

Closer to *your* business. Going further for *your* clients.

Expertise and support on your doorstep
with Aviva Mid-Market



2026

 **AVIVA**

Welcome to Aviva Mid-Market

The Aviva Mid-Market proposition is designed to meet the needs of UK-domiciled businesses, specifically those with complex insurance needs and annual turnovers up to £250m (and higher for specific sectors such as motor trade, public sector and education).

We make it easier for you to trade your way by bringing together some of the best talent across Aviva into multidisciplinary teams who can make quick, informed, local decisions on almost any risk.

“At Aviva, we shape our offering around what matters most to our brokers and our mutual customers. That means understanding their needs today with an eye on where they want to go tomorrow.

With empowered teams embedded in their communities, we bring on-the-ground insight and quick local decisions backed by our national strength – working together for better outcomes.

We’re committed to delivering tailored cover, exceptional service and a broad proposition – backed by a consistent, reliable approach that makes Aviva easy to do business with.”

Michael Yabantu
Managing Director
UK Mid-Market



What makes us different?

With more than 325 years of heritage, Aviva is one of the UK's largest and most recognised insurance brands. That heritage is backed by our financial strength to provide certainty for your mid-market clients today and tomorrow.

- Industry-focused, continually monitoring the market to identify trends and potential risks for your mid-market clients
- Dedicated data and analytics teams focused on providing real-time assessments of your clients' coverage and wider insurance needs to help guard against underinsurance, supported by 'ask-it-never' quotations
- Locally based underwriters, empowered to make decisions and adopt a solution-oriented approach
- Unrivalled range of general insurance products plus workplace pensions, life insurance, investments and private healthcare
- Supporting clients through dedicated mid-market claims teams and specialist risk consultants, all backed by a regionally aligned service and client relationship teams
- Protecting you and your clients – in 2024, over 12,000 claims were repudiated for fraud*

*Source: 2024 Annual Report, published on Aviva.com March 2025.

*Fraud support at connect.avivab2b.co.uk/broker/resources/business-support/fraud

Protecting our customers since 1696

One in four vehicles in the UK is insured by us

Over 21 million UK customers – that's four in ten adults with an Aviva policy

£29.3bn paid in claims and benefits in 2024*

Over £2m awarded to broker-supported causes through the Aviva Community Fund

Building stronger communities by investing over £11bn in UK infrastructure since 2020

Financial strength rated AA- by Standard & Poor's, Aa3 by Moody's and AA- by Fitch



Trading on your doorstep

With greater underwriting authority based in the communities you serve, our local teams give you direct access to decision-makers, helping you and your clients move quickly and with confidence.

Working from 15 locations across the UK, our teams bring together specialists in underwriting, distribution, risk management, client relationships and claims, delivering locally accessible end-to-end support.

With a commitment to stay close to you, we're here to help build strong relationships through a deeper understanding of your market and your clients.



Aviva Mid-Market proposition





The key risks facing mid-market businesses

It is important that mid-market businesses understand all the risks and have robust, regularly tested plans in place. This is particularly relevant given that a high proportion of small businesses struggle to survive following a major loss.*

Cyber incidents and changes in legislation or regulatory requirements, alongside interruption to the business, are top concerns for mid-market businesses.



Aviva Mid-Market proposition

Legislation and
regulation change

Business interruption

Market development and
increasing competition

New technologies

Political risks and violence

Fire and explosion

Cyber crime

Macroeconomic
developments

Loss of reputation

Natural catastrophes

*ABI, Insurance for Small Business: a guide to protecting your business.



Expansive trade appetite

Our industry-focused approach means we've built deep expertise in key sectors – enabling our regional teams to move swiftly, add value and tailor solutions to what businesses really need.

But our appetite doesn't stop there; your local Aviva team can help you explore risks beyond these sectors. With access to new markets through Lloyd's via Probitas and the support of our national specialists, they can connect you with the right expertise wherever the opportunity takes you.

A selection of key sectors we support:

Motor trade



Leisure, arts and culture



Construction



Real estate



Retail and wholesale



Manufacturing and industry



Fleet



Professional and business services



Public sector and education



Health and healthcare



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Motor trade

Since our first policy for a motor trade customer over a century ago, we're still a trusted provider of insurance and risk management solutions to over 12,000 existing customers.

We're proud to be a key partner as the sector navigates evolving challenges – from increasing consolidation and rising manufacturer demands to the rapid advancement of vehicle technology.



Our expertise and appetite includes:

- Sale, service and repair of new motor vehicles and larger franchise dealer operations
- Sale, service and repair of used motor vehicles and motorcycles
- Specialist motor vehicle repairers
- Tyre and exhaust fitters
- Commercial vehicle sale, repair and service
- Agricultural vehicle specialists in sales, service and repair

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Leisure, arts and culture

We're proud to support a diverse range of customers across the UK's arts, culture and leisure sector, from small enterprises to large organisations, with tailored insurance solutions and expert risk management to help their businesses thrive.

The sector's resilience and adaptability in recent years has strengthened our commitment to maintaining a relevant and responsive approach, aligned to the challenges our customers face.



Our expertise and appetite includes:

- Art galleries and museums
- Theatres and concert halls
- Hotels
- Restaurants
- Sports stadia
- Sports and outdoor pursuits
- Botanical gardens, heritage and visitor attractions

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Construction

We support over 10,000 construction customers with broad expertise across annual and project-specific insurance, including modern methods such as mass timber and solar panels.

Cover includes works in progress, DSU, own plant and liabilities, supporting contracts up to £50 million with flexibility for larger projects.

Our tailored solutions prioritise safety, prevention and employee wellbeing, with extended options including defects cover, 6.5.1, professional indemnity and construction bonds.



Our expertise and appetite includes:

- Civil engineers
- Commercial buildings from small to very large contracts
- Domestic builders
- Finishing trades
- Roofers
- Shopfitters, carpenters and flooring contractors
- Groundworkers

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Real estate

We support over 20,000 real estate customers, ranging from individual landlords with small residential holdings to major firms managing city-centre offices, retail developments and industrial estates.

Our underwriting capability spans a wide range of property types, from heritage buildings and stadiums to modern offices and warehousing, with significant capacity available to protect key assets and long-term investments.



As regulation tightens and innovation accelerates, our risk consultants help customers balance innovation with safety and compliance.

We're well-placed to support portfolios and land banks held for development and investment, with expertise across:

- Residential property owners
- Commercial property owners
- Property development
- Real estate trusts
- Property managers and advisory

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Retail and wholesale

We support over 8,000 retail and wholesale customers navigating an evolving market, including the transformation of the high street.

Sustainability, local sourcing and a renewed focus on quality British goods are shaping recovery, while stronger retailer-wholesaler partnerships are supporting online fulfilment and greater agility.

Our solutions are designed to meet these changing needs, helping businesses manage risk and grow with confidence.



Our expertise and appetite includes:

- Footwear and clothing retailers
- Food/grocery stores
- Electrical goods and machinery
- Household goods
- Specialist retail and large shopping centres
- DIY, garden and tool hire
- Ceramics/stoneware
- Builders' stores

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Manufacturing and industry

We support over 7,000 manufacturing customers, delivering tailored insurance and risk management solutions for businesses ranging from small enterprises to complex operations.

Through our regional underwriting teams and expert risk consultants, we combine local insight with specialist expertise to support manufacturers across engineering, textiles and wider production environments.



Our expertise and appetite includes:

- Fabricated metal products
- Plastics
- Machinery and equipment
- Wooden furniture and products
- Textiles
- Printers
- Glass, bricks, tiles, concrete and cement
- Chemicals
- Food and beverage
- Electronic components and process control equipment
- Measuring and testing equipment
- Electronic communication
- Medical and surgical equipment
- Telecommunication equipment



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Fleet

We insure one in four vehicles across the UK, holding a 25% market share in motor insurance. In Mid-Market alone, we support over 8,000 customers with tailored fleet solutions.

As the only corporate insurer with owned repair centres through Solus, supported by a network of over 670 approved repairers including facilities for bespoke and large commercial vehicles, we provide consistent oversight and performance across our repair network.



Our fleet cover is designed for businesses operating 15 or more vehicles, offering:

- One policy with a single renewal date for all fleet assets
- Flexible cover for private cars, vans, trucks, motorcycles and special types
- Optional legal services
- Optional breakdown assistance

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Professional and business services

We support professional and business services firms with tailored insurance and risk management solutions designed to meet evolving needs.

Cover spans property and assets, liability, professional indemnity and financial risks, providing flexible protection across the sector.



Our expertise and appetite includes:

- Professional services, including accounting and tax consultancy
- Financial services
- Legal services
- Property-related services
- Architect and engineering services
- Business and secretarial services
- Management, IT and data consultancy
- Creative services including advertising and interior design services
- Scientific research and development
- Analytical chemists and labs

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Public sector and education

Our dedicated public sector underwriting and trading team provides tailored, sector-specific solutions to brokers and their clients.

We support a wide range of public sector and education organisations with insurance programmes and risk management strategies that reflect complex property portfolios, health and safety considerations and regulatory requirements.



Our expertise and appetite includes:

- Further education colleges
- Higher education and universities
- Private independent schools
- Housing associations
- NHS trusts
- Non-departmental bodies (NDPBs)
- Small and medium-sized local authorities
- Parish and town councils
- Charities and not-for-profit organisations

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Health and healthcare

Demand across health and healthcare continues to grow, driven by demographic change, chronic illness and rapid technological advancement.

We're well placed to support this evolving sector, as private healthcare plays an increasingly significant role and investment accelerates across hospitals, care homes and digital health providers.



Our expertise and appetite includes:

- Private clinics, centres and surgeries
- Dental practices
- Nursing care including dementia and specialist needs
- Learning and physical disabilities
- Close care and assisted living
- Adult and children's hospices
- Hospitals (no clinical covers)

Access to dedicated multinational capability

As UK businesses continue to expand internationally, demand for tailored multinational solutions continues to grow. In 2025, we launched Mid-Market Multinational to extend our existing proposition and support globally minded businesses.

Our dedicated multinational team delivers bespoke insurance solutions for UK-domiciled clients with international operations, helping them protect people and assets across borders and providing consistent, high-quality support wherever they operate.

- Compliant, cross-class insurance programmes designed for complex multinational risks
- Global reach through a trusted network of over 180 local insurance partners
- Seamless service delivery, with underwriting, claims, risk management and client relationship management co-ordinated by a single team

Multinational eligibility

- UK-domiciled parent company
- Incidental overseas exposures
- At least 50% of exposure in the UK/ROI and no more than 20% outside the EEA
- Local policies placed via our established local partners





Extensive range of products

We can cover all your Mid-Market clients' commercial insurance needs with a single carrier to avoid unexpected coverage gaps. Plus, in many cases, it can be delivered under one policy with the flexibility to increase covers and limits as your clients' businesses grow.

Property

Motor

Liability

Cargo and freight

Engineering

Professional indemnity

Commercial crime

Management liability

Construction and latent defects

Accident and health

Cyber

Surety, bonds and guarantees

Political violence and terrorism

Computer

Renewables

Indemnity and warranties

As a composite insurer, we bring more ways to efficiently serve you and your clients.

Private healthcare

Workplace pensions

Life and investments



Prevention-first risk management philosophy

Our dedicated team of **160 risk consultants** live and work in the same communities as your clients, bringing deep local insight alongside technical expertise. This on-the-ground knowledge helps clients make smarter, more informed decisions about the risks they face.

From established risks such as fire and flood to emerging challenges including cyber and renewable energy, our consultants work closely with clients to protect their businesses today and into the future.

This approach helps clients reduce risk in practice, supported by:

- A collaborative, client-centric approach, with programmes tailored to each client's needs
- A network of **40 trusted partners**, offering **over 200 services** at preferential rates across key risk areas
- Regional risk assessments delivered by local consultants, with ongoing reviews as risk exposures evolve
- Ongoing risk education and training, supported by themed seminars and workshops, the Aviva Risk Training Solutions platform and **over 300 guides and loss prevention standards**

For full details of our risk management services and support, [visit the ARMS website](#).

Our innovative risk management solutions toolkit includes:



Drone assessments



Thermographic imaging



Building reinstatement value health checks



Slip testing technology

Your joined-up commercial claims service

Handling claims effectively, quickly and fairly can make all the difference. Our claims service fits around the size and complexity of our clients' businesses. From accommodating bespoke claims handling requirements to helping reduce future loss and control claims cost, it's a smarter, forward-looking way to manage claims.

Claims Relationship Leads work with your clients to deliver tailored insights and management information, supporting claims performance and helping to reduce future risk.

A dedicated, tailored claims service

- Claims centres of excellence for all lines of business
- Bespoke and agreed claims procedures from the outset
- Dedicated claims handling teams supported by specialists

Routing claims to the right experts

- Technical specialists managing major and complex losses
- In-house experts managing key aspects of a claim
- Working closely with risk consultants and key suppliers

Protecting claims experience

- Robust defence strategies to defend claims when it's the right thing to do
- Fair reserving and controlled costs to safeguard premiums
- Fighting fraud so your clients don't pay for the cost of crime

Delivering great claims outcomes

Whether it's returning a client's vehicle to the road after a motor claim, managing an escape of water in a commercial property, handling an employer's liability case following a workplace injury or addressing complex bodily injury, our focus is on achieving the right outcome.

We resolve claims quickly and fairly, while managing costs and protecting your client's overall claims experience.

High-quality claims handling

- Dedicated claims handling teams supported by specialists providing the right expertise at each key step of a claim
- Utilising unparalleled data and innovative technology for faster, more accurate and more consistent outcomes
- Digital services to help notify, track and access claims data online

Specialist expertise

- The only insurer with our own nationwide repair centres (Solus), with a 4.6/5 customer satisfaction rating and average time to return and repair a vehicle under 14 days
- Additional access to over 670 approved repairers, including bespoke commercial large vehicle repairers
- In-house team of nationwide loss adjusters, including a chartered surveyor and accountant
- A network of trusted suppliers, including external loss adjusters and legal panel

Cost control strategies

- Award-winning [counter-fraud](#) operations, saving £127m for our customers in 2024
- Specialist teams tackling industry-wide bodily injury claims tactics
- Dedicated recoveries specialists to proactively pursue third-party costs





Dedicated support for complex customers

We believe insurance should be more than a transaction. It should be a sustainable, long-term and collaborative relationship that deepens partnerships and creates meaningful value for you and your clients.

That's why, for larger or more complex Mid-Market clients, our regionally aligned Client Relationship Managers (CRMs) work alongside you to strengthen the broker-client-Aviva relationship.

Our dedicated CRMs take the time to understand each client's business in depth. We focus on their goals, challenges and what matters most, so we can shape tailored insurance solutions that support their growth and resilience.





Helping the UK get ready for the future

Aviva is the UK's leading diversified insurer across insurance, wealth and retirement. We're investing in stronger communities and a more sustainable tomorrow while supporting your clients' financial goals today.

Counselling service helpline*

Employees of Aviva's commercial customers have access to a confidential counselling helpline to help deal with personal issues such as bereavement, divorce and workplace bullying. Your employees can access a 24/7 confidential service to assist.

Wellbeing Library*

Stress and worry can take a toll on wellbeing. The Wellbeing Library is an online library for both you as an employer and your employees. It's full of helpful information, guides and tools on all kinds of situations, from family and relationships, money or work to mental or physical health conditions.

*These services are non-contractual benefits and can be changed or removed at any time.

Aviva Mid-Market proposition



For more information
visit [Aviva Mid-Market](#),
or speak to your local
underwriter or Broker
Development Manager.

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