AVIVA

Turning data into actionable insights

We're changing how we do insurance.
Through utilising data and artificial intelligence, we can provide you with actionable insights to provide your clients with choice and the confidence they have the right level of cover should the worst happen.

Working with you to ensure your clients have the cover they need

Underinsurance is a key market challenge and occurs when cover is set too low to adequately meet the customers need, be it sums insured, limits of indemnity or maximum indemnity periods. With new and emerging risks and an ever-changing economic and risk landscape, it's never been more important to ensure clients have the right level of cover.

The opportunity, working in partnership with you, is to enhance every interaction with your clients, to make insurance simple, personalised and predictable to help ensure the right outcome.

1 in 4	**40%**	**3 in 10**
UK SMEs have not had a material change to at least one sum insured in more than 4 years*	of Business Interruption insurance customers do not have an adequately set indemnity period*	UK business only currently have Cyber cover in place**, even though Cyber is a key concern

How are we using data to ensure your clients have the level of cover they need? ▶

*Based on Aviva held SME business, excluding Fleet – Modelling 45% of the account and extrapolating the total, correct as of September 2020.
** www.gov.uk Cyber Security Breach Survey, 2020

Leveraging data to identify, target and convert opportunities through personalisation

By sharing real-time insights, we can support you in fostering long-term relationships with your existing and new clients. Working together, we can identify the evolving needs of your existing and prospective clients to provide personalised and relevant solutions, to ensure they have the cover they need.

Using first & third party data

By accessing a wide-range of first and third-party data, we anonymously model our commercial account to understand what clients are most likely to have in common.

Making it personal to your client

We look to supplement our modelled data with actual customer information (sums insured, policies in force) to understand the gaps in cover that are most likely to impact each individual client.

Providing you with actionable insights

Our local underwriters will provide you with tailored reports. They'll talk through an overall view of your portfolio, identifying critical areas to address that include underinsurance and the assessment of your clients wider coverage needs, supported by ask-it-never quotations .

Outcomes for you and your clients

Certainty – proactively responds to poor claims outcomes before they happen

Simplicity – instant quotations without the need for additional questions;

Personalised engagement – helps you to implement targeted programmes to drive value across the insurance period with regular progress reports;

Partnership – help foster best practice in your teams by addressing key market challenges in a new way;

Opportunities – by better understanding your clients and their requirements, you've more opportunities to cross-sell and up-sell additional cover and add-ons.

Data you can trust

Commercial Artificial Intelligence (AI) is built upon Aviva's investment in data science and technology, powered by linking our own data with open source databases, underpinned by trusted and transparent processes and a dedicated team of expert data scientists. The result is millions of rows of data analysing every client in your Aviva portfolio to provide actionable insights in seconds.

To find out more please contact your regional underwriter or sales manager.

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