



SX3

Leading the way,  
with clarity & bright ideas

Tailored solutions for the insurance industry - from  
people who've walked in your shoes.



AUDIT & REVIEW



CONSULTING



RESOURCING

[www.SX3.co.uk](http://www.SX3.co.uk)



# Welcome to SX3

“ In 2014, I teamed up with fellow practitioners who had reached the highest levels in the insurance market to create SX3. ”

In the insurance industry today, selecting an audit or consultancy partner often forces businesses into a difficult compromise. Do they choose:

1. Large corporate consultancy firms that offer clients a broad portfolio of services, but their high fees come with a significant drawback: they often lack the 'real world' practitioner knowledge and experience that is crucial for effective solutions.
2. Smaller specialist firms, that while possessing deep expertise in niche areas, can struggle to scale their operations to meet the increasingly diverse needs of clients and lack the breadth of knowledge required for a multi-faceted insurance sector.

I founded SX3 because no one in our industry should have to make such compromises.

**Adrian Gilbert** - Managing Director

## Our Mission

Our mission is to change the face of auditing and consultancy services to the insurance industry - blending deep sector experience with the flexibility to tailor and adapt services to the diverse range of challenges and opportunities across the insurance ecosystem.

## Our Values

### Quality First

We prioritise excellence in service delivery above all else

### Candid Professionalism

Our communication style is defined by honesty, transparency, and directness

### Execute Boldly

We thrive on taking confident, decisive action to the benefit of our clients

 SX3

Trusted by some of the biggest names in the industry

For over a decade, SX3 have been delivering tangible outcomes and value to our clients in their chosen market

 AON ageas ZURICH MS Amlin Hastings DIRECT esure Crawford Liberty Mutual  
INSURANCE NFU Mutual  
INSURANCE | PENSIONS | INVESTMENTS ACASTA  
EUROPE LIMITED Arch | Insurance PREMIER ABTA brokerdirect  
building relationships delivering quality One Call  
INSURANCE bennetts FLOCK HAVEN  
INSURANCE bgl Kindertons  
accident management marshmallow EXTRA  
COVER  
INSURANCE TRADEX  
INSURANCE SERVICES Collingwood  
Insurance Services CHUBB The New India  
Assurance Co. Ltd SOMERSET BRIDGE  
GROUP Lyons Davidson  
SOLICITORS TAYLOR  
ROSE Slater  
Gordon  
Lawyers EVERSHEDS  
SUTHERLAND minster | law  
MOVE FORWARD Sollicitors  
Ellisons redde  
pc handl Willis Towers  
Watson Munich RE Mulsanne  
Insurance Services WNS  
Assistance Broadspire  
BY CRAWFORD & COMPANY Guernsey Financial  
Services Commission polo  
WORKS TESCO  
Underwriting SOMPO EMaC Antares first  
INSURANCE redsands  
insurance and life assurance

# Meet the Management Team



**Adrian Gilbert** - Managing Director

Adrian is an accomplished insurance professional with extensive experience in claims management, strategy, customer relations, and supply chain across multiple business lines including Motor, Property, and Casualty. He has held leadership roles at QBE, Prudential, BGL Group, and others.

 [adrian.gilbert@sx3.co.uk](mailto:adrian.gilbert@sx3.co.uk)



**Lorraine Bussey**  
Client Services Manager


Lorraine has 20 + years' experience in claims, working for Motor, Property and Casualty insurers. A significant part of Lorraine's prior experience has been to oversee and audit the performance of outsourced claim functions.

 [lorraine.bussey@sx3.co.uk](mailto:lorraine.bussey@sx3.co.uk)



**Matthew Teague**  
Client Services Manager


Matthew has over 25 years of experience in claims operations, client account management, and auditing. He has held senior roles in firms such as DAC Beachcroft and Plexus Law, where he managed client accounts, oversaw complex audits, and drove operational improvements.

 [matthew.teague@sx3.co.uk](mailto:matthew.teague@sx3.co.uk)



**Richard Pilkington** - Head of Audit Services

Richard has 35 years in the insurance industry as a seasoned General Insurance professional with expertise in claims technical and operations management, including field force, supply chain, counter fraud, disease and rehabilitation across multiple product lines. He has held senior roles at NFU Mutual, AXA, G4S, and ReeP Solutions.

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**Nicola Bugbee**  
Client Services Manager

Nicola has a wealth of expertise in claims management, counter-fraud operations, and litigation. She has led teams and developed claims processes for leading insurers and consultancies, including managing audits and quality assurance programs.

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**Lee Johnson**  
Program Manager

Lee has nearly 40 years' experience in the insurance industry, building and supporting claims operations and supply chains for Prudential, GRE/AXA, Hoopers Engineering and the BGL Group.

[lee.johnson@sx3.co.uk](mailto:lee.johnson@sx3.co.uk)



**Laura Philips** - Head of Operations

Laura has 35 years' experience of managing operations for the insurance market across all classes of business. Laura previously held positions with 1st Central, ERS Syndicate 218, Hastings Direct, and Xchanging / Lloyd's.

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# A different way of working

Tailored solutions for the insurance industry – shaped from the experience of real-world challenges

## Built by Practitioners

SX3 was created by seasoned insurance professionals who have first-hand lived experience at senior levels in Insurance across the full range claims management.

## A unique Associate Network & Consultancy Ecosystem

We maintain a curated network of over 70 independent associates who have held senior positions in claims and insurance operations. Alongside this is our eco-system of independent trusted partners and consultants who have worked in industry and consultancy and are subject matter experts.

## Real-world Experience

Unlike other larger consultancy firms, our services are delivered by people with real-world experience, ensuring we get to the nub of your challenges, and offer practical, actionable insights coupled with delivery.

## Agile & Flexible Resource

SX3's service delivery model provides you with the ability to flex and scale your business as needed.

We can provide additional interim resource to support you through rapid growth, major projects, periods of surge, or to help cover skills and capability gaps.

## Truly Independent

As a truly independent firm, we are invested in your success. Our audits, reviews, and assessment are objective and unbiased, ensuring your needs are met with genuine, impartial advice, market insight and recommendations.

## Tailored to Your Needs

We know that every client and assignment comes with its own unique set of challenges and goals. We tailor our services to your unique requirements, adjusting skills sets, scope, speed, and approach to deliver the most effective and timely solutions.

## Empathetic Approach

Our approach and ways of working are centered on building consensus and employing a people and customer led approach to change, protecting your organisational culture supporting effective audit and consultancy services

## Passionate Value Creators

At SX3, our focus is on driving tangible, impactful results for our clients. That's why we only take on work where we believe we can deliver measurable value and demonstratable return on investment.



## Audit, Review & Quality Assurance – Our Expertise

Delivering independent, expert-led objective assessments & benchmarking, resulting in practical & actionable insight

Claims operations face numerous challenges, from regulatory compliance and increasing claim costs pressures to reserving accuracy and shifting consumer expectations.

At SX3, we understand these challenges and can tailor our audit, review and quality assurance services to meet the specific needs of each client. Our audits are designed to deliver objective and balanced findings, and we work closely with clients to achieve early consensus. Swift delivery of our audit results allows for prompt implementation of recommendations to support any necessary change.

Our deep industry knowledge and extensive industry insight allows us to provide clear, actionable outcomes. Across several lines of business, we can you understand how your claims operation is performing compared with your market peers.

**Richard Pilkington**  
Head of Audit Services

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### Claims Handling

Evaluating the competence, decision-making, processes and compliance of claims operations – ensuring high standards and proactive management to help you minimise risks, streamline operations, and improve customer satisfaction.

### Leakage

Our comprehensive leakage audits identify and quantify leakage rates, frequency, and root cause. By addressing both hard and soft leakage, we help you reduce unnecessary cost and improve overall financial performance.

### Run Off Oversight

Our strategy reviews focus on the acquisition and management of legacy portfolios – providing insights and recommendations to optimise run off speed, reduce administrative burden, and control indemnity spend.

### Regulatory & Compliance

Ensuring your operations meet regulatory and legislative standards, adhere to SLAs and KPIs, and manage risks effectively – our compliance audits provide peace of mind by safeguarding your business against regulatory pitfalls and enhancing operational efficiency.

### Reserving

Assessing the accuracy, adequacy, and timeliness of your reserving practices, including dormant and reopened claims – ensuring financial stability through assurance on reserve provisions and actuarial projections.

### Lloyds & London Market

Detailed audits of delegated authority TPAs and coverholders to ensure compliance, enhance accountability, and maintain the integrity of your claims processes.

**LLOYDS** Approved Auditors



**SX3**



## Sectors and Service Areas

Unparalleled depth and breadth across multiple lines of business in the insurance market

Our strength lies in our ability to adapt our broad expertise to each client's unique situation. Whether addressing specific operational challenges or delivering comprehensive audits, we leverage our wide-ranging knowledge to deliver impactful, customized solutions.

Our dynamic network of associates and eco system of consultants ensures that clients receive precise, relevant insights that drive meaningful improvements. By harnessing this diverse array of skills and experience, SX3 can support a broad spectrum of insurance market partners across geographies, in addition to experts who are fluent in a number of languages,

### Personal Lines

- ▶ Motor
- ▶ Household
- ▶ Travel
- ▶ Gadget
- ▶ Pet
- ▶ Legal Expenses
- ▶ Accident & Health

### Commercial Lines

- ▶ Commercial Property
- ▶ D&O
- ▶ Motor
- ▶ Employers Liability
- ▶ Public Liability
- ▶ Legal Expenses
- ▶ Professional Indemnity

### Specialist / London Market

- ▶ Marine
- ▶ Aviation
- ▶ Disease
- ▶ Energy
- ▶ Warranty
- ▶ Financial Lines

### Sectors

- ▶ Insurers
- ▶ MGAs
- ▶ Reinsurers
- ▶ Brokers
- ▶ Regulators
- ▶ Market/Trade Bodies
- ▶ TPAs
- ▶ Supply Chain
- ▶ Legal Services

### Geographical Coverage

- ▶ UK & Ireland
- ▶ Europe
- ▶ Middle East
- ▶ North America

### Language Expertise

- ▶ English
- ▶ French
- ▶ German
- ▶ Italian
- ▶ Spanish
- ▶ Turkish





# Consulting

Is the future of insurance happening without you?

Amid constant change, economic uncertainty, and disruption from Big Tech, the insurance sector faces numerous challenges that demand strategic thinking and precise execution.

Our bespoke consultancy services are tailored to address the pressing issues faced by the market, offering comprehensive support to navigate both the immediate environment as well as enabling you to define and deliver on your future ambitions.

Leveraging the breadth, specialist knowledge and lived industry experience of our ecosystem of industry experts and trusted partners, combined with our deep heritage in claims, we help you identify and resolve your most critical challenges to create best in class.

Our collaborative, no-nonsense approach delivers practical outcomes and tangible results, driving out cost and complexity, and delivering on time against a "no surprises" budget.

**Adrian Gilbert**

Managing Director

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## Strategy

Working with you to define your strategic options be they enterprise wide or operational

## Transformation

Fact based hypothesis to produce a quantified portfolio of rigorously, validated opportunities coupled with market sizing and benchmarking

## Data, Digital & Automation

Design and use of data and digital roadmaps to drive straight through processing, streamline customer communication, increase adoption and put data insights at your fingertips.

## People, Culture & DEI

Attracting and retaining the best talent in the market through resourcing, well-being and development of a diverse and inclusive culture, enhancing employee and customer experience

## Customer Engagement & Experience

Customer assessments and CX driven technology tooling to drive differential customer engagement ensuring clarity throughout the customer journey

## Cost Management

Cost transformation framework to target cost take out and operating model opportunities to deliver sustainable benefit

## Procurement & Supply Chain

Helping you to manage your eco-system of strategic partnerships, working together to provide seamless claims for customers and value creation

## Regulatory, Risk & Compliance

Navigating the increasingly onerous regulatory environment, to enhance compliance and minimise risk.





# Consulting Services

Clarity in your journey, certainty in your destination

## Strategy

Enterprise strategy assessment, development and gap analysis across the full claims lifecycle –people, technology, data, systems and process ensuring your approach is fit for purpose. Defining a strategic roadmap of options coupled with support to implement where required.

## Transformation

By refining your claims strategy and target operating model, we can help you to build a more efficient and cost-effective claims function. Harnessing the power of technology to improve your channels strategy and customer and employee engagement .

## Data, Digital & Automation

Using digital to deliver low or no touch claims helping you to test and learn and scale your transformation efforts using RPA, digital and AI at scale to reduce risk, improve efficiency and grow revenue and market share.

## People & Culture

Defining what "good" looks like – human combined with digital; strategic workforce planning based on required future capability, identifying priority gaps to refresh, resource and reskill; and sourcing and developing talent in line with performance, recognition and reward

## Customer Engagement & Experience

Combining customer research and insight with analysis of your operations from the customer's perspective – identify ways to enhance customer journeys and outcomes, from First Notice of Loss (FNOL) to settlement improving internal engagement and NPS.

## Cost Management

Identifying strategic insights to frame cost and operating model decisions to drive value; assessing your business using operational and structural levers to gain efficiency; and prioritise resources effectively and sustainably

## Procurement & Supply Chain

An independent assessment of your supply chain strategy, along with supplier and partner audits, drives real value. We assist with RFIs, due diligence, proof of concepts, and market research to ensure you gain the efficiencies and value from your suppliers aligned with market demand and business needs.

## Regulatory, Risk & Compliance

Helping you navigate the ever-changing regulatory landscape, ensuring your governance framework, policies and claims practices are fit for purpose, aligned and managed, protecting your business from regulatory risk, reputational damage and enhancing overall governance and compliance expertise and compliance tooling.



# Resource Solutions

## Winning the war for talent

Elevating your business performance by attracting, retaining and growing exceptional talent

The insurance industry is in a relentless race to secure top-performing talent, with competitors vying for game-changers who can elevate their business, drive innovation, and enhance existing capabilities. With a limited talent pool and a conventional recruitment approach, identifying, screening, and securing the best candidates is increasingly difficult.

SX3 resource solutions addresses these challenges by leveraging our dynamic network of associates, matching talent to clients' specific needs and culture, and providing rigorous oversight to ensure successful delivery.

**Laura Phillips**

Head of Operations

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### Top Talent Exclusive Networks

We secure the best performers before they hit the market through our unrivalled leadership reference and referral network across the insurance market

### Storytelling

Compelling narratives are crafted for your roles, attracting the ideal applicants through 1-on-1 messaging and effectively aligning them with your strategy, vision and future direction.

### Guaranteed Performance

We guarantee diverse talent at speed, providing high performers with proven track records who will exceed expectations

### Executive-Led, Client & Candidate Service

Senior leaders manage your projects, ensuring confidentiality and discretion, top-tier delivery, and a personalised, positive client and candidate experience tailored to your unique needs

### Cultural Alignment

We endeavour to align candidates with your culture and ethos, maximising the opportunity to provide the right fit.

### Flexible Cost Models

Flexible pricing based on your hiring need including percentage, fixed fee, and retained models in line with budget.

### Real-Time Transparency

We are committed to achieving the best outcomes for both clients and candidates. We keep you informed at every step, ensuring a positive experience for all.



# Resourcing Solutions

## Candidate Screening & CV Shortlisting

Streamline your direct hiring by cutting through the volume of applications. We quickly identify top candidates, handle initial screenings, and build your shortlist, ensuring you only review the best resumes while staying focused on core business priorities.

## Contingency & Interim Placements

Our model combines insurance and recruitment expertise. Specialists in claims handling, people management, systems, supply chain, project work, and audits we can fill resource gaps as needed. Placements range from a few weeks to 6 months, ideal for covering absences, busy periods, or adding project capacity.

## SX3 Claims Resources

In addition to retained and contingent recruitment we can offer you our skilled Associate Network of seasoned professionals to fill any unexpected or immediate vacancies as required. Recent examples include Interim Head of Operations; Interim Head of Compliance & Project Managers.

## Permanent Recruitment

We take an honest, consultative approach, understanding clients' requirements, values, and culture to deliver a personalized service. Our consultants have extensive networks and deep insurance market expertise. Recent placements include Head of Claims, Head of Business Support, Forecasting and MI Manager, and Complaints Managers/Handlers.

## Market Research

We can provide your business with essential market intelligence, identifying diversity trends, and benchmarking salary and rewards in the sector, locating skill pools in high-demand areas, and understanding geographical talent distribution.

## Executive Search

Using proven executive search methods, we deliver exceptional results faster, and more cost effectively, than the competition. Our powerful search, engagement and process management methods secure the critical leadership and strategic hires you need.

## Coaching

We help talented individuals to recognise, position, and effectively express their value. Through direct support, and advice, we help candidates with their resumes and interview preparation as well as leveraging their personal and professional networks.

## Career Support

For those finding themselves in a redundancy situation or looking for a portfolio /consultancy career, SX3 can provide insight and advice. This is at no cost to anyone facing redundancy / considering a career change

# What our clients say

We have an established reputation for delivering clear, actionable findings, backed by impressive knowledge and expertise. Our straightforward approach consistently adds value, helping our clients to achieve their goals.



SX3 performed a claims review with skill, professionalism and diligence. The report provided a benchmarking comparison against our industry peers for claims handling quality and claims leakage. This was extremely useful as it highlighted areas where we are market leaders and pinpointed areas where improvement opportunities exist.



We are impressed with the quality of SX3's audit reports. The results are presented in clear, concise ways making it easy to identify the key issues. The expert commentary is insightful using language that claims professionals understand.



SX3 impress with their extensive experience, industry credentials and a large network of useful contacts and suppliers. They demonstrate a great grasp of the market, and have their finger on the pulse of what's shaping and influencing claims handling in both motor and property claims



We appreciate the comprehensive claims audit report submitted by the team of SX3 with remarkable insight into the vulnerable areas of claims management. The reports are extensive and reflect their industry experience. The team set everything up, made all the arrangements, kept everyone informed and provided an impressive end to end service.



We were very happy with the service you provided us and would certainly like to work together in the future



Your approach was professional and direct. We needed to know where we were deficient and you helped us understand where improvements were required, you also helped us to make those improvements.



SX3 put us at ease from the start, they were consistently straight forward, factual and professional. The quality of the deliverables gave us real authority with critical stakeholders. Overall, we had a very positive Audit experience with SX3.



SX3 impressed us with their professionalism, market knowledge and expertise.



SX3's consultants really listened to our needs throughout the whole project and stayed accessible. The team proved to be flexible and went the extra mile for us.



Every journey  
begins with the first step



Take yours, with a  
free, no-obligation  
discussion with a  
member of our  
Management Team



AUDIT & REVIEW

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