



Enhancing Efficiency in Total Loss Claims

At AXA, we use Artificial Intelligence (AI) technology and work closely with our supplier partners to swiftly identify and manage total loss vehicles. Discover more about our process and how you can help us to ensure a smooth claims experience.

Total Loss

- A total loss vehicle, sometimes called a ‘write-off’, is one that has been damaged to the point where it is no longer cost-effective, practical, or safe to repair. This includes vehicles that have been stolen and not recovered.
- To identify a total loss, the repair costs are compared to the vehicle’s actual cash value.
- Various factors such as age, mileage, condition, manufacturer-fitted accessories, post-manufacture accessories, and outstanding modifications are considered when assessing if a vehicle qualifies as a total loss.
- AXA Commercial handles over 5,000 motor claims annually where repair costs exceed the vehicle’s value.

Making the decision

- To speed up claims and ensure accurate total loss identification, we use digital tools to decide if a vehicle is repairable or a total loss, a crucial step in the claims process.
- This includes Intelligent Vehicle Inspection (IVI), a modern, self-serve process that takes less than 2 minutes
- A weblink is sent via text message to the individual in possession of the vehicle (usually the driver), and they are clearly directed to enter the basic vehicle information and upload photos of the damage.
- Using artificial intelligence, IVI then evaluates the information submitted to make a total loss decision.

Intelligent Vehicle Inspection

● **Time to decision:**
60 seconds

● **Accuracy**
86% (a 25% improvement vs traditional methods of total loss assessment)

● **Result**
Quicker vehicle collection and processing

Vehicles in Scope of IVI



Cars
(including estates, saloons and hatchbacks)



Pickup trucks



Sports cars
(excluding exotic / hypercars)



Car-derived vans



Short wheelbase vans
(e.g. minibuses, transits)

Vehicles out of scope of IVI



Commercial vehicles
(e.g. flatbeds) or those with specialist equipment installed



Vehicles larger than vans



Copart

- In 2017, AXA appointed Copart as our exclusive salvage service partner.
- Copart have Delegated Authority to manage total loss vehicles up to £50,000.
- Should IVI determine a vehicle is a total loss, an automatic instruction is sent to Copart to manage the collection, inspection, assessment, and payment process.
- For vehicles valued at up to £10,000, valuation assessments and payment can be completed without physical collection and inspection, (provided Copart has all required information through the IVI submission).
- Copart also manages the vehicle salvage after settlement agreements are reached with customers (or finance houses, if the vehicle is financed).

Ensuring a Smooth Total Loss Journey

To enable the use of IVI, please provide the following at the First Notification of Loss:

- The contact details of the person who can provide the vehicle information and upload photos of the damaged vehicle through the IVI link, including their mobile phone number.
- The main contact for claims progression
- Driver's name and date of birth.
- Date the driver passed their driving test and if they hold a UK licence.
- Details of any convictions and any medical conditions disclosed to DVLA.
- Length of UK residency.
- What the vehicle was being used for at time of incident.
- Details of the owner of the vehicle
- If there are any modifications to the vehicle.

IVI in Action

AXA & Copart recently worked together to settle a total loss claim for an accident involving a Mercedes Sprinter van in just one day, using the IVI triage tool.

The driver reported the claim directly to AXA in July 2024, completed the vehicle information, and uploaded photos as directed by the tool.

IVI assessed the vehicle as a total loss, and a total loss payment was issued and cleared within a matter of hours, resolving the claim within just one day!

Customer
Feedback:

NPS rating - 10/10

AXA was "extremely helpful and swift in handling my claim"

Get in Touch

For more information, please reach out to your Claims Relationship Manager or AXA Representative.

Need to make a Commercial Motor Claim?

New claim notification:

✉ CmotorNOL.INS@axa-insurance.co.uk

☎ **0345 900 4185**

Existing claims:

✉ HMC.INS@axa-insurance.co.uk

☎ **0345 900 4185**

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