

## Phil Bayles

“One of the tag lines we have is being famous for claims. We want claims to be the number 1 reason that people place their business with Aviva. It’s about having a fast and more importantly a fair approach to claims – we look for ways to pay claims, not ways not to pay claims. It’s at the heart of our offering and it’s really really important to us that our claims service isn’t in the pack, it actually stands out.

I think what’s really important to us is that the outcome has to be that the customers feel well looked after, they feel well informed through the process and they get what they’re entitled to as quickly as possible.

In our direct business, there’s around 50% first day notification of claims. In the broker channel it’s only 25%. We know from the longer notification takes, we know it gives solicitors the opportunity to get involved, credit hire companies and that significantly inflates the cost of the claim.

The sooner we get hold of a claim, the sooner we can start to manage the process in the client’s interests. What we do know is that the longer takes to notify a claim then all sorts of third parties get involved, whether that’s credit hire companies, whether that’s solicitors, or organised gangs who are trying to make money off the back of fraudulent insurance claims.

For us, tell us quick and early, we can then deploy our resources, to manage that claim properly and keep the bad guys out. If we do find evidence of fraud, then we will go after them. That’s in societies interest, brokers interest and the end clients interest.

There’s actually 2 things, I think first and foremost, it’s a better customer experience. We want our customers to be delighted with the claims service they receive. I think out brokers want their customers to be delighted. The quicker we know about that claim, the sooner we can get our expert claims service working on that customer and getting whatever the problem is put right as quickly as possible. The client wins, and that’s really really important.

Secondly, I think, for us it’s about fighting a societal ill. Insurance fraud, frictional costs caused by third party lawyers and aggressive credit hire companies, just leech money out of the insurance industry and ultimately affect the costs of premiums to our end clients which we want to keep down to affordable levels. It’s really important and helps us tackle that issue and make sure that insurance is affordable for people.”

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