

Minifleet

Driving our digital ambition

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Digital Capability

Digital Capability

Our commitment is to make it easier to trade with Aviva online, no matter how you choose to place your business. Here's a look at what products you can place with Aviva and the support available.

Commercial Lines	Fast Trade	Acturis eTrade
Self-employed	✓	✓
Shop & Salon	✓	✓
Office & Surgery	✓	✓
Property Owners	✓	✓
Commercial Combined	✓	✓
Minifleet	✓	✗

Specialty Lines	Fast Trade	Acturis eTrade
Computer	✓	✗
Freight	✓	✗
Cargo	✓	✓
Group PA & Bus Travel	✓	✓
Management Liability	✓	✓
Professional Indemnity	✓	✗
Cyber	✓	✓
Plant and Equipment	✓	✓

Functionality	Fast Trade	Acturis eTrade
Insurer-led renewals	✓	✓
Submit to U/W	✓	✓
Premium flexibility	✓	✓
Commission flexibility	Minifleet/Man Liab/Group PA/PI/Cyber/P&E	Man Liab/Group PA/Cyber/P&E
Live chat	✓	✗
Dedicated team	✓	✓
Quote versioning	✓	✗
Prospecting	✓	✗
Cross-sell	✓	✗
Online2offline	Commercial Combined/Property Owners	Commercial Combined
Under Insurance Flag	Property Owners/Office & Surgery/Shop & Salon/ Commercial Combined	✗

Contact our digital teams on **0800 015 2578**

To register for Fast Trade access please visit [Aviva Broker: Fast Trade - Aviva \(avivab2b.co.uk\)](https://www.aviva.co.uk/Aviva-Broker-Fast-Trade). For further information on accessing our eTrade products via Acturis please visit [Aviva Broker: Integrated Trading - Aviva \(avivab2b.co.uk\)](https://www.aviva.co.uk/Aviva-Broker-Integrated-Trading)

Minifleet



Stretching our capability...

“ *We’ve made a number of significant enhancements to our award winning Minifleet proposition*

All aimed at helping you place more of your commercial motor business online

”

- ❖ **Enabled** single business vehicle
- ❖ **Enhanced** 2-vehicle rating
- ❖ **Extended** truck acceptance
- ❖ **Improved** pricing sophistication
- ❖ **Increased** schedule size

... to strengthen our **proposition**

Enabled single business vehicle

What have we delivered?

In **response to overwhelming broker feedback** we've delivered capability to write **NCD Rated** single business vehicles under our Minifleet product allowing you to place single business vehicles that are owned and used by your business customers, with **ease**



Vehicle Types

- We can cover single business vehicle risks for:
 - cars
 - vans
 - trucks
 - special types
 - agricultural vehicles



Vehicle Ownership

- Vehicle must be owned and used by business customers
- Includes personally owned vehicles:
 - owned & registered to company director or
 - proprietor or business owner where it's a non-ltd company



Driving options

- Named driver basis
- All drivers must be aged **21 and over**
- Exception for special types and agricultural vehicles where open driving is available



This unique capability was developed as a result of very clear **broker feedback** revealing this to be a gap in the commercial lines market

It also provides a solution to the '**pinch-point**' you often experience when risks contract, helping to avoid the usual policy re-issue

Enhanced 2-vehicle rating

What have we delivered?

As a **direct result of broker feedback** we introduced the option for you to choose **NCD or claims experience rating** on all 2-vehicle risks enabling you to deliver **good customer outcomes** no matter what their needs are, whilst also placing more business online



Rating

- The choice is yours!
- NCD rated risks will remain on an NCD basis
- They will continue to earn NCD
- They will only convert to claims experience rating if they expand to 5+ vehicles



One Consistent Journey

- The usual quote journey
- Just requires a simple choice:

*How many vehicles do you want to insure?

Up to 2 vehicles (NCD rated)

2 or more vehicles (claims experience rated)



Driving options

- **NCD** rated risks are on a **named driver** 21 yrs and over basis
- **Claims experience** risks are on an **any drivers** 21 yrs and over basis
- All the usual driving options are available to claims experience rated risks (except named drivers under 21)



This unique capability was developed as a result of very clear **broker feedback** revealing that there was still a need for claims experience rating and wider driving options

Rather than simply revert back to claims experience rating we delivered both options to provide you and your customers increased choice

Extended truck capability

What have we delivered?

In **response to increasing broker demand** to place **more complex risks online** we've extended our capability for **Truck** risks and can now accept **up to 6 vehicles** per schedule (previously 4)



Vehicle numbers

- We can accept from 1 up to **6** trucks under our Minifleet product
- Applies to vehicles with a GVW of between **7.5T and 44.0T**
- Both Own Goods and Haulage (Hire & Reward) use are available



Risk Appetite

- Preference for own goods risks
- e.g. construction trades using trucks to transport items of plant/materials to site
- e.g. wholesale trades such as carpet or flooring wholesalers
- No appetite for NI haulage risks



Haulage Risks

- Established for at least 3 years
- Low frequency & low claims cost
- Schedules of newer vehicles
- Mature driving force with low t/o
- Preventative technology installed
- Green Operators Compliance Risk scores



This extension to our Truck appetite means we continue to have the **widest online Minifleet capability** in the market place
You now have the ability to place your Truck business via Minifleet – whether that's single vehicle Trucks, Truck only schedules of up to 6 vehicles, or mixed vehicle schedules where maximum number of Trucks is 6

Increased schedule size

What have we delivered?

In **response to increasing broker demand to place larger risks online** we've increased the **upper limit** of vehicle numbers from **12 to 15** helping you to place more of your business online

15 Schedule size

- We can write schedules of up **15** vehicles (previously 12) on Minifleet
- We can accommodate up to **30** vehicles mid-term/at renewal
- Meaning Minifleet is extremely responsive to changes in the size of your customers business



Easy data input

- We've made it simple to add vehicles
- Just simply enter the vehicle reg
- Making it quick & easy for you to use Minifleet for your larger risks
- We also have a 'manual search' option to cater for quotes where reg maybe unknown

The screenshot shows a form titled "Enter Registration Numbers" with the instruction "You can add multiple vehicles at once by pasting in a list". There is a text input field containing "e.g. ABC 123" and an "Add" button. Below the input field is a "Save and continue" button. At the bottom, there is a link for "ADD VEHICLE MANUALLY" with the text "Don't know the registration number?" above it.



We've extended our upper limit based on **broker demand** for quicker responses on larger fleet cases
Delivering the best of digital trading and enhanced customer service for more of your business

Improved pricing sophistication

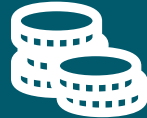
What have we delivered?

As a **result of increasing client need** for more pricing options we've **enhanced our pricing sophistication** and **rating capability** to provide our **most competitive** prices, along with increased **flexibility** to help manage their insurance spend



Price Sophistication

- Use of data capture to help us understand your customers better
- Increased investment in pricing **automation**
- New pricing factors e.g. carweb/MOT history
- Personal consumer data introduced



Rating Capability

- Enhanced our capability
- Rating factors can be applied at individual vehicle level e.g. driving options
- And at driver level e.g. application of conviction terms will be driven by driver use of vehicles



Increased Options

- Increased number of options has become a massive factor for customers since **COVID**
- These improvements provide customers with **real options** to control their insurance **spend**
- Prices are more reflective of the risk



The improvements we've made allow us to provide our **most competitive** price reflective of the risk being presented - all without complicating our simple quote journey

Delivering what customers want - **more options** enabling them to manage their insurance costs in what have been challenging times

Minifleet Summary

Cars, vans, trucks up to 44T, special types, agricultural vehicles and motorcycles owned and used by business customers

1-2 vehicles - NCD rated

- Vehicle(s) will continue to earn NCD
- Protected NCD is available on vehicles with 5+ years / no drivers under 25
- Named drivers only – 21 and over*
- Maximum of 5 drivers per vehicle
- Vehicles personally owned and registered to Company Directors or the Proprietor or Business Owner of non-Limited companies are acceptable
- Vehicles owned by spouses, relatives, employees or any other person cannot be included

*Special types and agricultural vehicles are eligible for open driving options

2-15* vehicles - claims experience rated

- Maximum of 6 GCV over 7.5T (max 44.0T)
- Open driving options selectable at vehicle level:
 - 21 and over other than named drivers under 21 – 3+ vehs only
Max 2, business use only (not available on haulage risks)
 - 21 and over
 - 23 and over
 - 25 and over
 - 28 and over
 - 30 and over
- Up to 2 vehicles personally owned and registered to Company Directors or the Proprietor or Business Owner or non-Limited companies are acceptable – more than 2 will refer
- Vehicles owned by spouses, relatives, employees or any other person cannot be included

Minifleet Overview

For 1 to 15* vehicles owned and used by businesses, covering a wide range of vehicle types from cars to special types

Additional info

- Laid up, accidental damage, fire & theft cover available
- Laid up fire & theft cover available
- Foreign use up to an average of 60 days per vehicle per year
- Courtesy vehicle available for cars and vans (up to 7.5T) where cover is Comp/TPF&T via Aviva Approved Repairer
- New replacement vehicle for Cars <12 months old and GCV <6 months old where stolen or damaged beyond economic repair (Comp/TPF&T covers only)

Standard Covers	Comprehensive	Third Party, Fire & Theft	Third Party Only
Legal Liability for death or injury to any person, including passengers (unlimited)	✓	✓	✓
Legal liability for damage to TP Property - limit £20,000,000 for Cars and Motor Cycles, £5,000,000 for all other vehicles	✓	✓	✓
Legal costs incurred with our consent in connection with a claim against you	✓	✓	✓
Unspecified attached trailers & Unspecified detached trailers (associated with Cars / Goods Vehicles)	✓	TPF&T cover only	TP cover only
Glass cover (£150 excess)	✓	F&T claims only	✗
Accident recovery & Club Approved Repairer Service	✓	F&T claims only	✗
Legal Services and Advice	✓	✓	✓
Personal belongings and effects cover - £250	✓	✗	✗
Increased medical expenses - £250	✓	✗	✗

Optional Covers – for Private Cars or Goods Carrying Vehicles (up to 7.5T):			
Breakdown Assistance	✓	✗	✗
European Motoring Assistance – Accident & Breakdown	✓	✗	✗
Personal belongings and effects cover - £350	✓	✗	✗
Increased medical expenses cover -£350	✓	✗	✗

Minifleet **Appetite**

We are unable to write the following risks under our Minifleet proposition:

- New Ventures with no previous insurance and no financial history
- Family Fleets where there is no legitimate business or vehicles are owned by sons/daughters or other family members
- Carriage of passengers for hire & reward
- Carriage of goods for hire & reward (haulage risks) that involve courier or parcel delivery / time critical or multi drop activities / risks based in Northern Ireland
- Unacceptable occupations include footballers (English Premier League, Championship and Scottish Premier Clubs), pop stars, film/TV stars and professional sportsperson/entertainers/models.
- Loan or hire of vehicles or carriage of passengers listed above plus USA/Canadian nationals and top management of FTSE 100 companies.
- Hazardous goods (unless at lower end of the spectrum) or business based at and/or majority of vehicle exposure in restricted areas at hazardous locations to which the general public are not permitted, i.e. airside or trackside.
- Emergency response vehicles.
- Labour supply businesses not licensed under the Gangmasters (Licensing) Act (2004).

Target Appetite

We have the appetite to write Fleets of all shapes and sizes within our overall criteria.

In particular, we have an increased appetite to write:

- Fleet rated risks of 6+ vehicles
- Predominantly cars and small goods vehicles
- Risks with drivers aged over 25

Why Aviva for Minifleet?



we listen & act



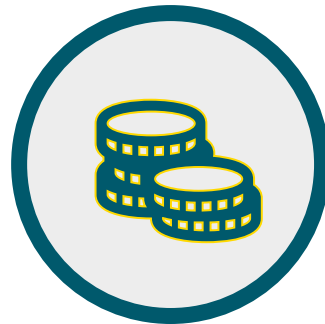
we quote



we convert



we support



we trade



we win*

Q & A