



110Extra

Your Club 110 quarterly newsletter
Q1 2025



Committed to going further for Club 110 in 2025!

It's been nearly 3 years since we published our first dedicated newsletter for Club 110. This is now our 12th edition of **110 Extra**, which aims to bring you the very latest news on the club all in one place. We hope it's adding value and has strengthened how you feel about being part of our premium broker club.

Having rejoined Aviva at the end of 2023, I've been blown away by the level of passion and energy that surrounds the club. As every week goes by I better understand how much Club 110 means to you, how it gets under our skin and captures our hearts – compelling us to invest and drive it forward now and in the future. So, a heartfelt thank you for your ongoing support. It's something we never take for granted.

2025 will see us improving how we support you - our club members - focussing on the areas that matter most to you. We've already made good on some of our commitments from the Club 110 Conference last year. Rising Stars was launched and has received some cracking reviews following the first few events (read on to find out more). Claims API was launched for Acturis brokers, designed to save you time by streamlining processes, from notification through to closure/completion.

We haven't stopped there. Our Apprenticeships programme continues to gather pace, with delegates now enjoying additional course enrichment with Lloyd's of London tours, Solus Repair Centre visits and much more. We've also signed-up Claire Russell and the team at Mental Health in Business (MHIB) to rollout a suite of support to help you care for your teams. We'll be talking more about that with you in the coming months.



We're committed to continue providing you with a **5-star rated digital proposition**. Your feedback matters to us. This year's Insurance Times eTrading survey is open now, until 23 March 2025.

Have your say



We're soon to sit down with the Club 110 Advisory Council in London to work through where else we need to prioritise our investment. It'll be my first council meeting and I can't wait! Invest we absolutely will, but with your guidance to ensure we focus on the stuff that matters most to you and our mutual customers. So, please get in touch and drop me a line at club110@aviva.com to tell me what more you need to help strengthen our partnership.

I look forward to hearing from you.

Best wishes,

Michelle Taylor
Broker Distribution Director

Introducing Gill Brennan - our new Senior Broker Propositions Manager



As we've said a very fond 'farewell' to Nick Burrows through retirement, we're delighted to welcome Gill to Aviva and all things Club 110. If you've not yet had the chance to speak to her, here's a little introduction...

Tell us a bit about yourself and your previous roles before joining Aviva...

I've worked in the insurance industry for over 10 years, having spent most of this time at Allianz.

I started my career on their underwriting insurance programme and went onto many different roles across various areas - claims, distribution and marketing.

I also spent some time working in transformation which led me to move into management consulting at KPMG. I worked with various brokers on their transformation programmes, helping them to find efficiencies and consistency across geographies and business units.

I'm very excited to be in my new role leading the broker proposition team as I feel it brings together the best parts of my previous roles - helping our broker partners to be the best they can be and further enhancing their relationship with Aviva.

Outside of work I live in Surrey with my husband and two young children who are four and one, so life is pretty busy!

What was your opinion of Club 110 before joining Aviva?

I'd heard lots of great things about Club 110, often looking enviously and wondering how it could be matched. My personal opinion is that with Aviva's regional presence and the strength and longevity of the club, it would be difficult to!

How have your views changed (if at all) now you've seen Club 110 'close-up'?

I always knew there were extensive value added services available as part of Club 110, but I didn't appreciate the amount of effort and drive the team put into the club until I saw it for myself. There is a genuine passion within the proposition team and beyond to help our brokers get the best support and the best of Aviva.

There is also lots of work done to ensure the club remains exclusive with only the best regional brokers. It's really important for us to maintain the right culture and safe space for our brokers to share experiences and challenges.

What are the main priorities that you see for the club for the following year?

We have lots of exciting things in the pipeline for 2025. We are mid-way through our first cohort of our Rising Stars programme, which aims to deliver talent in the industry. This has received amazing feedback so far and we look forward to continuing to build this in 2025. We're also finalising details of our mental health proposition, so keep your eyes peeled for updates.

We want to ensure we focus our efforts on the areas which will help you most. Our proposition suite is vast, with more in the pipeline...we want to make sure you have the tools and knowledge to get the best from it.

What's the one piece of advice you'd give to a Club 110 broker?

Get to know our proposition suite - there is so much available to you. I'd encourage you and your teams to have a look at what's available and use it to support your ambitions for 2025 and beyond. We're always happy to explore new areas to ensure the club continues to evolve and grow to meet your future needs. We're passionate about our ongoing commitment to you and the wider club and need you to tell us what else will help - don't hesitate to get in touch!

News around the regions



Renewing our commitment to Club 110 members

Club 110 is something we're passionate about and will never take for granted. We want to reinforce that commitment to each of our member firms and convey our thanks for your ongoing support. Last year we delivered over 130 membership renewal packs, aimed at providing you with a tangible reminder of our support for you and to help ensure you maximise your membership.

Feedback was great (especially on the branded chocolates!), so we're doing it all again this year. If your business has been approved for membership again in 2025, look out for your pack dropping behind the front door very shortly. And of course, if you want to know more about Club 110 or want to schedule some time to discuss the services available in more detail - visit the [110 Members' Lounge](#) or email us at club110@aviva.com. We'd love to hear from you!

Your 2025 Service Charter

Understand how we'll go further day-to-day for you - our charter outlines your dedicated support and contact details. Read it [here](#).



A '110 Extra' warm welcome to our newest Club 110 members

It's always a pleasure to welcome new firms into Club 110. Being a Club 110 member is an ambition for many regional brokers, with only the very best invited to be part of our premium broker club. It's with great pleasure that we confirm our latest joiners who have met the criteria we set for brokers to join the membership ranks. A warm welcome goes to:

- **Anderson Smith Group Ltd**
- **Ascend Broking Group Ltd**
- **Ault Insurance Brokers**
- **BLW Insurance Brokers Ltd**
- **Brents Insurance**
- **Coughlan Commercial Brokers Ltd**
- **D J Killen & Co Ltd**
- **Restormel Insurance Services**
- **Simmons Gainsford Insurance Solutions Ltd**
- **UBT (EU) Ltd**

I'm sure everyone connected with Club 110 will join us in congratulating all firms on achieving member status and we look forward to seeing you at future club events and gatherings.

News around the regions



Vive la France! Announcing our Club 110 Conference destination for 2025

Our annual Club 110 Conference is a key date we work towards each year. The event brings together business owners from member firms to hear from and network with our senior leaders from across the Aviva business. You'll have the opportunity to join thought leadership sessions, discuss priorities, challenges and opportunities with the team and network with club peers.

We're delighted to confirm the initial details of our 18th conference and thrilled to announce it will take place in the picturesque **Mediterranean city of Cannes, France from 23rd to 25th September**. Cannes will provide the perfect backdrop for another first class event and we look forward to welcoming our Club 110 members to the conference later this year.



Are you a member of our Club 110 LinkedIn group?

You can participate in business discussions, gain access to marketing support and other member benefits.

Visit it [here](#).



Congratulations Ascend Insurance - ITA Winners!

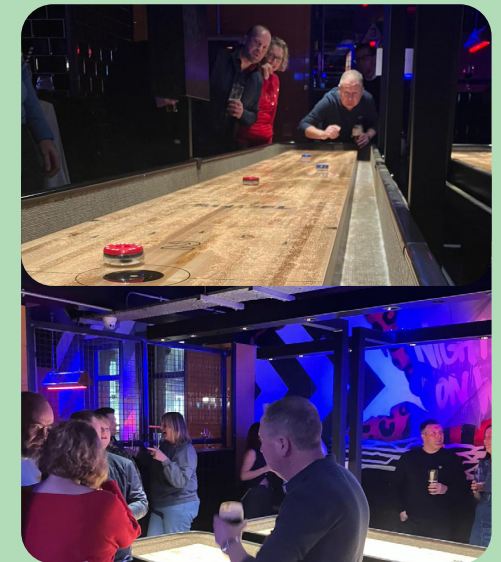
Aviva was delighted to be voted 'General Insurer of the Year' at the 2024 Insurance Times Awards. Thank you to all our Club 110 members for your incredible support. We're proud to be your trusted partner and to share this award with you. But our achievement was somewhat eclipsed by one of our newest Club 110 members!

On the same night, **Ascend Broking Group** were crowned '**Insurance Broker of the Year 2024**', an award which we were proud to sponsor. Congratulations to the entire team at Ascend for winning this prestigious title and we look forward to working with you as one of our new Club 110 brokers for 2025.

Doing your bit to bring the club together!

Club 110 is all about bringing people together and deepening our relationships at all levels. And as is often the case, our northern members decided to show the way with a pre-Christmas night out at the Roxy Ballroom in Leeds, highlighting how the regions are doing their bit to bring the club together.

It was an evening of competitive shuffleboard and darts with brilliant company from our broker partners and maybe one or two festive drinks thrown in for good measure! A massive thank you to all the brokers who took the time out to get involved.



News around the regions



A fresh start for the Club 110 Advisory Council

In 2022, we set-up the Club 110 Advisory Council to help guide the future direction of the club and ensure the views of members remain central to our thinking. Since then, the council has been instrumental in the development of the Club 110 Service Charter, Trading Edge initiatives and much more. However, it's fair to say that the council has lost a little of its energy in recent times.

So, 2025 will see us refresh the council and ensure it continues to deliver for all our Club 110 members. We welcome fresh thinking from new delegates. Our thanks go to **Carin Johnson** (Simmons Gainsford), **James Woollam** (Hayes Parsons) and **Alex Hammond** (Wentworth Alexander) for agreeing to join and replace others who have left. Our thanks also go to existing council members for their ongoing participation and support.

The next sitting of the council is scheduled for 12th February - and **if you have any thoughts or points you'd like us to add to the agenda**, please get in touch using the dedicated **Club 110 mailbox** or reach out to your aligned council member. We'd love to hear from you and will feedback on outcomes from the meeting in our next edition!



Club 110 brokers join forces - congratulations to Giles Insurance and Adler Fairways!

It's always great to see Club 110 brokers join forces. Early in January, **Adler Fairways** announced the acquisition of **Giles Insurance Consultants**. We're delighted that Neil and the team at Giles have decided to partner with another club broker, who we're sure will continue their passion for providing clients with a personal and professional service. Many congratulations to everyone involved!

Many Happy Returns!

60 years is a long time in anyone's book, but for an insurance broker in the current consolidating market - the achievement is even more impressive. **Oakwood Insurance** were founded in June 1965 by the late Michael Gold. Members of Club 110 since its launch in 2007, Oakwood are a proudly independent insurance broker based in Bushey Heath, Hertfordshire.

So, we want to say a massive congratulations to Paul, Jayne, Chris and all the team at **Oakwood Insurance** on reaching your 60th anniversary! It's an amazing achievement and one we're sure is applauded by all our mutual customers that you service and support each and every day.

And 2025 sees a double anniversary for club members **Wrightsure**, not only celebrating 50 years in business, but 30 years of their **Performers Insurance** theatre scheme too.

Congratulations to all and have a great year celebrating these milestones.



News around the regions



Introducing our 2024-25 Rising Stars delegates from Club 110

In September 2024 we welcomed our cohort for the inaugural Rising Stars Programme. They represent brokers of all sizes from across the UK, many of whom are part of Club 110.

Over the course of the programme, the delegates will work closely with our facilitators and mentors, and progress through six modules to help to develop their business skills and personal effectiveness.

Meet our Rising Stars delegates from Club 110:

- Adam Havelock, **Chubb Thomas Insurance**
- Beth McClarron, **McClarrons**
- Harry Brearley, **Adler Fairways**
- Hattie Course, **James Hallam**

It's a fantastic opportunity for them to build their personal and professional network and skills, and we're looking forward to supporting them throughout the programme and beyond.

Introducing our 2025 Future Leader Programme delegates from Club 110

Earlier this month we welcomed our new cohort of the Future Leader Programme, starting for the first time in Norwich. And as always, we've got a number of delegates who are part of Club 110. Over the next two years, the delegates will work closely with our programme leaders and mentors, and progress through 12 modules on an exciting journey to becoming Future Leaders. Meet our Future Leader Programme delegates from Club 110:

- Becky Glover - Finance Director, **Yutree**
- Ben Pickles - Head of Private Clients, **McClarrons**
- Jack Smits - Business Development Manager, **Ashbourne Insurance Services**
- Jenny-Lea Birchall - Operations Director, **amb Insurance**
- Joe Fay - Claims Manager, **C&C Insurance**
- Mark Slade - Regional Director, **Thomas Carroll**
- Rachel McNally - Senior Administration Manager, **AB&C Insurance**
- Sam Jaffe - Senior Broker, **Wentworth Alexander**
- Steve Rogers - Sales Manager, **Comfort Insurance**

The first two days of Cohort 7's FLP journey was filled with energy, enthusiasm and a sprinkling of laughter! Here are some glimpses...



A warm welcome to all of our new delegates! It's a big commitment for them and their sponsors, and we're looking forward to getting to know more about them throughout the programme and supporting them now and in the future.

SmartBroker from FullCircl - the smarter way to identify new opportunities

"FullCircl is really useful - it makes us always look engaged and up to date." Simon Miller, **Yutree**

Why not start the year by accessing your free one month trial of SmartBroker?

Club 110 partners with FullCircl to equip brokers with actionable, data-driven insights that significantly enhance client engagement. SmartBroker from FullCircl is a digital platform, providing rich, contextualised company information on businesses in the UK and Ireland. By leveraging data-driven insights, it can help you identify new opportunities and optimise your sales funnel to drive growth and revenue.

And as Consumer Duty requires firms to place greater emphasis on customer outcomes, SmartBroker provides an additional data source to enhance compliance and help you align with the FCA's expectations. It simplifies compliance checks and ongoing risk monitoring, helping to reduce the burden of regulation.

SmartBroker can also help you:

- Be alert to changes to your client's business to mitigate new risks
- Perform better customer due diligence
- Prepare better underwriting submissions and accelerate client onboarding
- Discover opportunities to cross and upsell
- Integrate customer data with Acturis to provide a connected solution

Club 110 members can benefit from access to special pricing, attractive multi-seat bundles, dedicated training and support. For more information, please contact David Helmore, Account Manager david.helmore@fullcircl.com or access his calendar [here](#).

Unlocking potential - supporting broker apprenticeships for a brighter future



Apprenticeships can offer numerous benefits for our industry. With this year's National Apprenticeship Week soon to begin on 10th February, we thought we'd remind you of the fantastic support Aviva provides for brokers. This includes not only access to funding, but the additional opportunities your apprentice can benefit from through us.

Apprenticeships can help you recruit individuals who bring fresh ideas and perspectives, whilst gaining access to industry knowledge and insights through structured learning pathways. This approach effectively develops talent and ensures a skilled workforce for the future. Apprentices themselves gain invaluable hands-on experience, mentorship, and a clear pathway to a rewarding career. But don't just take our word for it!

"The apprenticeship scheme is truly incredible. As someone who was new to insurance, the apprenticeship fast tracked my knowledge and skills. It is a great way to learn through your job role and it exposes you to all sorts of ideas and situations before you have to come across them. You can certainly link everything back to your job role and completing the CII this way was so helpful as it was applied learning. Everything within the apprenticeship links so well to all job roles and to the CII and any other legislation and regulations that may apply, whilst also making sure we understand things to do with ourselves and our mental health. Without the apprenticeship scheme I can honestly say I do not think I'd be where I am today. - Holly Wotton, Brunel Insurance Brokers (passed her apprenticeship with distinction)"

Holly has now been in the insurance industry for nearly two years and has recently earned her first promotion to a full broking role. She attributes this achievement to the apprenticeship programme, which provided her with the confidence and skills necessary for her success.

To fulfil the commitments made at the Club 110 Conference, we're launching a wide range of development opportunities for your apprentices this year. These initiatives will complement the apprenticeship programme by focusing on areas such as underwriting, claims, risk, loss adjusting, and more. There's never been a better time to recruit an apprentice or support the development of a current team member.

For more information about the support your apprentice can access through Aviva, please contact Linzie Barnes at iblearn@aviva.com

Update from our Claims Team

Highlights from the Regional Claims Roadshows – what’s to come in 2025?

It was great to see so many of you at our Regional Claims Roadshows in October. These are designed specifically for broker claims teams handling claims on a day-to-day basis, providing an opportunity to hear from you directly and share updates and insights.

Your feedback has been overwhelmingly positive and invaluable in helping us shape our plans for claims focused broker events in 2025. We’re now currently planning details of this year’s roadshows and some new for 2025 virtual events and look forward to sharing an update in the coming months, so stay tuned to find out more.

New API launched to simplify the claims process for Acturis brokers

Have you heard about our new API with Acturis? As part of our continued investment in digital capability, we recently announced our partnership with Acturis to launch a new Application Programming Interface (API) designed to streamline the claims process, from notification through to completion.

This is the first claims API from any insurer integrated with the Acturis system and is available for all personal and commercial lines motor, property, and liability claims. It provides a seamless, one-way transfer of individual claim records and updates directly from our claims system into the Acturis system, reducing the need for on-demand updates and manual entry of data.

If you would like to find out more, or express interest in using the new API please get in touch with your Claims Relationship Lead.

New Commercial Motor Claims leader - Introducing Kiera-louise Smith to Club 110 Commercial Motor Claims

We’re pleased to welcome Kiera-louise Smith to the Club 110 Commercial Motor Claims team. Kiera-louise joined us in mid-November, returning from Maternity leave as Team Leader alongside Will Louis. She's available Monday to Wednesday, and you can find her contact details on Aviva Broker, or in the latest [Club 110 Service Charter](#).

Welcome to the world Lily Rose Whittington!

In our last edition of **110 Extra**, Kelly Whittington, Aviva Commercial Claims Director, was getting ready to start her maternity leave. We’re now delighted to announce the safe arrival of beautiful Lily Rose Whittington. Mother and baby are doing well and enjoying life at home as a family of three. Congratulations Kelly from your Club 110 family!

A ‘shout-out’ to Club 110 Commercial Property Team Leader – Luci Younger

Congratulations to Luci Younger, our Club 110 Commercial Property Claims Leader, who won at the recent inaugural Commercial Lines Women’s Network Awards in December.

Amazing recognition for Luci, who won Role Model of the Year Award demonstrating excellence in leadership, communication and role-modelling inclusive behaviours.

Luci continues to make a difference for our Club 110 brokers including her recent work improve broker sentiment.

Well done Luci!



Aviva Broker Community Fund Awards - 12 March 2025

Congratulations to the 11 Club 110 brokers that have been successfully short-listed as finalists in the Aviva Broker Community Fund. By getting behind a local project, aligned to one of the two sustainability-focused themes of 'Financial Resilience' and 'Climate Action', these stand-out brokers are now in the running to win a share of £235,000 for their local causes.

- **amb Insurance Services Ltd** - The Peter Pan Centre Parent Carer Guidance service
- **Ashley Rodwell Insurance** - Accessible Vehicle - Kingswood Community Transport
- **Brownhill Insurance Group Ltd** - Old Wilsonians CIO Bike Rack Project
- **Chambers Insurance (part of Provincewide), Kilkeel Branch** - Mourne Stimulus 'The Garden Hub'
- **Denis O. Brown** - Scottish Sports Futures
- **Lansdowne Woodward** - Poole Waste Not Want Not
- **Momentum Broker Solutions** - The Uniform Exchange and Learning locker
- **Ratcliffes Insurance Brokers** - Community Wellbeing Programme
- **Sutcliffe & Co** - Supporting the Financial Wellbeing of Carers
- **Thomas Carroll** - Bryn Hall Family and Community Centre
- **W Denis Insurance Brokers PLC** - Support for Teenagers and Young Adults with cancer

Best of luck to all of this year's finalists, including those currently CrowdFunding for their projects and already benefitting from the Aviva matched funding. You can [take a look at their projects here](#).

We look forward to announcing the winners at the awards events in March!



110Extra

Diary dates

Discounted Q1 technical and management training from Searchlight

Find out what discounted training sessions are on offer from [Searchlight in Q1](#). You can book [here](#).

Club 110 Advisory Council - 12 February

UKGI 'Compliance with Confidence' spring seminars - Full venue details and seminar dates will be announced soon. [Don't miss out - register your interest today](#) and stay up to date with the latest seminar announcements.

Aviva Broker Community Fund Awards - 12 March

Club 110 Forums - Glasgow, 1 April (provisional date). Other UK dates to follow

MHFA training - Glasgow, 23-24 April. Other UK dates to follow

The BIBA Conference 2025 - 14-15 May

Club 110 Sentiment Survey - June 2025

Club 110 Annual Conference - 23-25 September

This document contains general information and guidance. It is not intended to be specific advice and should not be relied on as such. It may not cover every risk, exposure or hazard that may arise and we recommend that you obtain specific advice relevant to your circumstances. We accept no responsibility or liability in respect of any person who may rely upon this document.

For broker use only.

Aviva Insurance Limited. Registered in Scotland Number SC002116. Registered Office: Pitheavlis, Perth PH2 0NH.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

