customers’ needs.

But more than that, we've worked with brokers and customers to really understand what makes the difference in the event of an accident or loss.

Why it’s good for you

The wide variety of remedial actions that we have in place and ready to go should a motor claim occur provide the personal touch that customers desire – and deserve – in their time of need. We know because it’s customers' feedback that helped us to develop them.

They'll help you stand out from the crowd, giving you useful USPs for gaining new customers and an increased likelihood of renewals.

Flexibility enables you to promote the product in a way that supports your business model.

Ultimately, you'll be confident that your customers – whether the main market or higher-end – will receive fantastic service from a team that genuinely cares.

WHO IT'S FOR	WHAT'S INCLUDED
<p>AXA Car</p>	<p>Designed to meet and exceed the needs of most Motor insurance customers.</p> <ul style="list-style-type: none"> ■ Courtesy car guaranteed as standard ■ Unlimited cover for factory fitted audio and satnav equipment ■ £1,000 cover to replace locks when keys have been lost or stolen ■ £250 cover for hotel expenses and alternative transport costs in the event that the customer is unable to complete their journey following an accident ■ Child seats replaced in the event of an accident, even if there's no visible damage ■ Mis-fuelling cover as standard ■ If death or disability occurs as a result of an accident, we'll pay a lump sum of £10,000 or £15,000 respectively ■ Uninsured Driver Promise – if the customer is hit by an uninsured driver, we won't step their NCD back and they won't be required to pay an excess for the claim ■ Three levels of commission offered for maximum flexibility – 7, 10 and 13%.
<p>AXA Car Plus</p>	<p>As well as all of the benefits of AXA Car, AXA Car Plus goes the extra mile to deliver peace of mind.</p> <ul style="list-style-type: none"> ■ Full UK breakdown cover included as standard ■ Roadside assistance to repair the vehicle at the roadside or transport the customer and up to six passengers to their destination or suitable local garage within 15 miles ■ Homestart if the customer breaks down within one mile of their home, or the vehicle will be taken to a garage within 15 miles.
<p>AXA Goods Carrying Vehicle (GCV)</p>	<p>Designed to meet the needs of van owners using their vehicle for personal or business purposes.</p> <p>Cover provided for the carrying of own, non-hazardous goods (excluding delivery services and hire & reward).</p> <p>For vans up to 4.5 tonnes Gross Vehicle Weight, with no more than 6 seats.</p> <ul style="list-style-type: none"> ■ AXA's comprehensive van insurance covers damage to the policyholder's van and damage to others, as well as damage relating to theft or fire. ■ It also offers cover for broken windows and windscreens, personal belongings and medical expenses. ■ Attached trailer cover provided as standard, with optional specified trailer cover also available.

All of our underwriting criteria is subject to full terms and conditions within our policy wordings.



Coverage and commission

Our range of products and associated commission variants are available through a number of software houses and are designed so that, where possible, you can choose the commission level in line with your business strategy.

And while you're empowered to be in control, our team is on hand to support you, should you need it.

If you haven't activated our products and would like to, simply get in touch with our Electronic Trading Team at electronic.trading@axa-insurance.co.uk; they're always happy to help.

Product Line	Product	Software House					Commission Variants
		Acturis	CDL	Applied Systems	Open GI	SSP	
Home	AXA First	✓	✓	✓	✓	✓	20%
	AXA Extra	✓	✓	✓	✓	✓	15, 20, 25%
	AXA Advanced	✓	✓	✓	✓	✓	15, 20, 25%***
	AXA Residential Let	✓	✓	✓	✓	✓	20%
	Buy to Let	✓	✓	✓	✓	✓	20%
Motor	AXA Car	✓*	✓**	✓*	✓	✓	7, 10, 13%
	AXA Car Plus	✓	✓	✓	✓	✓	
Goods Carrying Vehicle (GCV)	GCV	✓	✓	✓	✓	✓	10%

* 10% only **7, 10% only ***15 and 25% commission variants available via Polaris software houses



We've got your back

Delivering service you can count on, when it's needed the most.



Our proposition

Take your picture

We've got your back

Empowered flexibility, enabling business

Let's go further, together



We're proud of the service we deliver and know that it's what makes us – and you – stand apart. Our desire to keep the customer at the heart of everything we do is abundantly clear.



The importance of getting personal with AXA Insurance

Customer Service - our promise to you:

We'll always listen and respond to your feedback

We embrace a culture of continuous improvement to ensure we deliver on promises

We adapt our processes to make doing business with us as smooth as possible

You can get in touch with us whichever way suits you best; over the phone or by Live Chat on our AXA Connect website.

Claims – we understand just how critical service is:

- It's our responsibility to protect customers when the unexpected happens: you need to be 100% certain that your clients will be taken care of
- We're proud of our award-winning claims service, but we'll never rest on our laurels
- Being good isn't good enough. We're committed to constantly looking for ways to be even better
- We believe in transparency. Trust and reliability are key, so we've been working with independent review platform, Feefo, for several years.

Claims service

A cornerstone of our offering and what you've told us is what makes all the difference, our award-winning claims service is designed around five core principles:

Responsiveness

- Our Household Claims team settle over 40% of claims in under 7 days
- Average time from when the customer drops their vehicle at the repairers to when it's collected, fully repaired, is 9.8 days
- Initial customer contact from our approved repair network is 2 hours
- 100% of customers contacted within 4 hours to discuss theft claims
- Where we can make a 'Faster Payment', the money is in the bank within a couple of hours of reaching settlement.*

Flexibility

- Early identification of total loss due to flood claims: we're pro-active with 'One and Done'. For example, a customer's vehicle was in flood water on December 7. By December 11, they had collected their new vehicle
- Our core teams work extended hours, supported by an out-of-hours service, providing a 24 hour, 365 days response
- For Home claims, we offer a variety of settlement options, such as cash, replacement or repair
- Tools are available to help customers avoid having to take time off work to have a surveyor attend their property.**

* Home claims only.

** Dependant on claim type, although we're constantly looking for ways to enhance this proposition.

Transparency

- Our award-winning 'Making Claims Clear' initiative helps customers to understand the key reasons why we don't pay some claims
- We publish our repudiation rates and provide feedback on why claims are typically repudiated to help improve future customers' experience
- We want to continually improve our claims service, which is why we've introduced claims reviews via Feefo on our AXA Connect website
- Our 'Making Fraud Prevention Clear' initiative outlines our approach to combatting fraud.

Digital Claims Solution

- Brokers and customers have the ability to track the progress of a claim in real-time via our online eServe portal
- To prevent fraud, our Claims team will always carry out a final validation
- E-NOL is available across Motor and supports all claims areas.

Cost Containment

- We're working hard to create effective tools and controls to ensure fair claims settlements, with a focus on speed
- Full implementation of NOL will enable pro-active third party contact with significant cost savings and positive impact on loss ratio
- Use of our approved repairer network positively impacts loss ratio
- Opponent specific actions to understand and counteract Third Party insurance companies and solicitors acting on behalf of the Third Party, making bodily injury claims against our customers
- We have innovative anti-fraud solutions that minimise disruption for genuine claimants
- Dedicated resources to focus on recovery from 'at fault' parties.





Transparency you can trust

Your customers' satisfaction is everything, and it's never more tested than when a claim happens.

It ensures you receive repeat business, word-of-mouth recommendations and consequently, increased brand recognition and revenue.

By using the independent review tool, Feefo, we apply the feedback to continually improve our claims service, while at the same time showing our commitment to you.

Even if it works, we're working on it

We're confident in what we do, but we'll always test our comfort zone. Awards show that we put our money where our mouth is.

Since we were first assessed by IIC (Investors In Customers) in 2014, we've consistently scored highly, year-on-year with AXA Retail achieving the IIC Gold award in 2020. And while it's always nice to hear positive things, all feedback – good, bad, and ugly – is just as important to continually drive improvement.

As a result, brokers' feedback has directly impacted:

- A continued focus on delivering data enrichment and Insurer Hosted Pricing (IHP) to allow us to select and price risks more effectively in response to market conditions on Home insurance
- Investment in the Regional Account Management team to support regional brokers
- Support on regulatory issues, with our guide to GDPR being downloaded more than 5,000 times and over 500 brokers accessing our radar facilitated webinars.

These customers provide a snapshot of why our claims service can be trusted to deliver:

“A pleasure to do business with you. The service from start to finish was very professional and efficient.”

John Maloney

“Excellent, made one phone call and all was sorted from there, could not ask for better service.”

Merthyr Tydfil Leisure Trust

“Efficient and speedy assistance by friendly staff.”

Patricia Banks

“The claim was dealt with professionally and swiftly. Your colleague accessed all the necessary information and dealt with the claim immediately. He was courteous and acted in a professional manner to get the claim resolved during the telephone conversation and on the same day.”

Michael Fowler

“AXA is a brand that can be trusted and is respected by both clients and brokers.”

David Parker, A Plan

“Excellent service, quality products, first class claims service and a management team that works with you to develop the business.”

Paul, Quick Quote Insurance

“5 stars from me. Great service, I've claimed twice so far, once for the house pipe bursting and just now for a stolen kit. Both times AXA have been amazing and so helpful. They take the stress out of a bad situation so easily.”

Andrew Jackson



Our Regional Broker Account Team is led by Luke Warden, who has been in the insurance industry for over 18 years.



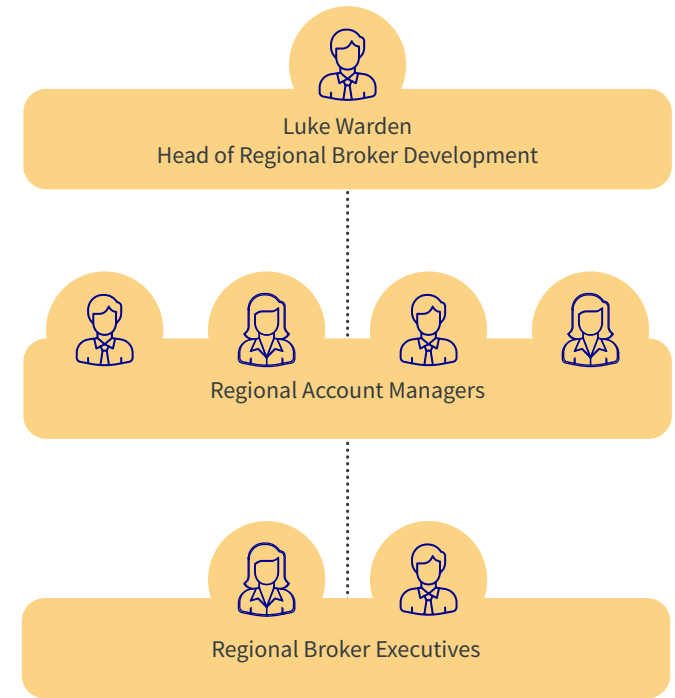
“Regional brokers play a pivotal role within AXA Retail and are the life blood for our business. My team are here to help you grow and nurture your business, and look after your clients needs. We aim to look for opportunities to identify areas where we can support you to achieve your goals and ambitions. We have dedicated Account Managers as well as Broker Executives who are available via phone or email. We are here, ready when you need us.”

Luke Warden,
Head of Regional Broker Development



Regional Development – we’re here to help:

- We’re passionate about supporting regional brokers and we know you value having someone at the end of the phone who understands you and your business
- We have dedicated Account Managers looking after you and your customers’ needs: help on the phone or face-to-face, whenever it’s needed
- Our regional segment has grown year-on-year: to keep ahead of demand and deliver the best support, there's constant investment in staff, service and products
- Your Account Manager will assist your business in whatever capacity you need: from claims, underwriting rules and product training, to support on devising a placement strategy, marketing and business plans.
- Our Regional Broker team is ready and willing to help you when you come on board with us. With years of experience our team is built to support and guide you to grow your business and share with you everything that AXA has to offer.



Our proposition

We've got your back

Empowered flexibility,
enabling business

Let's go further,
together



Empowered flexibility, enabling business

No two customers are the same, so in our experience, the best way to help you win and retain business is through flexible trading.



Flexible trading

- Tactical deals are available to help you grow your Home and Motor business
- You decide on commission uplifts to align with your strategy
- Using FCEDI models, you can trade either face-to-face or over the phone*
- You can offer flexible Direct Debit agreements
- Marketing support is provided by Ignition.

* Except for aggregator business or quote and buy online. For everything else, we're here.



Home

GROWTH

The challenge:

- A regional broker with a large Motor book was looking for a solution to cross-sell into Home
- They wanted to grow their business, without expanding into new customers or purchasing expensive leads from the market.

The solution:

- We worked closely with the broker's sales team to create a cross-selling strategy
- A number of trading ideas were developed to support the broker's initiative
- Marketing expertise was provided by Ignition to help the broker realise its cross-sell potential
- The broker is now going from strength-to-strength with revenue growth, and client retention is at an all-time high.

Motor

CONSOLIDATION

The challenge:

- An established regional broker with multiple branches, principally focussed on Commercial Lines business, wanted to consolidate their Motor book
- Broker approached a number of preferred insurer partners with a view to agreeing a bespoke deal
- Broker had a strong existing relationship with AXA Commercial but limited Motor with AXA Personal Lines
- Broker set a deadline for the deal to be agreed by 1 May.

The solution:

- We quickly responded to the broker and agreed sharing of information to enable us to assess the opportunity
- Within a week, we'd put forward our proposal for the bespoke deal, including new business premium flexibility tools and commission enhancement
- Deal agreed and went live in April.



Let's go further, together

Drawing on years of experience, we've developed a range of quality products that you can select to best suit your customers' needs.



Our proposition

Take your pick

We've got your back

Empowered flexibility,
enabling business

Let's go further,
together



We've introduced a fantastic range of value added services for regional brokers who are actively committed to working with us.

Ours is a relationship we'll nurture – it's not just about our own growth; we have a vested and genuine interest in your future too.



The importance of getting personal with AXA Insurance

Grow your People – CII accredited structured learning

- Local team skills training on topics such as price negotiation, customer segmentation and contact planning
- Access to our highly regarded leadership training events such as our popular AXA Broker Talent seminar in Bordeaux and our AXA Broker Director seminar
- Funding support for CII Regional Broker Academy workshops (with top up funding if also Chartered)
- Invitations to AXA broker events and seminars with access to our senior AXA Leadership team.

Grow your Business – delivered by Ignition NBS Ltd

- Access to data and profiling services to help you to better understand your customers and their Personal Lines insurance needs
- Marketing consultancy and delivery across the complete range of marketing services, including lead generation; training; web and social media design and build; video production; creative design services such as branding or email campaigns/print solutions; and access to the Ignition CRM bulk email campaign tool
- We can also help you build specific marketing campaigns (for example, cross-sell campaign activity).



Don't just take our word for it

While we can try to explain why you should work with us, sometimes it's good to hear from those who have already:

“ The policy coverage is good, the wording is in 'plain English' which is easier to understand. A well known company and price competitive.”

Steven Patch, Lloyd & Whyte

“ We have a great relationship and are confident they could solve any issues that we had.”

Ronnie, MEM Insurance Brokers

“ One of the best insurers and always helpful.”

Richard, Scott Blain

“ A superior insurer, employing some of the best talent in the industry.”

Nick, Motor Broking Limited



Our proposition

Take your pick

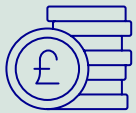
We've got your back

Empowered flexibility,
enabling business

Let's go further,
together



AXA - an insurer you and your customers can trust



Total revenue for AXA UK & Ireland £4.62bn



AXA is in the Glassdoor 2021 Top 25 Best Places to work



Personal Lines Intermediaries accolades:

- * Investor in Customer (IIC)-Gold Award 2020
- * Insurance Times - Personal Lines Insurer of the Year 2020
- * Personal Finance-Best Home Insurance Provider 2020



105 million clients in 63 countries



In 2011, AXA was one of the first insurers to achieve Chartered Insurer status from the Chartered Insurance Institute (CII)



We have a real desire to do more business with our Personal Lines regional brokers



UK Contact Centre Awards 2019

- * Contact Centre Manager of the Year
- * Team Leader of the Year



Valuable broker support and training available

2018

- * Team Leader of the Year
- * Support Team of the Year
- * Quality Manager of the Year
- * Well-Being Programme of the Year



Award-winning claims service delivering award-winning initiatives

Our proposition

Take your pick

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Empowered flexibility, enabling business

Let's go further, together



Get in touch

We'd love to work with you

Our Personal Lines proposition combines flexible trading, excellent service, an extensive choice of products and numerous value added services – all under one roof. Our team would welcome the opportunity to discuss it with you and to see if we could support your business. If you have something in mind or would just like to find out more, please get in touch with your usual AXA contact or:

✉ PTCBrokerdevelopment@axa-insurance.co.uk

Did you know?

If you have a question about one of our products, you can also speak to a member of the team and get instant answers by Live Chat on our broker website, AXA Connect.

www.axaconnect.co.uk/personal-lines



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