



# Why choose Aviva?



Retirement  
Investments  
Insurance  
Health

# Contents

This is no ordinary contents page - simply select any of the headers to read more in that section.

A business  
you can **trust**



# At Aviva, it's our aim to be **on your side** in times of change and **by your side** in times of need.

We're proud of the breadth of products and services that we can offer you, your business and your customers so regardless of what you need, you can come to us. We exist to help you thrive and give your customers the best outcomes, not just when they buy a product but to help prevent risks from occurring in the first place – plus we pride ourselves on providing the best experience when they need to make a claim too.

This all adds up to create a winning relationship that you can rely on.

## Did you know?

- We have over 300 years of experience in responding to customer needs
- We have 33 million customers and over 29,000 employees across 16 markets globally
- We're one of the most recognised UK brands by you and your customers
- We're a true customer composite that brings together life insurance, general insurance, healthcare and asset management under one strong brand
- Our UK Claims Net Promoter Scores are market leading which means your Personal Lines customers would recommend us for our service.

# Unrivalled breadth of trading options

You can select a section to read more or simply scroll on:

- > Commercial Lines
- > Personal Lines
- > Risk Management
- > Additional Trading & Revenue Opportunities

## What's in the shop: **Commercial Lines**

As the **UK's largest commercial insurer**, we have a wealth of expertise to help you get the best cover for your customers.

We've got skilled underwriters across the UK that have the authority and ambition to trade with you either in your office, in our office, digitally or over the phone.

**Fast Trade** is our award winning eTrading solution for the easy end-to-end management of 14 products tailored for your SME customers' needs. Fast Trade also features an innovative prospecting tool to help make winning and trading business even more efficient.

Bigger ticket mid-market business is a key area of focus for us. Premiums tend to start at £10,000 and it's an opportunity to work more closely with you and your client to offer one of our comprehensive range of commercial products.

# What's in the shop: **Commercial Lines**

**Aviva Premier is our tailored mid-market solution** that gives you a competitive edge to win lucrative, profitable business. Enhanced wordings, additional claims reporting and enhanced risk management are all available, along with additional trading tools such as exclusives and long term agreements.

**Corporate and Speciality Risks** is the home of large corporate clients and all Speciality Lines – we continue to invest heavily in this division. Most recently we have created a Lloyds market presence and invested in high quality underwriting expertise. Appetite and capability expansion now includes wholesale and multinational risks as well as our market leading offerings such as Property Investors, CPE (Construction, Power and Engineering ), Personal Accident, Casualty, Surety and Marine Transit to name a few.

# What's in the shop: **Personal Lines**

We've got **Personal Lines** covered too. We were the first insurer to launch pricing sophistication using methods of data enrichment with your software houses, and we're challenging ourselves to keep improving. Watch this space for new proposition developments such as Multi-Vehicle, and additional improvements in pricing strategy that we hope will drive greater efficiencies and give us far more capability than ever before.

On Home we have competitive consolidation terms available and we're keen to develop new scheme opportunities. On Motor we continue to broaden our underwriting footprint and enabling Insurer Hosted Pricing benefits.

We've also really raised our game in high net worth with the launch of **Aviva Private Clients** – a division of our business that aims to focus on your high net worth clients by offering the highest quality flexible cover and service, along with access to industry-respected suppliers.

Don't forget the range of **Personal Speciality Lines** products that can be accessed via Marketplace such as short term car insurance and policies for touring caravans.

# Aviva Risk Management Solutions

With Aviva, you'll benefit from the UK's largest risk management team.

Feedback from you tells us that they add significant value to your partnership with us, not least because we help you to better understand, manage and select commercial risks more effectively.

- Team of over 100 risk consultants
- Global coverage
- Armed with award winning technology
- Advice provided face-to-face, digitally via our Risk Management Bulletins and online at [www.aviva.co.uk/risksolutions](http://www.aviva.co.uk/risksolutions)

## Innovation in action

During a routine risk management visit at one of our large corporate clients, our risk consultant used his new thermographic camera technology to identify an electrical hot-spot. It was just days away from setting on fire! The fault was quickly fixed, preventing a multi-million pound claim and huge disruption to the client. This thermographic service now comes as standard on all property surveys.

# Additional Trading & Revenue Opportunities

## Schemes

We understand the benefits that a long term, stable Scheme or Delegated Authority arrangement can bring to you and your clients. We have an excellent pedigree for working with brokers to develop Schemes over many years and crucially we have the infrastructure to support you in ensuring they're well governed in today's pressured compliance framework. So if you have an opportunity, get in touch via your sales manager. So if you have an opportunity to discuss, get in touch.

**Marketplace** is Aviva's business placement facility for those harder to place risks. It offers a wide range of trusted specialist solutions from expert providers all under one roof to save you time and hassle. All products are underwritten by us, giving you complete peace of mind in the quality of service. From self-build and special types, to motor trade and truck, there's a lot to offer here.

**Benefit from our composite model:** We're opening up Aviva, giving you access to our health and life businesses, enabling you to offer broader client solutions and generating new income streams. Ask us about healthcare and auto-enrolment solutions tailored for you.

# Market- leading claims support

## Let's be honest. **It's what we're here for!**

Our Group CEO Mark Wilson sets out a very clear purpose for Aviva – **it's our duty to free people from the fear of uncertainty.**

The whole Aviva team is committed to delivering on this for you and your customers should the worst happen.

Our claims service is amongst the best in the market – here's why...

- You and your clients benefit from a personal claim manager for each new claim, who will handle everything from beginning to end, to get them back to normal and trading quickly.
- We take response times seriously – we were the first insurer on the ground when the devastating floods hit before Christmas 2015 to help start the recovery process immediately.
- We were the first insurer to use drone technology to help us assess inaccessible properties affected by flooding.
- 97% of businesses affected by devastating floods of 2015/16 were trading again by the summer.
- Our innovative motor total loss tool, linked to AutoTrader, helps us identify total losses on day one, helping you and your customers move on quickly.

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**Claims guides, case studies, videos and more** can be found on our Claims pages online **here**.

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- We've collaborated with Ageas to create a Third Party (TP) Portal that all insurers can use to manage TP claims faster and more cost effectively than ever before. The end result? A quicker claims settlement and costs reduced across the whole process which leads to fairer premiums for everyone.
- We've secured ground breaking partnerships with Apple, Amazon, Dixons Carphone and delivery firm DPD to deliver swift replacements on those must have everyday items, such as mobile phones, tablets etc
- We're challenging motor claims fraud in the market, defending your customers against spurious claims and enlisting Government support to help stop malpractice to create fairer premiums for all.
- We defended over 1500 motor customers in 2015 – more than all other insurers put together. And we achieved a 70% success rate at trial. Head to the Claims pages of the **Aviva Broker website** for some of our case studies.
- We've received industry recognition for our outstanding claims service too:



Claims Initiative of the Year



Claims Initiative of the Year  
for Claims Fraud



Insurer Claims Initiative  
of the Year



Voted 1st for Commercial  
Lines Claims 2016

We give you  
**so much**  
**more besides**

A desire to trade with a team that's hungry for your business goes without saying and we have that in great supply, but we also want to offer you a richness of relationship like no other.

**Practical guidance on hot topics:**

You're busy running your business, taking care of the day-to-day and we want to help with the stuff that, whilst important, can be a time consuming. With increasing regulation and the introduction of new legislation, we've created guides to help you understand the impacts on a practical level for your business and your clients; where possible, we also run masterclasses for more in-depth support.

**Marketing support:**

The online marketing resource **Broker Mentor** provides invaluable support and is free to all brokers. You'll find lots of advice on how to make the most out of your marketing activity to find new customers, retain your existing relationships and cross-sell. Don't have time to create your own marketing material? Don't worry – we've got that covered too. Broker Mentor has a fantastic tool called Broker Create where you'll find loads of templates that you can simply personalise with your own logo in minutes. Marketing made easy!

**Chartered status:**

To have this accreditation from the CII means a lot to us – it assures you that with Aviva, you'll benefit from the highest level of expertise and professionalism.

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Our **Good Thinking Hub for brokers**

contains lots of practical business guidance.

Use the link **here** and save it as a favourite.

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### **It's easy to have your say:**

In addition to speaking to your usual Aviva contacts, we conduct an independent survey twice a year. We value your feedback greatly so if you get a call asking to take part, we'd love for you to take the time to share your feedback.

### **Quality access to the whole Aviva team:**

Since 2015, we've held Regional Conferences. These events give you access to topical seminars and a market stall area where you can meet a wide range of experts from across the many areas of our business. Make sure you get to the one nearest to you.

### **Aviva Community Fund:**

We place great value on being a good ancestor and creating legacy. A key way we do that is through the Aviva Community Fund which awards cash donations to community causes. It started exclusively with brokers in 2010 and is now a successful national competition available for anyone to enter, including the general public. Even if you don't enter a project yourself, you can still help to make a difference by taking part during the voting phase.

### **Only talk to me about what interests me:**

Your inbox can get overloaded right? Every insurer is vying for your attention sending emails about all manner of things. And we know that our name is amongst them! But we're proactively looking to reduce the number of emails we send you by focusing on the topics you tell us are important for your business. **Please use the Broker Preference Centre** – you'll find it on Aviva Broker under your profile when you're logged in. Simply select the boxes against the areas of business that we can talk to you about and we'll tailor things accordingly. Simple!

### Learning & Development opportunities for your people:

We make investing in your staff that little bit easier – our online tool DevZone offers a wide variety of training courses, along with great performance management functionality. Licences are very competitively priced which means investing in the quality of your team is really accessible. Ask your sales manager to tell you more.

### Thank you for voting for us:

It's one thing to secure an accolade, but when it's been voted by our brokers, it means so much more to us. Thank you for your support.



Insurance Age & POST General Insurer of the Year 2017



**Insurance Times Awards**  
General Insurer of the Year  
2014, 2015, 2016 & 2017.  
Commercial Lines Insurer of the Year  
2016 & 2017



Consistently winning the top spots for Personal and Commercial Lines Underwriting and Claims, and best etrading portal

Don't  
take our  
word for it

## Don't just take our word for it:

Here's what some of our brokers  
have had to say about us recently:

"For the first time ever, I feel that I'm working with an insurer that is dealing with the money as if it's their own."

"I love the re-quote tool on Fast Trade. It is so quick and simple and saves the laborious task of having to re-input the information. It is our first port of call when prospecting a previous client."

"With the Premier proposition, you get that little bit of an extra personal touch, which is something that we try to bring to every one of our clients."

"Flexibility is really important, but the fact that we also have a personal relationship with the handlers really helps. This rapport helps you get through challenging situations."

"Broker Mentor is incredibly easy to navigate, packed with both operational and strategic marketing planning tools and industry insights. This goes over and above anything else I have come across within the industry. Thoroughly recommend it."

"Their claims service is second to none; the professionalism and enthusiasm of the staff we speak to on a daily basis is brilliant."

"The development zone is a great platform on which to maintain your general insurance knowledge. In addition, regular updates and the availability of a monthly gap analysis means your industry awareness is kept up to date."

"I've been working in the industry for some years and it is good to both check and update my knowledge with development zone – it's a great training tool."



Speak to your usual Aviva contacts for information on anything you might need.

Have you saved our website as a 'Favourite'? : [aviva.co.uk/broker](http://aviva.co.uk/broker)



You can follow us on Twitter @AvivaBrokerUK



Join the conversations at LinkedIn on the Aviva Broker UK page

Retirement  
Investments  
Insurance  
Health

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