Interview with

Steve McGerr, Sales Director, Aviva General Insurance



Steve McGerr was appointed Sales Director of Aviva Insurance Ireland DAC in March 2021. Hazel Rock, Brokers Ireland caught up with him to talk about his journey in his role, his views on the ever-changing market and what the future holds.

YOU'VE been with Aviva over four years now. How would you describe your experience of the Irish insurance market during that time?

The last four years has been a hugely enjoyable experience. The market has been through significant change – including numerous insurance broker M&A deals, evolving customer expectations and increased regulatory oversight, coupled with the relentless pace of technological advancement. What has struck me most is the resilience and adaptability of brokers, who continue to be the cornerstone of the Irish insurance landscape. I've also seen greater collaboration between insurers and brokers, which has been key to delivering better outcomes for customers.

Brokers are Aviva's largest distribution channel. How do you value the broker relationship?

For us, brokers are at the heart of everything we do. They provide trusted advice to customers at moments that really matter, and they give us invaluable feedback that enables us to improve our products and service. Our growth in the Irish market wouldn't be possible without that partnership, so we see brokers not just as a channel, but as true partners in our business. We are fortunate to have fantastic broker partners who are huge advocates of Aviva and the brand.

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We focus on three strategic priorities – product and customer growth, broker centricity and digitalisation across our business. This approach enhances our service capability and enables us to adapt to the ever-changing dynamics within the market. This means listening to our brokers' needs and ensuring that our mindset and decision making is customer focused. Our relevance to our brokers and customers has never been greater.

Accessibility is key to the partnership we have with brokers. I thoroughly enjoy getting out to meet brokers in person and, when asked, meeting their clients. Broker feedback is always welcome, is actively encouraged and acted upon accordingly.

Our Broker Conference is a great example of this, where broker feedback is a key item on the agenda and something that we follow up and action. For example, our bi-monthly ezine goes out as a result of broker feedback.

We hosted a very successful Fast Trade CPD broker roadshow in April, where we visited 8 locations and saw over 500 people sign up. Our brokers have been hugely supportive of our investment in digital technology, and we have seen a significant increase in the number of them doing business on Fast Trade, our on-line commercial lines platform.

We are committed to helping brokers and their staff stay up to date with the latest training and legislation. We hold regular CPD Webinars to help them meet their training needs, including a week of training in May that saw over 3,100 subscribe. By year end we will have delivered 12 hours of CPD training to give brokers the knowledge and confidence to provide their customers with the best possible level of service.

We commission an annual RedC Broker Survey, and we were delighted with this year's results, particularly the steady increase of our Net Promoter Score (NPS), which came in at a record score of +55 this year.

We're also really proud of our 2024 Brokers Ireland Awards and thank brokers for their unwavering support. We were delighted to be awarded a Corporate Broker Support Award, SME Commercial Lines Best Product Producer and Corporate Commercial Lines Best Product. This is solid proof that our engagement with and commitment to brokers pays off.

Aviva continues to expand its product portfolio - what are your ambitions for High Net Worth?

Private Clients is key to Aviva's growth strategy. We plan to emulate our colleagues in Aviva UK and become the number one provider of HNW insurance in Ireland.

Aviva Private Clients (APC) is our exclusive bespoke personal lines proposition designed to protect high-net-worth (HNW) clients' valuable assets and meet their specialist insurance requirements worldwide.

High net worth clients have more complex insurance requirements and more individualised needs. APC are a specialised Aviva team based in Dublin who understand the unique requirements of these clients and deliver an outstanding service.

APC will insure high value homes, jewellery, fine art and other collections with worldwide all risks coverage. This insurance is delivered through a much broader breadth of cover, including high inner limits, additional covers and a warranty-free policy as standard. APC has gone from strength to strength with the support of our partner brokers and we are delighted to share that we will soon be enhancing our proposition with a HNW motor proposition in 2026. We are also investing in our technology to add these products to our e-trade Fast Trade platform and are keen to raise the profile of this exceptional product and grow our customer base even further.

In relation to investment in digitalisation, can you tell us about the progress made in this space and what it means for brokers?

Digitalisation has been a major focus for us at Aviva. For brokers, our investment in Fast Trade, our online platform, since the relaunch in 2022, has made it quicker and easier to do business. We now have six products on the platform with four more products in the pipeline to be delivered in the year ahead. Keeping Fast Trade up to date in terms of system capability, product and pricing is key to Aviva. We regularly ask our brokers for feedback and make changes based on user experience. As we continue to roll out new products and enhancements to Fast Trade, we recognise that a strong service proposition backing up the system is key to success. As an extra initiative to use Fast Trade, each quote obtained is automatically entered into our monthly draw for a chance to win a €100 One4all voucher.

In addition, we have delivered a number of supporting Scheme solutions on Fast Trade for broker partners to arrange a portfolio transfer or, a Scheme in the event of an association with an industry body. Fast Trade can be adapted to provide extra cover extensions and dual branding to give the client market advantage. Our National Schemes & Deals Manager, Catherine O'Toole is the person to speak to on this.

As Sales Director tell us about your team and those you work alongside.

We have the largest team of general insurance BDM's in the market led by Greg Dowling, National Sales Manager. I'm proud of my team and the progress we've made in providing brokers with the level of service they deserve. By listening to them and identifying their needs, we have learned how to support them and help them to serve their customers better.

The Sales Team works closely with our Commercial Underwriting Team, led by Brian Mahon, Managing Director of Commercial Lines, and it is very much a partnership approach between sales, underwriting, brokers, and the end customer. We have strong underwriting expertise, good service and a powerful brand, and pay valid claims quickly and fairly. These are key attributes in making our proposition compelling to commercial customers.

In terms of our commercial risk portfolio, we have broadened our risk appetite and are writing a significant and increased number of mid to large corporate risks. This strategic initiative has been a great success for us and there remains huge headroom for growth among this customer profile.

We continue to broaden our product portfolio, with 14 products under the Financial Lines and Speciality Lines banner, with Simon Quinn leading this team.

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Our motor and home Personal Lines new business, led by Managing Director, Joanie Hughes, continues to grow and we plan to keep the momentum going, as we work to deliver exceptional service, further expanding our underwriting appetite with best-in-class pricing sophistication developments to build on that growth trajectory.

We also work closely with our Claims team, led by Chief Claims Officer, Lisa Dennehy.

Our Claims team, based in Galway, Cork and Dublin, are multi skilled and experienced at supporting customers at every point of their claims journey. Our Claims notification phone line is open 24 hours a day, 365 days a year. A good measure of our excellent claims service is our response to Storm Éowyn, the powerful and record-breaking cyclone which hit Ireland in January 2025. Property damage caused by the storm is estimated to be somewhere between €290-300million.

Aviva received circa 5,045 claim notifications in the aftermath of Storm Éowyn. To manage this unprecedented volume of claims, we reassigned members of staff from other departments within Aviva, including Property claims handlers, Property loss adjusters and our Motor and Liability team, to assist in making calls to our customers to obtain their details and set up their claims quickly.

Beyond business and sales, Aviva has a strong presence in the community – not least through sponsorship of the Aviva Stadium. How does that link back to brokers and customers?

Our sponsorship of the Aviva Stadium isn't just about brand visibility – it's about creating experiences. We invite broker clients to sports events and concerts, which gives us the opportunity to recognise their valued business, as well as strengthening our relationship with them and their broker.

I'm passionate about sport, teamwork and giving back to the community and only last month we held a charity football event in the Aviva Stadium for brokers. Fourteen broker teams (140+ players) participated, with all funds donated going directly to Aviva's charity partner, FoodCloud. €18,000 was raised in donations for a great cause and it was a great way to bring brokers together in a fun, inclusive way. A reminder that business has a role to play beyond sales targets – in building stronger, healthier, more connected communities.

In addition, we recently announced a new three-year partnership with ClubberTV, a tech-driven streaming platform dedicated to grassroots GAA and community sport. This partnership is set to elevate the visibility of local games and foster deeper connections with GAA fans nationwide.

Another important initiative is the Aviva Broker Community Fund, which allows brokers to nominate charities or community projects for funding. What's your view on this programme?

The Aviva Broker Community Fund is something I'm really proud of. This fund recognises that brokers are deeply rooted in their local communities and often know best where support is needed. By empowering brokers to nominate charities or community projects close to their hearts, we're able to make a positive impact at a local level, while also strengthening the bond between Aviva, brokers and the communities we serve. Our 2025 Aviva Broker Community Fund, with a total prize pot of €135,000, is now open for nominations.



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What are you looking forward to and what are your hopes?

I'm super proud to be part of an organisation steeped in history which has stood the test of time. There for our brokers, there for our customers, we're a company with such a strong heritage in this country. I enjoy meeting our brokers face to face so getting "dust on my shoes" is something that I'll continue to do.

We have lots of exciting developments on the horizon, with investments in technology, Own Goods (light and heavy commercial vehicles) and Farm Insurance as new products on our Fast Trade platform in the coming months, and I'm looking forward to seeing the benefits they bring. We will continue to listen to our brokers' needs and act on their feedback to improve our services to both customers and brokers.

As always, I would like to acknowledge the importance of our brokers to our organisation, their support is invaluable.

Finally, outside of work, what else are you passionate about?

For me, it's all about time with the family. I have four young sons, so I'm kept busy with all their sporting activities and meeting friends in our community – whether that's through mentoring, supporting grassroots sports or volunteering. I believe that if you're in a leadership position, you should use it to make a positive difference – not only within your organisation, but in the wider society.