

AUDIT · CONSULTING · RESOURCING

Practitioner insight. **Proven impact.**

Claims audit, consultancy and resourcing solutions for
the insurance market - from the people who have
walked in your shoes



Fixing the consultancy paradox^{x3}

Selecting an audit or consultancy partner can often force businesses into a difficult choice.

LARGE CORPORATE FIRMS

Scale & breadth, theory over practice

Offering 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 claims solutions.



SX3

NICHE & SPECIALIST FIRMS

Deep expertise, struggle to scale

While possessing deep expertise in niche areas, they can struggle to scale their operations to meet the increasingly diverse needs of clients - or lack the breadth of knowledge required for a multi-faceted insurance sector.

We founded SX3 so you don't have to make that compromise

Our Mission

To change the face of audit and consultancy in insurance, by blending genuine practitioner expertise with the scale and flexibility to meet the full range of challenges 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

Ex³perience matters

Our experience lets us get to the heart of your challenges quickly — and deliver practical, actionable solutions with confidence.

1000+

Years' collective experience

Earned in frontline claims and operational leadership.

50+

Senior associates & consultants

Specialism that spans every major class and territory.

80+

Leading organisations trust SX3

Insurers, reinsurers, MGAs, brokers, law firms and market bodies.

2014

Established & independent

A trusted, independent name in the insurance market for over 12 years.

Built by practitioners

Created by seasoned insurance and claims professionals who held senior leadership roles at major insurers, brokers and market bodies. We understand your challenges because we have faced them.

Associate ecosystem

A curated network of 50+ independent associates; subject-matter experts who have all held senior positions in claims and insurance operations.

Lloyd's approved auditors

Independently assessed and approved to deliver audit within Lloyd's of London, a recognised mark of quality, rigour and independence.



LLOYD'S

Built on ex³acting standards

Trusted by more than 50 insurers, reinsurers, MGAs, law firms and market bodies for more than a decade.



Three capabilities. One standard.

Every assignment shaped from the experience of real-world challenges in the insurance market.



Audit & Review

Independent, practitioner-led assurance across claims handling, governance, reserving, leakage and compliance.

- ▲ Claims file quality & technical accuracy
- ▲ Leakage identification & quantification
- ▲ Lloyd's & London Market audits
- ▲ Delegated authority & TPA oversight



Claims Consulting

Bespoke consultancy to navigate the challenges your operation faces and define the model you need for the future.

- ▲ Post-audit implementation support
- ▲ Customer experience transformation
- ▲ Data, digital & automation strategy
- ▲ Cost management & leakage recovery



Resource Solutions

Flexible interim and permanent talent - from specialist placement to executive search from across our market network.

- ▲ Interim claims management placement
- ▲ Permanent & executive search
- ▲ Coaching & career mentoring
- ▲ Access to 50+ senior associates

Audit, review & quality assurance

Independent, practitioner-led assurance - evidence-backed assessments that stand up to internal and regulatory scrutiny.

Claims handling

Assessing the competency, decision-making and controls of in-house and out-sourced claims operations to raise standards, reduce risk and enhance customer outcomes.

Regulatory & compliance

Providing assurance that operations, governance and controls meet regulatory and legislative standard; reducing risk and strengthening oversight.

Leakage

Identifying avoidable claims spend through detailed root-cause analysis; helping our clients to reduce cost and improve financial performance.

Benchmarking

Benchmark your claims performance against the wider market, using SX3's independent audit insight and extensive cross-industry claims expertise.

Reserving

Accuracy, adequacy and timeliness, reserving-philosophy compliance, dormant claims and closure rules.

Run-off oversight

Evaluating the strategy, speed and efficiency of legacy claim portfolios to optimise closure rates and control indemnity spend.

Lloyd's & London Market

Independent assurance over TPA and coverholders to maintain compliance, consistency and confidence in delegated claims handling.



Your audit, delivered your way

Independent assurance designed around your needs



Deep-dive audit

Structured, board- and regulator-ready assurance

- ▲ Annual claims assurance programs
- ▲ Delegated authority & TPA audits
- ▲ Thematic claims or leakage reviews
- ▲ Consumer Duty evidence & benchmarking

Right for you if:

You need a comprehensive audit & recommendations that stand up to scrutiny.

Retained oversight

Ongoing independent assessment of your operation

- ▲ Targeted file reviews & sampling
- ▲ TPA & supply-chain oversight
- ▲ Leakage checks & indemnity challenge
- ▲ Governance, MI & emerging issues

Right for you if:

You need flexible, on-going oversight across a range of areas without a full audit.

Issue review

Immediate expertise on a live, time-sensitive issue

- ▲ Complex, high-value claim assessment
- ▲ Disputed TPA or supplier position
- ▲ Small and single file audits
- ▲ Governance or process-failure review

Right for you if:

You need a more targeted assessment that provides impartial confidence and supports resolution.

Blended audit

Specialist QA alongside your internal audit team

- ▲ Audit design, scoping & frameworks
- ▲ Briefing internal audit teams
- ▲ QA of audit fieldwork
- ▲ Findings & knowledge transfer

Right for you if:

You need to augment internal teams with broader specialist expertise and added capacity

Our audit **delivery approach**

Four stage. One promise: **defensible findings, no surprises and outcomes you can act on.**



Scoping

A defensible scope,
agreed up front

- ▲ Calibrated to your risks and regulatory priorities
- ▲ Clear governance and sign-off ownership
- ▲ No scope drift, no ambiguity downstream

Fieldwork

A rigorous audit lens,
applied consistently.

- ▲ SX3's sector-calibrated audit framework
- ▲ Defensible evidence trail throughout
- ▲ Minimal disruption to your teams

Review

Findings tested before
they land

- ▲ Early sight of themes and emerging risks
- ▲ Factual challenge built into the method
- ▲ Stakeholders aligned ahead of report

Reporting

A report & that
earn its keep

- ▲ Board and regulator-ready evidence
- ▲ Recommendations sequenced by impact
- ▲ Clear, actionable next moves

Ex³pansive coverage

Every class. Every market. One standard



We work with

▲ Insurers & Reinsurers

▲ Brokers

▲ MGAs

▲ Regulators

▲ Market/Trade Bodies

▲ TPAs & Supply Chain

▲ Legal Services

Personal Lines

▲ Motor

▲ Travel

▲ Pet

▲ Accident & Health

▲ Household

▲ Gadget

▲ Legal Expenses

Commercial Lines

▲ Property

▲ Motor

▲ Legal Expenses

▲ Employers Liability

▲ D&O

▲ Public Liability

▲ Prof. Liability

Specialist / London Market

▲ Marine

▲ Disease

▲ Warranty

▲ Aviation

▲ Energy

▲ Financial Lines

Geographical Coverage

▲ UK & Ireland

▲ Europe

▲ Middle East

▲ North America

Claims consulting

We don't offer generic frameworks, we offer experience – from people who have led claims operations through the challenges you face

Post-audit implementation

Turning audit findings into operational reality - prioritising, planning and executing the changes that matter most.

Data, digital & automation

Where technology genuinely improves performance, and where human judgment remains critical. Diagnostic to delivery.

Customer experience & outcomes

Designing the claims journey from FNOL to settlement - balancing compliance with genuine customer-centricity.

Regulatory, risk & compliance

From Consumer Duty readiness to FCA preparation, governance design and operational risk management.

Cost management & efficiency

Identifying and recovering avoidable claims spend through root-cause analysis and leakage prevention.

Procurement & supply chain

Assessing, restructuring and optimising TPA and supplier relationships for performance and value.



Resourcing solutions

The right people, in the right roles, at the right time - drawing on our deep market network to connect you with the talent you need.

Interim placement

Specialist claims and insurance professionals at short notice - matched to your need and your culture.

Permanent & executive search

Proven search methodology to find, engage and secure the leaders who move your business forward.

Coaching & mentoring

Interview preparation, career navigation and network development - by people who know this market inside out.

Career transition

Guidance for those facing redundancy or considering consultancy - provided at no cost to the individual.



Meet the SX³ team

Combined in-house experience of 200+ years in insurance and claims leadership.



Adrian Gilbert
Founder

Claims management, strategy, customer relations and supply chain across motor, property and casualty. Former leader at QBE, Prudential and BGL Group.



Stephen Walker
Managing Director

20+ years' senior claims leadership across major insurers and specialist providers — claims quality, governance and complex delivery models.



Richard Pilkington
Head of Audit Services

35 years in general insurance, technical claims and operations management, field force, supply chain, counter-fraud and rehabilitation across multiple lines.



Laura Phillips
Head of Operations

35 years' experience of managing operations for the insurance market across all classes of business.



Lorraine Bussey
Client Services Manager

20+ years in claims for motor, property and casualty insurers; focused on performance oversight and audit of outsourced claims functions.



Nathan Mayling
Audit Manager

Audit delivery, performance improvement and operational leadership across motor, home and complex claims; focused on quality assurance and service excellence.



Warren Lehmann
Audit Services Manager

20+ years' expertise in complex claims across motor, casualty and specialist lines, specialising in technical audit, governance, reserving and performance improvement.



Lee Johnson
Program Manager

40 years in insurance, building and supporting claims operations and supply chains for major insurers, brokers and providers.

Exceeding Ex³pectations

What our clients say, in their words.



"We're impressed with the quality of SX3's audit reports - presented in clear, concise ways. The expert commentary is insightful using language that claims professionals understand. "



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."



"Skill, professionalism and diligence. The benchmarking comparison against our industry peers was extremely useful as it pinpointed areas where improvement opportunities exist."



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



"Professional and direct. You helped us understand where improvements were required and to make those improvements."



"Remarkable insight into the vulnerable areas of claims management. The reports are extensive and reflect their industry experience."

Assurance & performance starts here.

AUDIT & REVIEW

CLAIMS CONSULTING

RESOURCING SOLUTIONS

Shaped around the challenges you're facing, delivered your way



Stephen Walker

Managing Director

stephen.walker@sx3.co.uk

07725 441 316



Richard Pilkington

Head of Audit Services

richard.pilkington@sx3.co.uk

07873 705 765



Laura Phillips

Head of Operations

Laura.phillips@sx3.co.uk

07807 929032

