



## Introduction to Aviva Digital

**Sarah Kent** – Trading Manager, Digital Small Business

**Carol Payne** – Senior Underwriter, Digital Small Business



# Digital Capability

# Digital Capability

Our commitment is to make it easier to trade with Aviva online, no matter how a broker chooses to place their business. Here's a look at the Aviva digital products an where, 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.com/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.com/broker/integrated-trading)

# Driving Great Customer Outcomes



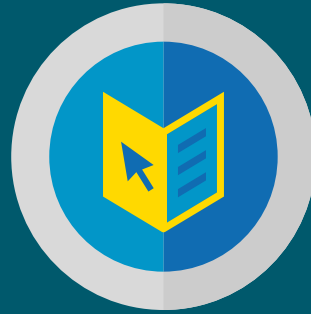
# Driving **great** customer outcomes



5★ rated  
product suite\*



fair presentation  
of risk guarantee



clear & concise  
policy  
documentation



extra protection  
for customers



practical  
business  
support

\* Insurance Times 5 Star Rating Report 2023

# Extra Protection for clients – Tackling Underinsurance

Cover	Property Owners	Office and Surgery	Shop and Salon	Commercial Combined
Removal of average for Buildings & Contents claims	✓	✓	✓	✓
Automatic 20% top up to Buildings & Contents SI	✓	✓	✓	✗
Aggregated Contents sum insured	✗	✓	✓	✗
Enhanced & simplified inner policy limits for property covers	✓	✓	✓	✗
Enhanced Business Interruption	<ul style="list-style-type: none"> <li>Automatic 33.33% top up to Loss of Rent sum insured where cover selected</li> <li>Minimum 18 months indemnity period applies</li> </ul>	<ul style="list-style-type: none"> <li>Automatic 33% top up to Loss of Income sum insured where cover selected</li> <li>Minimum 18 months indemnity period applies</li> <li>If Loss of Income cover is selected an additional cover of £50K AICOW is provided</li> <li>If Increased Expenses only cover is selected a minimum £50K sum insured and 18 month indemnity period provided</li> </ul>	<ul style="list-style-type: none"> <li>Minimum level of cover has been increased to £1m and a 36 month indemnity period applies</li> <li>An additional cover of £50K AICOW is provided</li> </ul>	<ul style="list-style-type: none"> <li>Business Interruption – we will only apply average to claims where the sum insured is less than 85% of the actual value at risk</li> <li>Automatic indexation of the Business Interruption sum insured at the time of claim settlement</li> </ul>
Enhanced & simplified inner policy limits for BI covers	✓	✓	✓	✗
Enhanced Public/Products Liability	✗	Enhanced minimum indemnity limit of £5m	Enhanced minimum indemnity limit of £5m	✗

Self-employed - the single article limits for business equipment and contractors tools no longer apply



# Adding Value for Customers – **Businesslaw (previously Cut the Red Tape)**

## Powered by DAS Businesslaw

Running a business is a constant challenge, balancing short-term and long-term priorities, ever increasing red tape, looking after and managing cash-flow.

To help business owners stay on top of this and ease the burden on their day-to-day operation this service is designed to specifically help Businesses with their obligations.

It's designed to be a continuous reference point for information and help including access to a legal and tax helpline, saving business owners time and money. It's available 24 hours a day, 365 days a year.

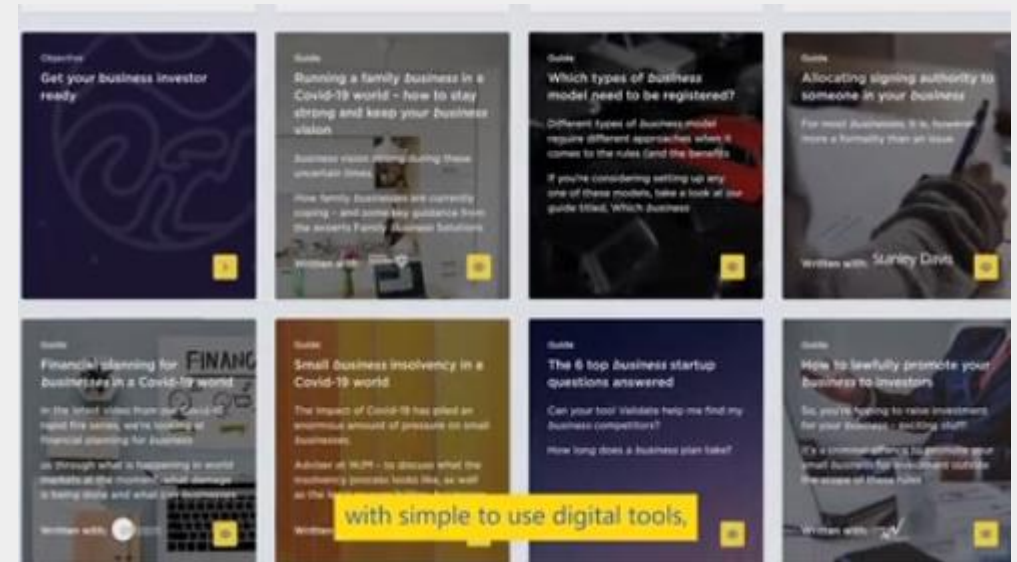
## How do your clients access the service?

Aviva commercial policyholders should:

1. Visit the [Aviva Business law webpage](#)
2. Type their voucher code (found within their policy documentation, referenced under 'cut red tape') into the 'voucher code' text box and then click 'validate voucher';
3. Fill out their name and email address, create a password, and specify what type of business they have;
4. Validate their email address by clicking the link in the confirmation email that they receive.

[Visit Aviva Businesslaw](#)

- A library of over 1,000 online legal document builders, guides and business templates e.g. employee contracts, health & safety policies
- Jargon-free, rich-media guides that explain things clearly and guide your customers to related links
- Intuitive template editing with built in e-signature functionality for a fast and convenient way of signing documents e.g. contracts or tenancy agreements
- Email alerts sent straight to an account of their choice, keeping them up to date with recent changes to legislation or regulation



Businesses can also get further information by calling the helpline. They will only pay for the call, not the advice.

# Core Products





# Commercial Combined Stretching our capability...

“

*We've made a number of significant enhancements to our Commercial Combined proposition over the last 24 months to **improve our quotability** and drive better outcomes for you and your clients*

*All aimed at helping you place more of your business online*

”

- ❖ **Extended** our acceptance criteria
- ❖ **Increased** our underwriting appetite
- ❖ **Enhanced** our cover

... to strengthen our proposition

# Improving our quotability

## Extended our acceptance criteria

In **response to increasing broker demand to place larger risks online** we've increased our **upper limits** which, when combined with our high number of locations, provides one of the **widest** online acceptance criteria in the market

### increased turnover limit

**£10m**

- upper limit applies at policy level
- limit can vary dependent on specific trade
- e.g. trades involving fancy goods wholesaling have a £7.5m limit

### increased total sum insured

**£10m**

- upper limit applies at location level
- limit can vary dependent on specific trade
- e.g. trades involving Metalwork fabrication have a £7.5m limit

### max number of locations

**10**

- we have the appetite to write risks with up to 10 separate locations via our online proposition

Stretching the capability of **our product acceptance** criteria allowing you to **place more** of your commercial combined clients **online**

# Improving our quotability

## Increased our underwriting appetite

In **response to broker demand** to **provide a higher number of quotes** we've increased our **underwriting appetite** to do just that, and have also focussed on maximising our **'straight-through'** quote rate



### accepting more Asia imports

- moved more than 50% of our acceptable Asia imports trades from 'refer' to 'straight-through' quote
- we will continue to offer a referral service on trades that fall outside



### higher USA/Canada exports

- increased limit from 35% to 50% of turnover
- risks will continue to refer
- USA/Canada questionnaire is still required



### improved trade list

- over 100 additional trades
- review highlighted a further 35 trades where we see demand\*

\* 20+ quotes/annum

Challenging **and stretching** our underwriting rules **to make it even more worthwhile** for you to select digital first **for more of your commercial combined clients**

# Improving our quotability

## Enhanced our cover

In response to increasing broker demand to place a wider variation of risks online we've added 4 new optional covers to ensure we help deliver better outcomes for more of your clients



### stock in the open

- provides theft cover for moveable property in the open
- requests will trigger a 'refer to underwriter'
- provides additional clarity



### deterioration of stock

- available for specific trades
- max sum insured - £10K for deterioration of refrigerated/frozen food
- units up to 10 years old



### stock at 3<sup>rd</sup> party premises

- provides cover at any 3<sup>rd</sup> party premises within defined territories
- max sum insured - £25K
- requests will trigger a 'refer to underwriter'



### loss of licence

- provides cover for loss of licence or club premises certificate
- available where business interruption has been selected



### providing greater clarity for you & your clients

- reviewed how we present cover for business property away from the premises
- previously relied on the Temporary Removal clause of our contents cover
- amended wording and renamed as a specific cover 'Business Property away from the Premises'
- Automatically provides cover of up to 10% of the contents sum insured

# Commercial Combined Overview

For businesses in manufacturing, wholesale, or the provision of services, sports, arts, community and leisure facilities.

## Key Info & Criteria

- Maximum turnover £10m\*
- Maximum total combined property & BI sum insured limit per location £10m\*
- Maximum contents & stock sum insured limit £5m\*
- Insure up to 10 locations
- We will consider non standard construction
- All Risks cover (incl Subsidence) as standard

*\* Limit thresholds can vary dependent upon specific trade*

## Common referrals

- Non-standard construction
- Claims:
  - Total claims value in last 3 years >£10,000
  - 2 or more claims of same cause in last 18 months
  - Any liability claim in the last 3 years
  - 1 or more flood or subsidence claim in last 3 years
- Property heated by portable heaters
- USA/Canada exports – up to 50% of turnover
- Asia imports – trade dependent

## Tackling Under-Insurance

- No average condition for Buildings and Contents
- Business Interruption - we will only apply average to claims where the sum insured is less than 85% of the actual value at risk
- Automatic indexation of Business Interruption sum insured at the time of claim settlement

## Risks we can't write online

- >50% North American exposure/turnover
- Export of high risk products to North America
- Previous claims/incidents for goods exported to North America
- Efficacy cover
- Printing machines worth >£600k
- More than 2 trade descriptions
- A combination of Manufacturing and other sectors is not available - however manufacturers wholesaling their own product is acceptable, Select the manufacturing trade only.

## Standard Covers

Public Liability	£2m, £5m or £10m**
Employers Liability	£10m
Stock & Contents	Up to £5m**
Glass	Unlimited
Money	Up to £15,000
Legal Protection	£500,000

## Optional Covers

Buildings	Up to location limit
Business Interruption	Up to location limit
Book Debts	£50,000
Computer Breakdown	Up to sum insured
Stock in the Open	Up to the sum insured
Deterioration of Stock	Up to £10,000
Stock at 3 <sup>rd</sup> Party Premises	Up to £25,000
Goods in Transit	Up to £25,000
Engineering Breakdown	Available
Employee Dishonesty	£25,000 or £50,000
Personal Accident	Up to £100,000
Terrorism	Available
<b>Policy Excess</b>	£500 (£1,000 Heat)

## Minimum Premium

£300+IPT

\*\*dependent on trade

## Bolstering our capacity...

“ Supported by **more underwriting capacity** in our digital centre, with **increased authority** to speed up the decision making process, and more **alignment** across **online** and **offline**, you can be **confident** in placing your **larger risks** with Aviva ”

- ❖ **Enhanced** our digital service support
- ❖ **Improved** our digital functionality
- ❖ **Enabled** a seamless hand-off

... to strengthen our support



# Strengthening our support

## Enhanced our digital support service

To continue to deliver the **service you expect** we've invested heavily in our digital support to ensure we **build on our expertise** and provide you with the **speed of response** you've come to expect



### increased capacity

- continued recruitment throughout lockdowns
- front-filling roles in preparation for increased demand



### bolstered expertise

- focussed training programme to increase authority levels
- bringing in expertise from across the business



### focussed support

- introduced a specific skill set team for online CCI
- most experienced staff
- help maximise digital placement

Giving you **confidence to trade** more with Aviva by ensuring we continue to provide you with a **1<sup>st</sup> class service** not only today, but in the future

## Improved our digital functionality

To make it easier for you to trade Commercial Combined online with Aviva we introduced **new digital functionality** to Fast Trade, giving you more confidence to **start the quote journey online**



### offline referral


- integrated within the quote journey
- for online 'no quotes' where we believe we may have an offline alternative
- simple press of a button
- avoids duplication – no need to re-submit
- supports digital 1<sup>st</sup> strategy
- supported by a team of dedicated experienced offline underwriters

Your risk doesn't fit Fast Trade this time – let's find another solution for you...

We're keen to meet your client's needs, so we'd like to refer your quote to our dedicated underwriting team.

If you're happy for the team to review the information you've given us, please select 'yes' below.


\*Would you like us to proceed with this referral?  Yes  No

 Select 'Yes' for your request to be sent to an Aviva underwriter. If you select 'No' the quote will still be available to view on the Client Summary screen.

Your direct contact number   
[Show more](#)

\*Is there any additional information you would like to provide?  Yes  No

\*Do you have a target premium in mind?

\*Date the quote is required by  

Broker Contact Name

Providing an **easy referral** to our offline team to support your **digital 1<sup>st</sup> strategy** in the knowledge that we'll still **take care** of your quote **without the need** to re-submit

# Strengthening our support

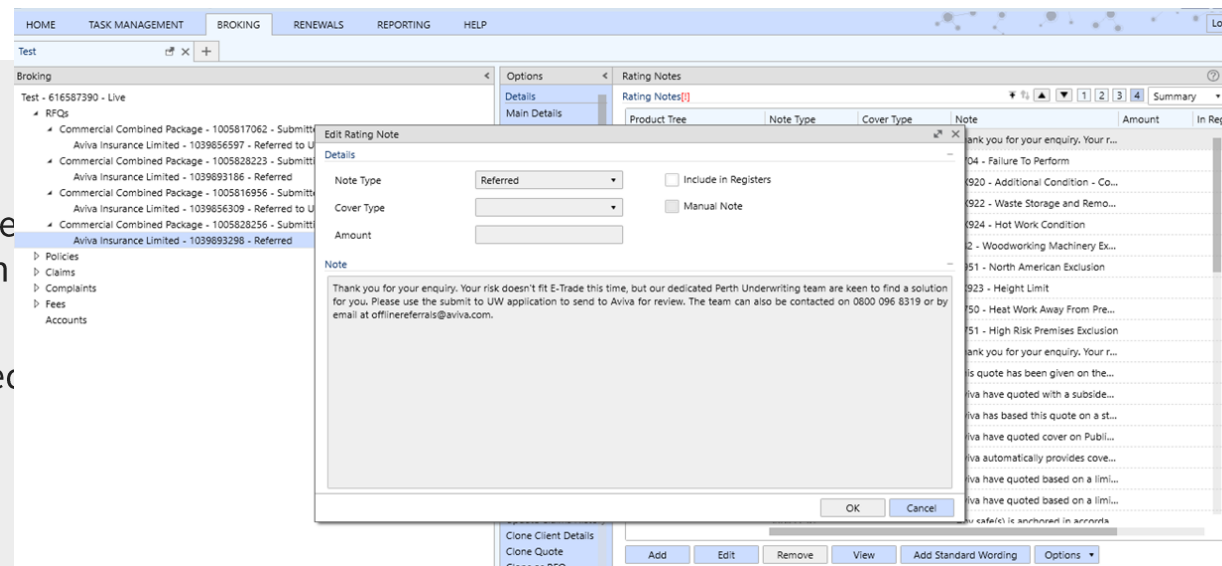
## Improved our digital functionality

To make it easier for you to trade Commercial Combined online with Aviva we've introduced **new digital functionality** to Acturis eTrade, giving you more confidence to **start the quote journey online**



### offline referral

- integrated within the quote journey where we believe we may have an offline alternative
- Quote status will show as 'Referred' under '@quotes Received' section
- Simply highlight Aviva quote and select 'submit to u/w' via the 'options' button
- avoids duplication – no need to re-submit
- supports digital 1<sup>st</sup> strategy
- supported by a team of dedicated experienced offline underwriters



Providing an **easy referral** to our offline team to support your **digital 1<sup>st</sup> strategy** in the knowledge that we'll still **take care** of your quote **without the need** to re-submit

# Strengthening our support

## Enabled a seamless hand-off

We've introduced a **dedicated offline team** located within our Digital Hub in Perth so that we can deliver a **seamless hand-off** between online and offline for your Commercial Combined risks. Giving you more confidence in selecting digital first for your **larger clients**



### dedicated offline team

- team of experienced offline underwriters from across the business
- focussed on finding solutions for your digital Commercial Combined 'offline referrals'
- working to digital 'speed of service' ethos
- pro-active approach to trading
- forging relationships

### the journey

- 1 a notification will appear in your quote response for risks where we may be able to offer a solution offline
- 2 simply select the 'submit to underwriter' option to automatically submit the quote request to our dedicated offline team
- 3 one of our dedicated offline underwriters will contact you to acknowledge receipt and progress your enquiry within agreed timescales

Providing a **seamless service** from online to offline that continues to focus on **speed of response**, keeping you **informed** every step of the way

# Submit to Underwriter options

## Obtained



**Obtained**  
Quote has been obtained but submit to uw maybe required e.g. premium negotiation

**eTrade Team**  
Our dedicated online CCI skill set underwriters will handle this referral

## Refer Continue/Risk Updated



**Referred**  
Quote has generated a referral and submit to uw is used to make the referral

**eTrade Team**  
Our dedicated online CCI skill set underwriters will handle this referral

## Referred



**Declined**  
Quote has been declined online but we believe we maybe able to offer an offline option so submit to uw is used to make the referral

**Offline Team**  
Our dedicated offline underwriters will handle this referral

# Self-Employed Overview

Designed for tradespeople and professionals working from home or small business premises such as a workshop.

## Key Info & Criteria

- Up to 15m height limit
- Up to 3m depth limit
- Number of Employees – Construction:
  - up to 10 manual employees incl labour only sub-contractors
  - up to 10 non-manual employees
  - up to 10 bona fide sub-contractors and temporary employees
- Number of Employees – All other:
  - up to 10 employees

## Tackling Under-Insurance

- Removal of single article limits to business equipment and contractors tools

## Risks we can't write online

- Buildings
- Homeworkers with Personal Lines covers
- Efficacy cover
- General handyman \*

## Common Referrals

- Claims:
  - 2 or more claims in last 3 years
  - Any single claim in last 3 years > £10,000
- Bankruptcy, insolvency, disqualification
- Convictions & prosecutions
- Previous insurance history
- Trade\* - Property Maintenance/Repairs or Building Maintenance – please select a combination of trades that best describe the main activities (client must have a qualification or have served an apprenticeship in at least one of the trades. No electrical, plumbing or heating work is undertaken without the relevant qualifications or certificates)

## Standard Covers

Public Liability	Up to £5m
Treatment Liability	Available on selected trades
Money and Assault	£1,000
Legal Protection	£500,000

## Optional Covers

Business Equipment	Up to £20,000
Contractors Tools	Up to £10,000
Stock	Up to £5,000
Employers Liability	£10m
Personal Accident	Up to £50,000 per capita
Contract Works	Up to £500,000
▪ Own plant	Up to £50,000
▪ Hired in plant	Up to £75,000
Business Interruption	Up to £100,000

**Policy Excess** £250 (£500 Theft/MD/Heat)

**Minimum Premium** £55+IPT



# Office & Surgery Overview

Provides cover for professional and business services as well as surgeries such as doctors practices, vets and dental practices.

## Key Info & Criteria

- Proposer is the sole occupant of the premises and/or shares the premises only with offices or private dwellings
- Total combined property & BI sum insured up to £7.5m per location
- Computer equipment sum insured up to £250,000 per location
- Up to 10 locations
- All risks basis of cover as standard

## Tackling Under-Insurance

- No average condition
- 20% top up to buildings and contents SI
- Aggregated contents SI
- 33% business interruption top up / min 18 mnth IP
- AICOW £50,000 where loss of income is selected
- Minimum PL cover enhanced to £5m
- **New Underinsurance Flag (Fast Trade only)**

## Common Referrals

- Non-standard construction
- Claims:
  - 3 or more claims in last 3 years
  - Total claims value in last 3 years >£10,000
  - 2 or more claims of same cause in last 18 months
  - 1 or more flood claim in last 3 years
  - 1 or more subsidence claim in last 3 years
- Bankruptcy, insolvency, disqualification / convictions & prosecutions / previous insurance history
- Flood / Subsidence area

## Risks we can't write online

- Offices in connection with manual trades i.e. Builders
- Malpractice cover for Surgery risks

## Standard Covers

Public Liability	£5m or £10m
Employers Liability	£10m
Contents	Up to location limit £7.5m
Glass	Unlimited
Money	Up to £12,000
Business Records	Available
Book Debts	Up to £100,000
Legal Protection	£500,000
Goods in Transit	Up to £10,000
Drugs & Vaccines	£50,000 (selected trades)

## Optional Covers

Buildings	Up to location limit £7.5m
Business Interruption	Up to location limit £7.5m
Computer Equipment	Up to £250,000
Computer Breakdown	Available
Employee Dishonesty	£25,000
Personal Accident	Up to £50,000
Stock (Surgery only)	Up to £50,000 without referral
Terrorism	Available

**Policy Excess** £250

**Minimum Premium** £150+IPT

# Property Owners Overview

Providing cover for residential and commercial property owners with up to 20 locations.

## Key Info & Criteria

- Insure up to 20 locations
- Day 1 or index linking for all property types
- Cover available on specified or all-risks basis
- Combined total sum insured (buildings + contents + loss of rent) per location:
  - Up to £10m – purpose built blocks of flats & commercial properties
  - £4m – all other types

## Tackling Under-Insurance

- No average condition
- 20% top up to buildings and contents SI
- Aggregated contents SI
- 33% loss of rent SI top-up where cover selected
- Minimum 18 month indemnity period
- **New Underinsurance Flag (Fast Trade only)**

## Common Referrals

- Non-standard construction
- Claims:
  - 3 or more claims in last 3 years
  - Total claims value in last 3 years >£10,000
  - 2 or more claims of same cause in last 18 months
  - 1 or more flood claim in last 3 years
  - 1 or more subsidence claim in last 3 years
- Bankruptcy, insolvency, disqualification / convictions & prosecutions / previous insurance history
- Flood area
- Subsidence area

New online2offline service now available for online 'no quotes' where we believe we may have an offline alternative. (Fast Trade only).

## Standard Covers

Buildings – Purpose built flats & commercial properties	Up to £10m
Buildings – All other types	Up to £4m
Glass	Unlimited
Loss of Rent or Alternative Accommodation for Residential Units	20% of the Building Sum Insured
Property Owners Liability	£2m, £5m or £10m
Money	£2,000
Legal Expenses	£100,000 or £250,000

## Optional Covers

Landlords Contents	Up to £500,000
Employers Liability	£10m
Terrorism	Available
Contents – Communal	Up to £500,000
Contents – Landlords	Up to £500,000
Business Interruption - Loss of Rent	Available

## Policy Excess

£350 / Escape of Water £500

## Minimum Premium

Residential	£125+IPT
Commercial	£225+IPT

# Property Owners Overview

## Risks we can't write online

### Residential Risks

- Individual Flats outside Scotland
- Bedsits
- Mansion Houses
- Pieces/Plots of Land
- Contents Only
- Sub-let Properties
- Liability in isolation
- Individual Blocks of Garages in isolation
- HMOs (Houses of multiple occupation)
- Unoccupied
- AirBnb/Holiday Homes
- Farms and Estates
- Local Authority Housing
- Speculative Property Developers
- Short Term Lets (less than 6 months)
- Mobile homes/caravans
- Property Developers

### Commercial Risks

- Unoccupied
- Owner Occupied
- Sub-let Properties
- Public Houses
- Hotels
- Guest Houses
- Holiday Camps/Centre
- Churches
- Car Parks
- Care Homes
- Nursery/School
- Stables
- Property Developers

# Shop & Salon Overview

Whether your client has an individual or multi-location retail/salon premises our product will provide them with the cover they need.

## Key Info & Criteria

- Total combined property & BI sum insured up to £5m per location
- Contents limit £500,000
- Stock limit £500,000
- Up to 10 locations

## Tackling Under-Insurance

- No average condition
- 20% top up to buildings and contents SI
- Aggregated contents SI
- Minimum level of cover increased to £1m with 36 month Indemnity Period
- AICOW £50,000 is provided
- Minimum PL cover enhanced to £5m
- **New Underinsurance Flag (Fast Trade only)**

## Common referrals

- Non-standard construction
- Claims:
  - 3 or more claims in last 3 years
  - Total claims value in last 3 years >£10,000
  - 2 or more claims of same cause in last 18 months
  - 1 or more flood claim in last 3 years
  - 1 or more subsidence claim in last 3 years
- Bankruptcy, insolvency, disqualification / convictions & prosecutions / previous insurance history
- Flood area
- Subsidence area

## Risks we can't write online

- North American Exports
- More than 25% Wholesale

## Standard Covers

Public Liability	£5m or £10m
Employers Liability	£10m
Stock	Up to £500,000
Contents	Up to £500,000
Glass	Unlimited
Money	Up to £12,000
Business Interruption	Up to £1.5m – 36 months
Book Debts	Up to £100,000
Legal Protection	£500,000
Goods in Transit	£5,000 or £10,000
Treatment Liability	Available on selected trades

## Optional Covers

Buildings	Up to location limit £5m
Frozen Food	£5,000 per freezer
Loss of Licence	Up to £200,000
Employee Dishonesty	Up to £25,000
Personal Accident	Up to £50,000 – max 20 people
Terrorism	Available

**Policy Excess** £250

**Minimum Premium** £250+IPT

# Why Aviva for Digital?



**we listen & act**



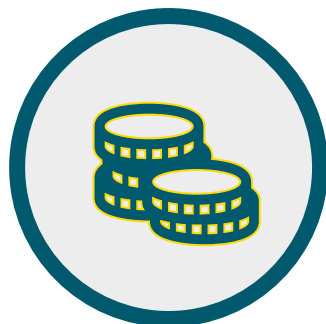
**we quote**



**we convert**



**we support**



**we trade**



**we win\***

# Questions?

## Find out more

For more information about the products and services we provide, visit <https://connect.avivab2b.co.uk/broker/> today.

## Risk Management Support

Our dedicated Risk Solutions website has helpful resources, guides and expert advice to help mitigate the day to day risks businesses face. Head to [Aviva Risk Management Solutions - Aviva Risk Management Solutions](#) today.

# Thank you

