



# 110Extra

Your Club 110 quarterly newsletter  
June 2024



## We're being '110 Extra' visible this year!

We're committed to spending more time on the road and meeting with our brokers partners, and the recent BIBA Conference in Manchester served as a reminder that there's nothing quite like engaging face to face to drive great conversations and opportunities. As always, Club 110 members were at the event in large numbers, and it was great to see so many of you on the Aviva stand and joining us for our evening together at the amazing Aviva Studios venue.

The BIBA Conference is a massive focus for us each year as principal sponsor. I was delighted to be joined by a strong Aviva Leadership team including our newly appointed GI CEO, Jason Storah who was attending his very first BIBA and was bowled over with the great energy and sentiment received from our broker partners. As always, we returned from BIBA with lots of feedback. We'll be working through it to ensure we continue to improve for you, your teams and your customers, and to help you go further.

As one event closes, our focus turns to another - our flagship Club 110 Members' Conference. This will be held in **Malta from 17 - 20 September** and our event planning is already well underway. It's a key date we work towards each year and is the only time we bring the whole club together to hear thoughts and share plans. Invitations were sent to business owners earlier this month. This is our 17th Annual Conference, and we're keen to deliver the very best experience for delegates. So, please drop me an email at [club110@aviva.com](mailto:club110@aviva.com) with your thoughts on how we maximise our time together in Malta. Thank you, I can't wait to see many of you there.

Finally, I wanted to thank all those who have been into our branches, in 110 Forums, or have joined the Aviva local leadership networking lunches and dinners. We've changed how our teams are set up so that each region has dedicated distribution, underwriting and claim contacts. Visibility with you and your teams is essential, from leadership through to front line. We'll continue to give you opportunities to come together with the Aviva teams and senior leaders going forward. This responds directly to your feedback, along with improving focus on new business and wider service commitments.



Aviva's Q1 results were positive but we will not get complacent. Club 110 is central to our success and ongoing plans. But we're determined to go further for you and your customers - and there's nothing as powerful as getting on the road to hear first-hand what we need to prioritise. If I've missed you on my travels so far, my door is open for you to provide feedback or have a chat. Please feel free to give me a call or drop me an email at [club110@aviva.com](mailto:club110@aviva.com).

I look forward to hearing from you.

A handwritten signature in black ink, appearing to read 'Ryan', with a stylized flourish at the end.

Ryan Birbeck  
**Broker & Client Development Director**

## Meet Mona Said - our new Head of Broker Insight, Propositions and Marketing



We caught up with Mona Said, our new Head of Broker Insight, Propositions and Marketing to ask her a bit about herself and her plans for Club 110.

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

I live in Surrey with my husband and my 3-year-old daughter and have worked in the insurance industry at Allianz for 17 years. I joined Allianz on their graduate programme and held many roles in the UK and globally during my time there - in Personal Lines, Commercial and Corporate.

I'd class myself as a generalist having worked across underwriting, strategy, proposition and product development and marketing.

My role at Aviva is a new one and I'll be responsible for market insight, propositions and broker marketing, bringing these functions together to operate as a value chain that's fully integrated with sales planning. My core passion is proposition, having spent the majority of my career developing compelling product and service propositions and refocusing broker engagement through the launch and reconfiguration of business support offerings, broker training and events programmes.

### What was your opinion of Club 110 when you were at Allianz?

I was very impressed with quality of the proposition, the sustained focus it's been given and the fact that it's centred around nurturing valued relationships and not just throwing a bunch of value-added services at brokers and expecting that to be enough! It's a proposition that I believe most composite insurers aspire to emulate to drive and revitalise relationships with regional and independent brokers.

However, I know broker support benefits alone won't change the dial. They need to be integrated with sales and distribution planning and targeted at relevant brokers, and that's what makes Club 110 successful.

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

Not much! It's as strong as I thought it was - with unparalleled broker sentiment (as highlighted by our broker sentiment surveys). But, as always, there's more we can do to serve our club brokers better - so they feel the difference as a 110 member and to help our relationship go further.

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

We can't be complacent. We need to evolve the club as market dynamics continue to shift. I'm looking forward to bringing a fresh perspective and want to help take the club to the next level by exploring new opportunities across the areas of service, training, account management and tailored events. I'm also committed to looking at how we respond to your feedback on responsiveness, access to decision makers and documentation.

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

I'd echo what all the top consultants are saying; in that in an increasingly digital environment, where operations are increasingly automated and streamlined, there's a growing need to invest in analytics, strategy and proposition development - all areas we can support you with in Club 110.



## News around the regions



### A warm welcome to our newest Club IIO members

We've five new firms to welcome to the club in this edition. It's always a pleasure to be boosting the club membership with some well-known broker names. We're delighted to be working with you in the club, and we look forward seeing you at future club events.



### Catching up in Bristol

Some of the Aviva Broker team had a lovely evening catch up with a few of our club brokers in Bristol recently. Great to see you **Jeremy Mountford (Aspect)**, **Simon Dawe (TH March)**, **Ben Curtis (Curtis Drew)**, **Luke Stephenson (Adler Fairways)**, **Paul Short (Lloyd & Whyte)** and **Stephen May (Brunel)**!



### Our Scotland and Northern Ireland Club IIO Forum

On 25 June our Scottish and NI brokers gathered at The Royal Belfast Golf Club for a long overdue Club 110 Forum to hear from our regional leaders and also our Claims, Digital Trading and Specialty Lines colleagues. Thanks to Catherine Brown, Raina Marshall and Stephanie McCombe for helping to organise a great session. Here's some hot-off-the-press pics of the day. And thank you to all our club brokers that made it such a well attended event.



### Hinks on the move

Hinks have waved goodbye to their Wright Street office in Hull after an amazing 53-year tenure. We're sure it must be like leaving the family home, but wish Julie and the team all the best in their new riverside office in Hessle.

## News around the regions



### Happy 70 years of trading Caulfield!

A little bird told us that Caulfield Insurance turned 70 at the beginning of June. Congratulations to Regina and the Caulfield team.



### Dawn Cotton from AMB Insurance shaves her head in aid of children with special needs

Dawn's head shave on 14 May for the Peter Pan Centre, which looks after children with special needs, has raised over £3000 so far. Well done Dawn - what an amazing thing to do to raise a fantastic amount!

### Welcoming Michelle Dobbin as our latest Club 110 Advisory Council member

Michelle has kindly agreed to join the council ranks to represent our Northern Ireland region to replace Colin Mullan from Find Insurance. Thanks Michelle, Group Business Development Director for **Provincewide Limited** - we look forward to seeing you at the next council meeting.



### Thomas & Co and Chubb Insurance - congratulations on joining forces

Our best wishes go out to everyone at the newly-formed Chubb Thomas Insurance Brokers following the merger between Thomas & Co and Chubb Insurance in April. It's great to see two of our South coast brokers come together within the 110 community.



### Congratulations to Chris Kirby on your epic London Marathon run

**Chris from Thomas & Co** clocked a very impressive time of 3 hours 21 minutes in this year's event running in aid of the NSPCC. Well done Chris - an amazing time!



## News around the regions



### Club 110 went to Hollywood!

The lucky winners of our Hollywood Film Music Gala tickets, **Eileen Ward from Sutton Winson** and **Lucinda Baker from Estate Insurance Group** had a fabulous time at the Royal Albert Hall last month. **Eileen** had 'an amazing time at the gala and thoroughly enjoyed every moment' and **Lucinda** said "The whole concert was outstanding, but listening to the orchestra playing Hedwig's Theme from Harry Potter, The Black Pearl from Pirates of the Caribbean and the Star Wars theme music is something I will never forget." Here are some pics Lucinda took of herself enjoying the venue.

Won something? Had an event? Want to give someone a shout out?

Send your news to [club110@aviva.com](mailto:club110@aviva.com).

## Helping you to demonstrate your value to clients

Do your customers sometimes struggle to understand the true value of the cover that's arranged by you and provided by their insurer? As a broker, how do you demonstrate the customer has received "fair value"?

The Fair Value Framework, established by the Financial Conduct Authority (FCA), aims to ensure that all financial institutions provide fair and transparent value to their customers. It's a set of principles designed to empower customers by enabling them to make informed decisions about purchasing financial products and services.

Here's where you come in. Many brokers have historically focused on price as the primary value proposition. However, the FCA's Fair Value Framework encourages a more holistic approach; considering not just the cost, but also the features, fees, services, and potential benefits associated with an insurance product.

If you feel you could benefit from an additional way to justify your fees and demonstrate the value you bring to your customers, Alphatec's Timebox product could help. Alphatec are one of our broker proposition partners. Here's some more information from them about the service...

### How Alphatec's Timebox can help brokers demonstrate value

Timebox helps you monitor where time is being spent, at each stage of the customer journey, and delivers clear and concise reports that could help you demonstrate where you add value for your customers. It can assist you in creating robust Fair Value Assessments by:

- **Identifying true costs:** It provides a breakdown of costs associated with an insurance product, including all fees and administrative expenses.
- **Comparing products side-by-side:** You can use Timebox reporting to compare different insurance products, side-by-side, highlighting the nuances and variations in value across them. This can help with making accurate fee and rate calculations based on selling specific products.
- **Going beyond price:** It can help you evaluate aspects of value beyond just price, including the level of service you offer, allowing you to better position products to your customers.

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### Meeting the FCA's expectations

In February 2024, within its publication “Consumer Duty Implementation: good practice and areas for improvement”, the FCA highlighted that some firms struggle to justify their remuneration proportionate to the work they do, reminding us that firms must be able to explain their remuneration practices. Timebox allows you to create tailored assessments that reflect the characteristics of a product, its target market and the amount of servicing you provide with it. The FCA emphasises the importance of considering non-financial costs and benefits, when considering ‘Fair Value’. Timebox can help empower you to show the value of your services, helping to evidence the impact of time and resource invested in recruiting, training and supporting the staff who service your customers, justify your fees, and demonstrate a clear rationale behind pricing structures, commissions and additional charges, with data and reporting to evidence your commitment to customer support, and achieving good outcomes.

In today's competitive insurance market, demonstrating value is crucial for brokers. Leveraging tools like Alphatec's Timebox, could help you move beyond price-centric conversations and engage with customers on a deeper level, fostering trust and long-term relationships.

### Want an endorsement? Peter Robinson, the Managing Director of Prizm Solutions Ltd has been using Timebox since 2012 and says:

“All staff members record the time spent on everything they do, and that includes me, the MD. The detail includes time spent on tasks, travelling to visit clients, associated expenses, telephone calls, etc. This enables us to see the REAL cost associated with every client, product, and insurer. Then, when we run our reports, if we see for example, that 20% of our income comes from A, and the true accurate cost to realise that income is 10% – we know this is profitable. This software tool allows us to continually monitor the bottom-line profit, not just the top-line turnover. Being able to drill down on the true costs enables us to make informed decisions.”

If you'd like to know about Timebox, you can contact Simon Davies at Alphatec on 01327 343206 or [sdavies@alphatec.net](mailto:sdavies@alphatec.net) or go to their [website](#).





## Meet your new Broker Marketing Manager - Aimee Boreham

In May we said farewell to our long-standing Broker Support Marketing Manager, Maria Ketteringham, as she moved into a new role at Aviva. Many of you will have met Maria over her 10-year tenure and we know she'll be missed by more than a few of you. However, we're thrilled to be able to introduce you to her replacement, Aimee Boreham!

Aimee has been with the Aviva Broker Marketing Team for over 3 years and has worked across many areas that the team covers.

### Aimee says:

"I'm excited to get to know our Club 110 brokers better over the coming months and am looking forward to seeing how I can support you all with your marketing. Having started my Aviva Broker Marketing journey in the marketing consultancy space with Maria to develop some of the platforms and resources you'll have seen over the last couple of years, I couldn't be happier to be coming back to such a brilliant area of the team.

Be sure to check out many of the resources we have available to you, like our **Cyber Campaign in a Box** that went live last month. It's designed to give you a ready-made and easy-to-use marketing campaign, specifically to help you start those all-important client conversations. There are also many other resources available via **Broker Mentor**."



If you've an aspect of marketing that you're struggling with, or if you want to find out more about all the marketing help we have available, you can contact Aimee on [aimee.boreham@aviva.com](mailto:aimee.boreham@aviva.com) /[marketingsupport@aviva.com](mailto:marketingsupport@aviva.com) or 07391 499183.

## BIBA renews member PI arrangement with Griffiths & Armour

Griffiths & Armour has more than 90 years' experience of providing Professional Indemnity (PI) cover. They've been BIBA accredited since 2013 and have renewed their agreement with BIBA for a further three years. And of course, they're also the Broker PI provider for Club 110. Their scheme is enhanced to reflect Club 110 brokers' claims performance, helping a growing number of you find a secure, long-term PI solution.

### Matt MacLaren, Professional Risks Director at Griffiths & Armour says:

"Our consistent quality-based approach has enabled us to guide firms safely through the various challenges which brokers have faced over time, particularly through the recent hard market and pandemic."

We send our congratulations to Matt and his PI team on their continued success. And if you want to know more about the scheme available to Club 110 members, get in touch with the Griffiths & Armour team:

### Matt MacLaren

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### Henry Sterling

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Griffiths &  
Armour



## Are you missing that '110 Extra' trading edge?

Club 110 is all about giving members that extra edge to help you deliver great customer outcomes. Earlier this year saw us launch our first ever trading support programme exclusively for Club 110 brokers.

The initiative centred on our ambition to improve underinsurance outcomes and aims to provide **free mid-term buildings sum insured uplifts to our mutual customers\***, supported by monthly reports showing policies in your account we believe have underinsured buildings. Over 60% of you opted in to receive lists, however, from over 600 policies highlighted so far - only a handful of customers have taken the opportunity to increase sums insured as a result.

We've made some improvements to the programme in recent weeks to drive better outcomes and we hope you're feeling the benefit of those changes. Please drop us a line at [club110@aviva.com](mailto:club110@aviva.com) to share your underinsurance success stories or to opt into the initiative if you haven't already. We'd love to hear from you!

You can find out more details about our trading edge initiatives by [watching our webinar](#), or getting in touch with us at [club110@aviva.com](mailto:club110@aviva.com).

\*on selected products and subject to certain limits - please ask us for further details if you wish to know more.



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# Diary dates

## Discounted Q3 technical and management training from Searchlight

We've recently launched our Q3 programme of discounted training sessions for you from Searchlight. You can find out more about what's on offer this summer [here](#) and book [here](#).

## The British Insurance Awards 2024 – 3 July, Royal Albert Hall, London

Wishing good luck to our Club 110 members that are shortlisted for the Aviva-sponsored Broker of the Year Award - **Hayes Parsons, Thomas Carroll Group** and **Weir Insurance**. Good luck in the Commercial Lines Broker of the Year DME/MID category too Thomas Carroll!

## Club 110 Aviva Private Clients webinar mini-series

Exclusively for 110 brokers, these webinars will be hosted by our APC team – register now.

[Underwriting high net worth risks](#) - 25 July, 10am-11am

[Learn about Smart Home and APC Online](#) - 22 August, 10am-11am

## Upcoming Club 110 forums

Manchester - 18 July

London - 18 July

Birmingham - 25 July

## Annual Club 110 Conference (including Advisory Council meeting)

Westin Dragonora Resort, Malta - 17-20 September

## UKGI 'Compliance with Confidence' autumn seminars save the dates and look out for more details coming soon

London - 8 October

North - 15 October (exact venue TBC)

Find out more and register your interest [here](#).

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