



## COMPETITION APPEAL TRIBUNAL

### NOTICE OF A CLAIM UNDER SECTION 47A OF THE COMPETITION ACT 1998

**Case No: 1750/5/7/25**

Pursuant to Rule 33(8) of the Competition Appeal Tribunal Rules 2015 (S.I. 2015 No. 1648) (the “Tribunal Rules”), the Registrar gives notice of the receipt of a claim for damages (the “Claim”) on 2 September 2025, under section 47A of the Competition Act 1998 (the “Act”), by Dr Andrés Herane-Vives (the “Claimant”) against: (1) AXA PPP Healthcare Limited; and (2) AXA Insurance UK Plc (together, the “Defendants” or “AXA”).

According to the Claim, the Claimant is a qualified psychiatrist. The Defendants refused to register the Claimant as a healthcare provider unless he holds UK GMC Specialist Registration. As a result, the Claimant has been denied access to patients insured with AXA, suffered financial losses, and experienced reputational harm.

The Claimant alleges that AXA breached the Chapter II prohibition, section 18 of the Act, as AXA holds a dominant position in the UK private health insurance market, which it abused by imposing an unjustified eligibility requirement (Specialist Register) that has the effect of foreclosing competition. In particular, the requirement forecloses market access for psychiatrists who are otherwise qualified and lawfully permitted to practise in the UK. This requirement is not imposed by law or regulation but rather is a private policy of AXA. The Claimant alleges that this conduct also breached the Chapter I prohibition, section 2 of the Act, as AXA’s conduct forms part of agreements or concerted practices restricting competition in the market for psychiatric services.

The Claimant seeks:

1. a declaration that AXA has infringed Chapter I and/or Chapter II of the Act;
2. injunctive relief, requiring AXA to register the Claimant on fair, transparent and non-discriminatory terms, and to cease blanket GMC Specialist Registration requirements. The Claimant also seeks that AXA be required to introduce compliance measures requiring AXA to review its provider registration policies to ensure competition law compliance;
3. damages for financial loss from AXA’s denial of registration and reputational harm; and
4. costs of these proceedings.

Further details concerning the procedures of the Tribunal can be found on its website at [www.catribunal.org.uk](http://www.catribunal.org.uk). Alternatively, the Tribunal Registry can be contacted by post at Salisbury Square House, 8 Salisbury Square, London EC4Y 8AP, or by telephone (020 7979 7979) or email ([registry@catribunal.org.uk](mailto:registry@catribunal.org.uk)). Please quote the case number mentioned above in all communications.

*Charles Dhanowa CBE, KC (Hon)*  
Registrar

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