All-new Aviva Premier

All-together better for your larger, more complex clients

2026

AVIVA

A proposition designed for your larger commercial clients

As businesses grow, so do the risks they face. Multiple locations, greater operational complexity and evolving activities all create a need for non-standard solutions. That's why we've created a proposition built around the business, not the policy.

All-new Aviva Premier brings together tailored underwriting, dedicated relationship management, prevention-first risk management and enhanced claims expertise into one connected proposition designed for larger, more complex commercial clients.

By combining specialist knowledge with a collaborative way of working, we can help you win and retain larger clients by delivering greater confidence and stronger outcomes over the long term.

Adopting this collaborative tripartite approach, the all-new Aviva Premier provides the following benefits compared to standard policies:

- Tailored underwriting for clients with broader or more complex risks.
- Greater confidence where disclosure and fair presentation are more demanding.
- Additional protection against underinsurance, valuation uncertainty and gaps that can emerge after a loss.
- Claims support that helps clients prepare, respond, recover and learn from significant losses.
- Enhanced cover features that support smoother claims settlement, stronger recovery, greater certainty and more resilient, sustainability-conscious reinstatement choices.
- A clearer, more differentiated client conversation beyond standard cover, including a joined-up relationship across underwriting, claims and risk management.

Who is the all-new Aviva Premier for?

Aviva Premier is designed for your clients who want more from their insurance relationship, and require:

- Tailored insurance programmes for larger, more complex organisations with a £250k+ premium spend.
- Access to specialist expertise and underwriting support for complex or business-critical risks.
- A collaborative partnership built on transparency, trust and shared objectives.
- Consistently high service standards and robust governance.
- Support that helps drive sustainable growth and positive long-term outcomes.

"The launch of the all-new Aviva Premier proposition reflects our commitment to meeting the evolving needs of larger commercial customers.

Our focus is firmly on delivering greater customer outcomes, backed by a strong and trusted brand that inspires confidence. Through tailored cover and specialist support provided alongside you, our broker partners, we offer a complete package built for robust protection and long-term partnership."

Michael Yabantu
Managing Director, Mid-Market

The client experience

A single joined-up relationship

We believe insurance works best when it's built on strong long-term relationships. Larger clients often have multiple sites, varied activities and changing risk profiles, so it's important they feel properly supported by both you and their insurer.

Our regionally aligned Client Relationship Managers (CRMs) work alongside you to strengthen this collective partnership. For larger or more complex Mid-Market clients, the client's dedicated CRM acts as a central point of contact across policies, claims and risk management, helping to simplify engagement, support collaboration and create meaningful value.

Aviva Premier proposition

How our CRMs support you and your clients:

- **Tailored solutions.** Bespoke insurance programmes that support your clients' growth and resilience.
- **Broker collaboration.** CRMs work closely with you to build a tripartite broker-client-Aviva relationship, helping deliver faster answers to your clients' questions.
- **Seamless co-ordination.** With a central co-ordination point across all policies, claims and risk management, you always know who to contact.
- **Proactive advocacy.** CRMs represent your clients' interests within Aviva, helping ensure evolving needs are met while priorities are heard and acted upon.
- **Access to wider expertise.** CRMs facilitate introductions to Aviva's broader capabilities, including Personal Lines, Life, Pensions and Wealth.
- **Flexible engagement and consistent service.** Engagement is adapted to the client's preferences, while ensuring timely responses, clear communication and continuity throughout the insurance journey.
- **Maximising added value.** CRMs help ensure clients benefit from additional services such as specialist partner access, risk management bursaries, the Solus repair network, loss prevention standards and dedicated claims relationship leads for complex cases.

Increased cover that **supports** better outcomes

Our range of comprehensive Mid-Market products provide a level of cover that gives your clients the confidence that their business is protected against the risks it faces.

For your larger clients, Aviva Premier provides enhancements designed to cater for the added complexities of their insurance needs. These include:

- **Fair presentation of risk commitment.** We limit disclosure requirements by agreeing a more focused approach to the information needed for underwriting.
- **Dual remedies at claim stage.** Where relevant information has unintentionally not been disclosed, and we would have accepted the risk on the same terms but charged a higher premium, we can offer the customer the opportunity to pay that additional premium retrospectively so the claim can be settled without a proportionate reduction.
- **First period of insurance cover match extension.** Where suitable, matching key existing covers for the first policy period, to support a smoother transition to Aviva.

Better **protection** against underinsurance

Underinsurance remains a major risk for commercial clients, particularly where inflation, reinstatement costs, supply chains and recovery times continue to move.

All-new Aviva Premier helps you have better conversations about sums insured, indemnity periods and the practical steps needed to protect the business properly.

Clients can access valuation services and practical tools to assess the right level of protection. Where customers undertake regular valuations we can also provide an automatic waiver of average, giving added protection where a sum insured later proves inadequate.

Cover that supports a long-term insurance partnership

Providing cover not just for today, but for tomorrow and beyond.

Aviva Premier includes specific cover enhancements designed to deliver better outcomes before, during and after a loss. Combined with more consistent access to our trading toolkit, including long-term agreements, profit share and bursary arrangements, plus the introduction of a new tripartite long-term agreement, Premier offers a differentiated and compelling proposition.

Responsible reinstatement for your clients' property cover:

- **Resilient repairs.** Improving future resilience by helping to reduce the likelihood and severity of future losses.
- **Involuntary betterment.** Avoid penalising clients where modern materials, technology or regulation make like-for-like reinstatement unrealistic.
- **Large claim preparation support.** Help clients prepare financially for more complex claims, helping reduce friction in the moments when it matters most.

Further protection for your clients' fleet:

- Increased benefit limits across key covers, including **medical expenses**, **personal accident** and **personal belongings**.
- Enhanced **new vehicle replacement**.

Access to a range of specialist covers, including:

- Denial of use.
- Misfuelling, draining and cleaning.
- Court attendance expenses.
- Physiotherapy.
- Psychological intervention.

Tripartite long-term agreements

Available exclusively through Aviva Premier, our tripartite LTAs bring Aviva, the broker and the client together in a transparent long-term partnership. It results in:

- A shared commitment to long-term success.
- Resilient relationships with the stability to look beyond the next renewal.
- Stronger collaboration and greater confidence in future planning.

Enhanced claims support

Before, during and after a loss

Complex clients need clear claims support when it matters most and, when required, specialist input to rebuild operations, retain people and protect future earnings.

That's why all-new Aviva Premier supports clients before, during and after losses. From claims preparation and dedicated points of contact to regular reviews, escalation routes and practical recovery tools, clients receive expert support throughout the claims journey.

Post-claim we can work with you and the client to review what happened, what worked well, what could improve and what risk actions may reduce the chance or impact of a similar event.

A collaborative approach to claims:

- **Premier claims journey.** Providing quicker access to claims handling and specialist teams, as well as a named escalation point of contact.
- **Claims relationship lead.** A dedicated lead who can meet with your clients to tailor our claims service to their needs and provide access to the required elements of our claims proposition, helping achieve the best possible claims outcomes.
- **Claims reviews.** Access to claims review meetings and tailored management information helps to identify trends and improve risk management and claims performance.
- **Consultancy.** Guidance on improving claims performance, with access to expertise to help understand trends.
- **Flexible claims-handling arrangements.** Support for the client at every stage of managing claims, with the level of involvement tailored to the client's claims relationship needs.
- **Aligned legal panel for liability claims.** If required, an aligned legal panel can work closely with the client to understand their business and any bespoke claims processes.
- **Digital tools.** Client direct reporting lets customers notify commercial motor claims online, with access to My Aviva Business to track progress and get real-time updates.
- **Training and education.** Access webinars and workshops, like mock trials, plus opportunities to visit our claims centres, or host a visit, to build a better understanding of the client's business.

Prevention-first risk management

The best claims are the ones that never happen

All-new Aviva Premier gives clients access to dedicated risk management support that goes beyond a traditional survey, recommendations list and deadlines.

Our consultants work with you and your client to understand the business, quantify exposures and identify practical ways to reduce risk and strengthen resilience. The result is a more proactive approach to managing risk throughout the year, not simply at survey time.

A more collaborative approach to risk management:

- **Dedicated risk consultant.** Supporting your clients by helping to manage and co-ordinate their risk management requirements.
- **Risk advice and solutions.** Practical options to manage risk in the client's business, helping to ensure that people and assets are protected, with support for implementation planning.
- **Expert consultancy.** Access to a wide range of expert consultants, services and products to help clients manage and grow their business safely.
- **Prevention-led solutions.** In-house support, including thermographics, drone assessments, ergonomic AI assessments and access to Aviva Risk Training Solutions.
- **Risk management at your fingertips.** Use of our Risk Insight Portal to manage and oversee all risk management programmes, as well as access to a network of 40 trusted partners offering preferential rates on over 200 services and 300+ loss prevention standards.

How the partnership works

All-new Aviva Premier turns partnership into practical market advantage, with solutions designed to support long-term certainty and stronger outcomes.

This includes long-term and tripartite arrangements that provide greater pricing stability and improved budget planning, profit share and structured pricing that recognises strong claims and risk performance, plus sector insights that help you have more informed, credible conversations.

Together, these capabilities give clients direct access to the right Aviva specialists, clearer placement options, smoother transitions, stronger service and practical resilience support, helping them plan with confidence beyond the next renewal.

What Aviva Premier brings you

A clearer way to differentiate the placement, strengthen the client conversation and access Aviva's full capability across underwriting, claims, risk, service and insight.

What Aviva Premier offers your clients

More certainty, stronger support, better resilience and a partnership shaped around the whole customer, not just the policy.

For more information visit

Aviva Premier

or speak to your local underwriter
or Broker Development Manager

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