

Hello, I'm Paul Heybourne from Aviva

Digital technology is transforming our world and I believe that now is the time for businesses to take advantage.

For financial services, digital provides a huge opportunity, in terms of products, services and how we engage with customers.

Digital isn't just one thing, at Aviva we see Digital as the coming together of three technology trends:

1. Social Media – communicating and sharing online, both socially and in business
2. Mobile – particularly the access to information that we now have wherever we are
3. Data & analytics – using information to understand the customer and provide a relevant, tailored and personalised service

We know that successful brokerages are based on good relationships, and Social Media, whether it's LinkedIn, Facebook or Twitter, provides you with the platform to strengthen existing relationships and create new ones by being able to reach out to clients in a way that's widely accessible, as well as cost effective.

Adopting social media isn't about turning off your existing channels of communication but instead recognising the benefits of new and emerging channels that can help grow your business.

Social Media is now the number one activity on the web, in the UK alone there are over 11million of us on LinkedIn and 34million on Twitter, and these numbers are increasing all the time, with more and more people reaping the benefits. The chances are your clients are already on there.

And while it may be called **Social Media**, it's big in **business** too. We know that more than 60% of SMEs have a social media presence, and are using it to promote their own business and connect with their own customers. And so having your own presence in these channels, such as Twitter, it will allow you to connect with them:

You can use social media to share topical information that will earn you recognition as an expert in your field providing insight to your community that provides value while promoting your brand.

You can also use it to reach out to customers at crucial moments in time, showing you're there to support them.

And you can also use it as another way for your clients to contact you, giving your business the opportunity to join the conversation.

Seven in ten people in the UK now own a smartphone and tablet devices are soon to be outselling the sales of PCs. This portable technology is changing the way we do business.

It's allowing us to take our office to our customers, providing faster turnaround times for our clients, reducing paperwork and making us the most accessible that we've ever been. At Aviva we've embraced digital to make processes easier for our brokers, like the launch of our Fast Trade app, Live Chat and providing all our Risk Advisers with tablets to complete site surveys reducing turnaround times. All of these changes have improved resolution times for our brokers and their clients as well as helping to create cost savings and greater working efficiency.

Data has the ability to transform the insurance landscape. Our Aviva Drive app is an example of how using data from smartphones can help drive down the cost of premiums. As brokers there is a wealth of data available: such as monitoring website traffic, customer insight and claims activity.

The technology is available now to help use this data to your advantage, but the first step is defining what your business aspirations are to move your business forward and avoid being left behind.

1. Firstly, identify how your customers are using digital themselves. Are they on social media? How are they viewing your website? Is it via their smartphone or tablet device. Free online tools such as Survey Monkey are available to get feedback from clients
2. Take a look at competitors, and other leading companies that are excelling in the use of digital, what are they offering that you're not? How are they using social media? Do they offer paperless servicing for instance?

3. *Once you have a clear view of what you aspire to do, you will be well placed to identify what you want to as your objectives. Perhaps to increase your reach, target a new market, or improve retention*
4. *Your strategy is then about how you're going to achieve those objectives*
5. *You can then look at the digital tactics available to you to achieve the strategy, aligning the relevant activity to the objectives. These could be mobilising your workforce with tablet devices, using social media or optimising your website for smart phones.*

*I would encourage any of our brokers to start planning their digital strategy and take their first steps to embrace the advantages that digital brings.*