



110

Your **Club 110** benefits

A guide to making the most of your membership



Your Club 110 members' guide

Bringing you more exclusive benefits than ever before

With the challenges you face at an all-time high, we're passionate about supporting our insurance brokers and committed to keep developing the club's capabilities to help you build a brighter future.

This guide takes you through the full suite of Club 110 member benefits, from compliance support to business optimisation, marketing consultancy to online learning. Thanks to your feedback, we've added and improved resources, such as a new Wellbeing Hub to help your staff to stay healthy and improved HR support in partnership with Insurance HR Solutions (IHRS). So, whether you're new to Club 110 or have been working with us for a while, we're confident you'll find exclusive benefits that can bring real value to your business.

It just leaves us to say a massive thank you for your ongoing commitment to Aviva. Every Club 110 member is important to us, so if there's anything else you need our support on, please just get in touch.



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“I am confident that whatever challenges we face, Aviva and their Club 110 will evolve and continue to support their brokers in whatever ways they can. I’m proud to be a member of this club. Long may it continue.”

Lucy Hodgson, Director, Eastwood & Partners Ltd

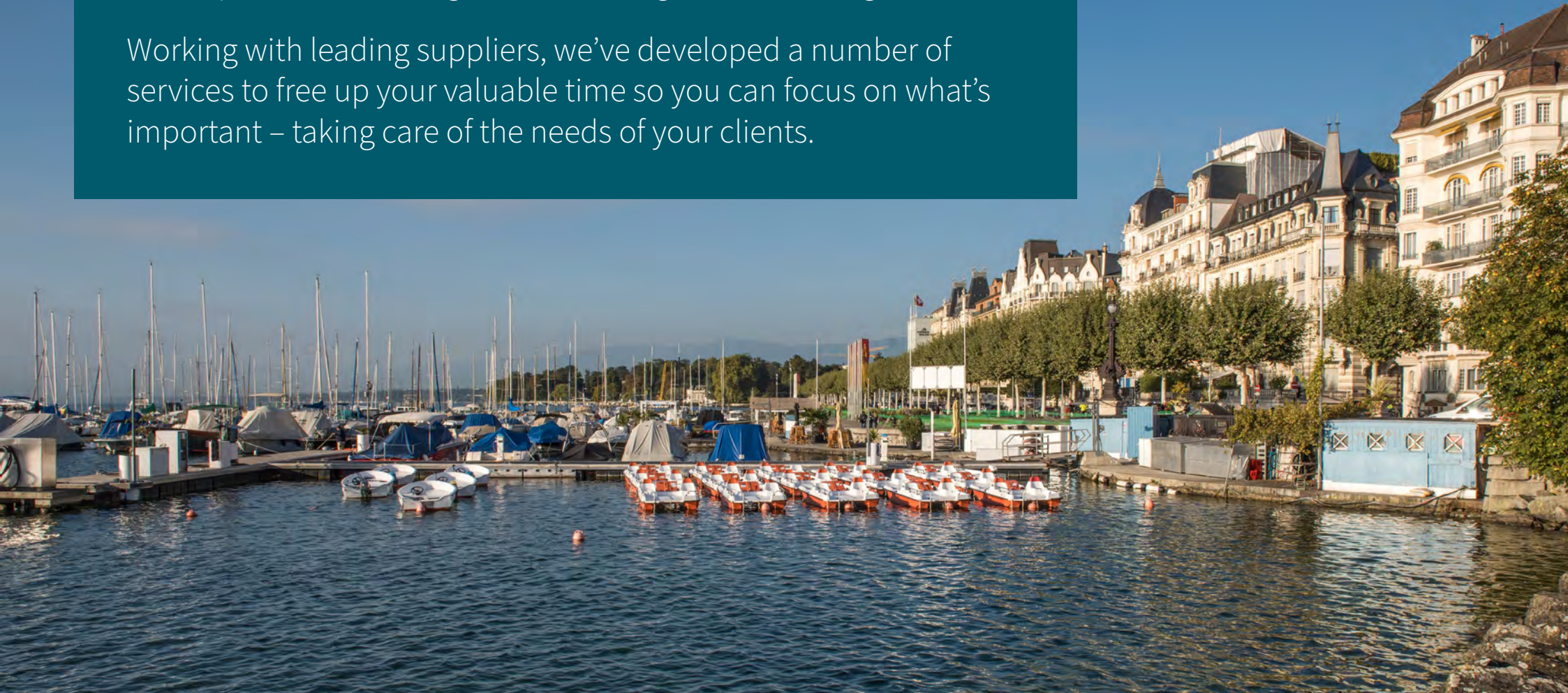
Contents

Freeing up more of your time	04
Compliance support from RWA	05
HR support from IHRS	06
Workplace pension schemes	07
Professional Indemnity cover	08
Profit monitoring with Timebox	09
Reputation protection with RiskEye	11
More options for placing business	12
London Market placement with Facility 110.....	13
More ways to grow your business	14
Social prospecting with Artesian Solutions.....	15
Funding support with Integritas	17
Business optimisation consultancy.....	18
Marketing support, guidance and resources.....	19
Strategic business consultancy with Baker Street	21
Succession support and guidance.....	22
Helping with employee engagement.....	23
Employee benefit scheme with Perks at Work	24
Employee wellbeing support	25
Helping your employees’ learning and development.....	26
Online learning and development support.....	27
Employee training programmes.....	28
Networking with your peers	29
Annual members’ conference	30
Regional club forums	30

Freeing up more of your time

As an independent broker, you're faced with increasing demands on your time – from keeping up to date with the latest regulatory developments to dealing with marketing and business growth.

Working with leading suppliers, we've developed a number of services to free up your valuable time so you can focus on what's important – taking care of the needs of your clients.



Supporting your compliance with RWA

We work closely with one of the top compliance consultancies in the UK, RWA Compliance Services, to give you access to tailored compliance support when keeping up with the very latest regulatory developments.

RWA provide a no-obligation annual compliance ‘health check’ of your business risk – an independent review of the support you need. It could mean you save on packages of services that you might not require, and it will also help to demonstrate to the FCA that senior management is engaged with the regulatory process and takes its obligations seriously.

Key features of the RWA Healthcheck

- A full day on site or remotely with an RWA Compliance Consultant covering 12 core risk areas.
- A written report from RWA with identified risks and support recommendations.
- Discounted additional services provided by RWA to help remedy any risks.

Your Club 110 offer

The RWA Healthcheck is completely free for Club 110 brokers, saving on the typical open-market cost of £1,440.

Once you’ve had your Healthcheck, Club 110 brokers can sign up for additional compliance support at a reduced rate: for example, the bronze compliance support package* costs £125 per month including VAT (saving a further £540 per year).

Or, if you want to sign straight up to the bronze service without the free health check, this is available for only £50 per month including VAT (saving £1,440 per year).

*RWA offers more comprehensive support where needed, with silver, gold and completely bespoke packages available. To find out more, visit rwacompliance.com/services/join-the-club/



“We can truly say that the service we have received from RWA is always done with positivity and care. They help to make our lives much easier with compliance.”

**Christine McLellan, Managing Director,
Anderson & Co (Insurance Brokers Ltd)**



The right support for your HR requirements

Your staff are your biggest asset, and investing in them is critical to the success of your business. So, you need to feel confident in your HR practices and standards.

Introducing Insurance HR Solutions (IHRS)

As the HR arm of the UKGI group, IHRS provide specialist HR services tailored to the insurance industry. IHRS are different from other HR consultancies, with their no-call-centre approach. Clients have direct access to highly experienced HR professionals and they'll work alongside you, or your own HR team if you have one, as trusted advisors, providing practical advice to your business and, if required, to your employees.

How does it work?

A free consultation from IHRS can help identify where they can enhance your current HR processes. In many cases, a business may not recognise where their own HR standards might need improving, so a free IHRS appraisal and report can provide you with a more in-depth review into your practices. It will highlight any weaknesses or areas of concern. You can then decide on whether you want additional support from IHRS to tackle the issues raised – either through their retained services or as a one-off project.

Benefits to your business

With a blend of free support and exclusive rates on IHRS services, you can enjoy peace of mind that you have expert advice on hand whenever you need it. Avoiding unnecessary disputes will also protect your business financially and allow you to focus on developing your people and your business.

Your Club 110 offer

Club 110 members can take advantage of IHRS services with:

- Exclusive initial HR consultation.
- HR health appraisal and report (covering 10 key areas).
- Exclusive discount on any specific work to remedy issues highlighted by the HR appraisal or any 'one-off' HR projects you require.
- A preferential rate on IHRS Retained Package Services with a generous discount for Club 110 members.

When you retain services with IHRS, you automatically receive:

- Access to an HR template vault.
- A dedicated IHRS website with regular content, hints and tips.
- An HR Helpline because we know things happen when you least expect it.
- One-to-one personalised support from qualified HR professionals.

Find out more by contacting IHRS: HRhelp@ihrsolutions.co.uk or visit their website: <https://insurancehrsolutions.co.uk>



“Your clear explanations of paperwork and forthcoming procedures – along with a competitive price – have given us peace of mind that we have chosen the correct scheme for our staff.”

Sarah Smits, Finance Director, Ashbourne Insurance Services (Hoddesdon) Ltd

Workplace savings with Aviva pension schemes

Our pension solutions are designed by our industry specialists to suit the unique needs of your employees. We don't charge any setup fees and will work with you to get the best possible pension for your business and employees, including flexible retirement and investment options.

How we can help

Our pension schemes are simple to set up and easy to implement, with personalised support for Club 110 members.

Benefits for your business

- Our fully qualified implementation team will help you move your existing pension scheme to us.
- Find out everything you need to know, from uploading and managing your payroll to using compatible software with our online training and support.
- UK-based, expert team available to help with questions about your scheme.

Benefits for your employees

- Employees can check on the performance of their workplace pension, view projected values and switch their fund choice online at any time with our MyAviva app.
- Online events and webinars are available to engage and inspire members, as well as financial planning tools and educational training materials.
- Environmental, social and governance concerns built into our default investment solutions as standard – with an additional choice of ethical and sharia funds too.

Your Club 110 offer

We've secured exclusive terms for the company pensions of our Club 110 members. That could mean considerable cost savings for you. Contact us today about these benefits and transferring your existing pension arrangements.

Please contact David Atkins, Aviva Workplace Savings & Retirement:

Mobile: 07800 692 594

Email: david.atkins@aviva.com

Professional Indemnity cover

With the frequency and size of negligence claims against brokers having increased over the last 10 years, finding a secure long-term Professional Indemnity (PI) solution is increasingly important.

Since 2010, Club 110 members have had access to a PI insurance scheme administered by Griffiths & Armour, a leading independent broking and risk management firm with an outstanding reputation in the PI market.

Key features of the exclusive Club 110 PI solution

- Quality cover to include:
 - Full civil liability basis.
 - Late notification protection.
 - Mitigation of loss extension.
 - Ombudsman awards up to the full limit.
 - Innocent non-disclosure protection.
 - Employee fidelity extension.
 - Investigation and representation with costs up to £500,000.
- A dedicated account manager from Griffiths & Armour's team of broker PI experts.
- Griffiths & Armour's specialist in-house PI claims team proactively assisting and advising you when claims occur.
- Tailored risk management through advice, guidance, regular newsletters and comprehensive publications.
- Access to individually tailored risk management seminars.
- A legal helpline providing access to first-class defence lawyers.

Your Club 110 offer

As a Club 110 member, arrange your PI cover through Griffiths & Armour and you'll benefit from:

- Competitive and sustainable pricing to reflect your Club 110 status, including premium instalment facilities.
- Exclusive underwriting from Arch Insurance (UK) Ltd, which has an A+ Standard & Poor's rating*.
- Access to their full risk management services including claims publications, newsletters and presentations.

* March 2020

Please contact Matthew MacLaren, Professional Risks Director at Griffiths & Armour:

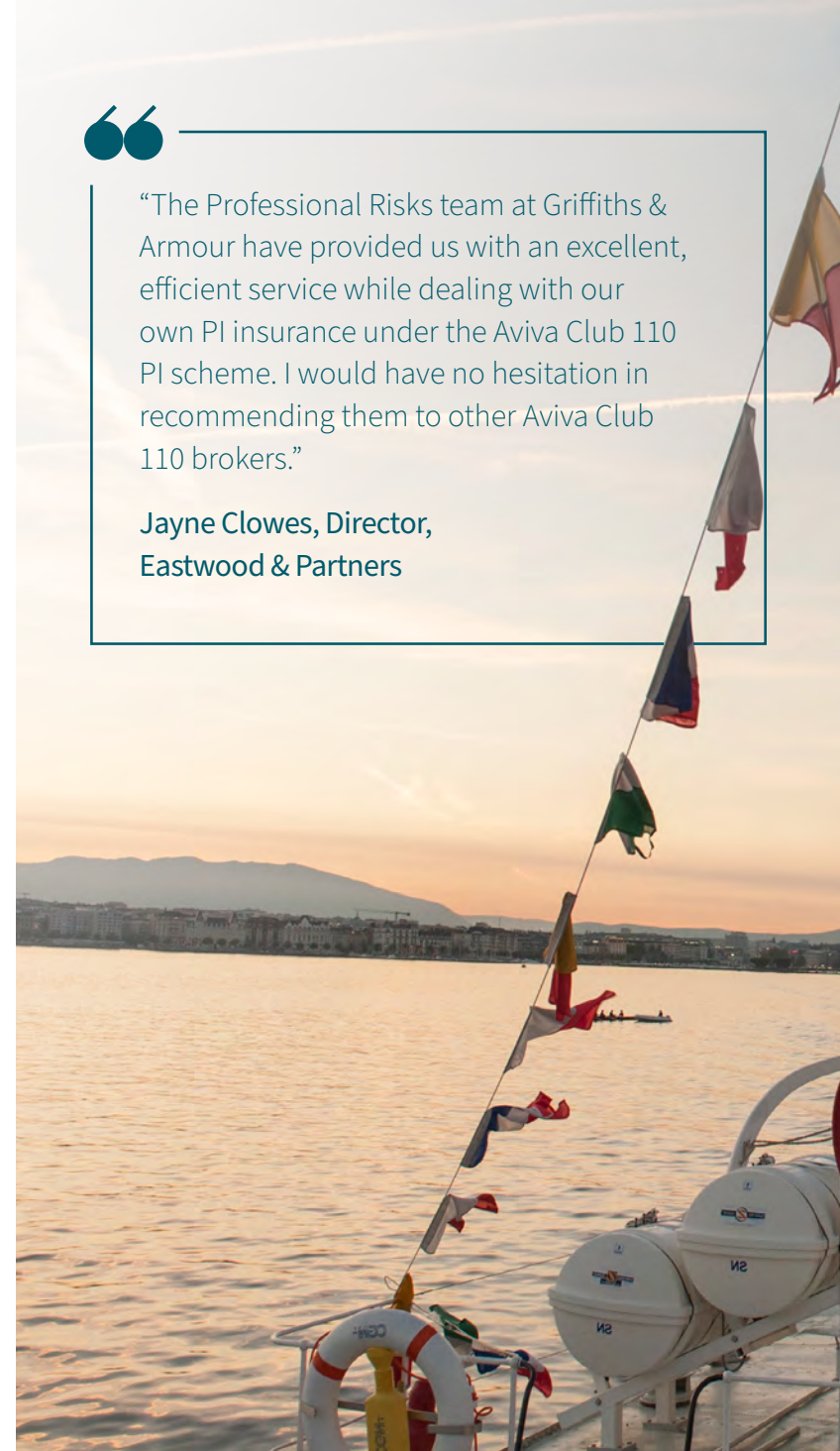
Phone: 0151 600 2272

Email: mmaclaren@griffithsandarmour.com



“The Professional Risks team at Griffiths & Armour have provided us with an excellent, efficient service while dealing with our own PI insurance under the Aviva Club 110 PI scheme. I would have no hesitation in recommending them to other Aviva Club 110 brokers.”

**Jayne Clowes, Director,
Eastwood & Partners**





Keeping track of costs and improving staff efficiency with Timebox

How long does dealing with a claim really take? Or trying to place business with an insurer on your panel? Keeping track of valuable time, and more importantly costs, is difficult, especially with staff working in multiple locations.

Timebox can help you create clear and concise reports on the time spent with insurers on behalf of your clients. So, when you're going above and beyond for your clients and your business, you can keep track of where you're spending the most time and where you could save time and money.

What is Timebox?

Timebox is a web-hosted system that's designed to help you increase client profitability and staff efficiency. It shows exactly how much time and money you're spending on selling products and servicing your clients, as well as the returns you're making – so you can make more of your profits and staff while improving your client retention and staff efficiency.

What are the benefits of Timebox?

- Assist with new client pitches ensuring the commission you earn makes you a profit. Plus, it helps you set a profitable client fee level.
- Monitor actual revenue versus budgeted revenue helping you make more informed decisions.
- Analyse the time you spend with insurers, call centres and other suppliers to ensure your time is being managed effectively.
- Understand your client costs not just in terms of time, to ensure you're maximising staff capabilities and margins.

The benefits to your business

- Analyse the profitability of individual clients, services or policies.
- Understand the true cost of client claims with the ability to analyse the time you spend with insurers, call centres and other suppliers to ensure your time is being managed effectively.
- Establish the actual cost of the services you provide or the products that you sell.
- Assist with new client pitches, helping you set a profitable client fee level.
- Benefit from a deeper understanding of how profitable individual clients, products and services are, ensuring the commission you earn makes you a profit.
- Improve client retention by making sure your clients understand the value and volume of the work you've done for them by providing them with accurate billing breakdowns.
- Monitor actual revenue versus budgeted revenue, assisting with renewal meetings and client negotiations.
- Input, calculate and monitor expenses while maximising staff capabilities and margins.

Keeping track of costs and improving staff efficiency with Timebox, cont.

Your Club 110 offer

As a member of Club 110, you can benefit from 15 months for the price of 12, as well as these special discounts that we've negotiated just for you.

	Aviva pricing	Open-market pricing	Discount
Setup	£0	£970 (including VAT)	100%
Individual licence per month for Acturis users	£11 (including VAT)	£21.85 (including VAT)	49%
Individual licence per month for non-Acturis users	£14.15 (including VAT)	£36.79 (including VAT)	61%

To find out more about Timebox and for a demonstration of how it will help you, simply contact Simon Davies: sales@alphatec.net



“We have been proactive users of the Timebox system for around three years. The system has assisted greatly in helping us to understand our business better in terms of the investment of time we make directly relative to each of our customers. This in turn has helped us make clearer strategic business decisions and set prices for our services more accurately than in the past.”

Andrew Gibbons, Managing Director,
Mason Owens Financial



Managing your reputation online with RiskEye

Increasingly polarised views online are now translating to real harm, causing reputational damage to businesses and even threatening the structure of society. Beliefs and emotions now drive reality and the online space is at the centre of it, with many people believing what they read whether it's true or fake. RiskEye provides a bespoke mitigation service that utilises legal expertise in internet rules and regulations and platform standards to remove harm where possible.

Who are RiskEye?

RiskEye was founded in 2016 in response to the growing risks found in words, pictures and images online and their impact in the real world. It's their goal to make social media safer for businesses, organisations and people, combining innovative technology with real people who read and assess every risk.

What are the benefits of RiskEye?

- RiskEye isn't based on algorithms, which can miss risks before they truly develop. Instead, it uses a process where every post is read in real time to evaluate risk and deliver that to the business by text or email.
- It collects online conversations to, from and about you, so you can understand what data you currently aren't seeing.
- RiskEye collects the right data in real time to provide the most useful assessment of it – then protects your business through a complex set of assessments.
- You'll be alerted to degrees of threat level through dynamic, 24/7 alerts via text, email and calls.

Your Club 110 offer

RiskEye's Advanced Mid-Market Product is available to Club 110 members for just £500 plus VAT – a massive saving of £2,000 against the open-market price. For this you get:

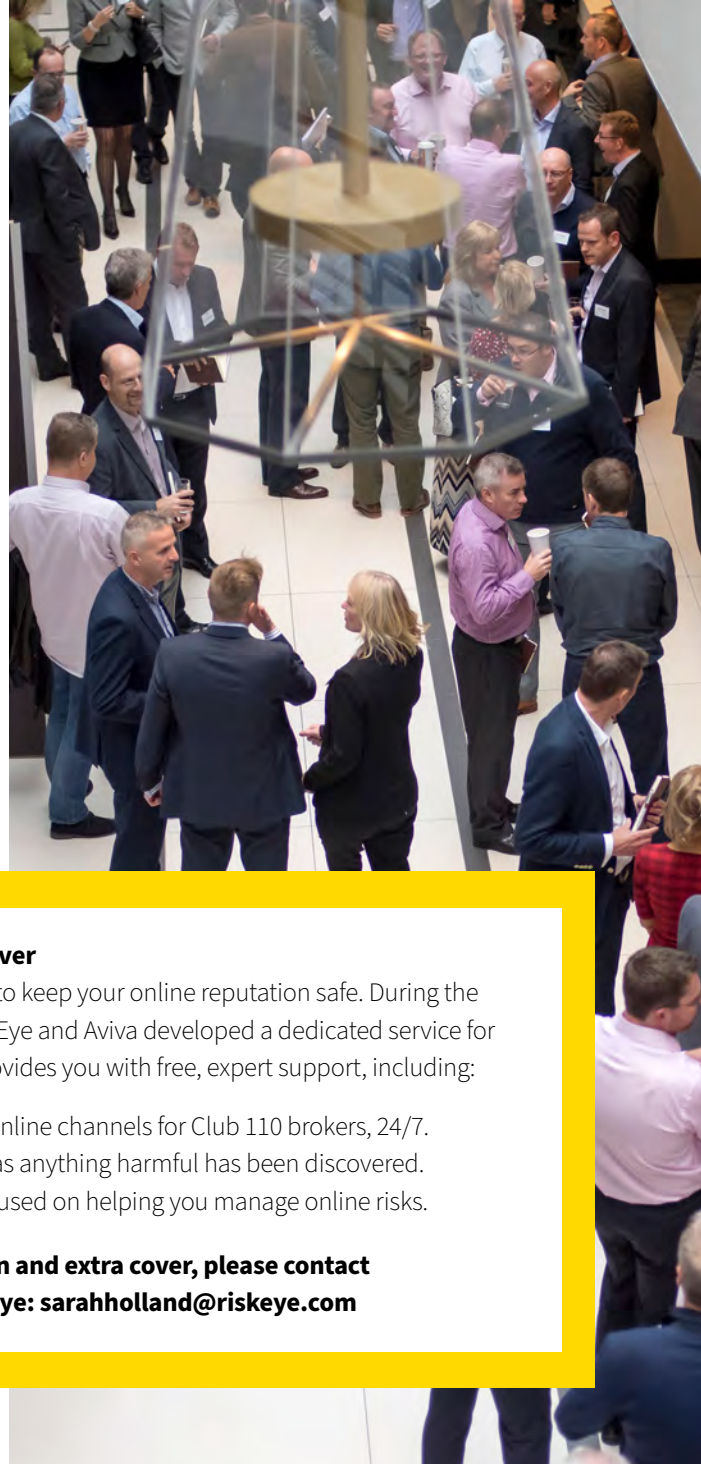
- Pre-risk assessment gap analysis questionnaire.
- One-to-one consultation.
- Personalised de-risking pack.
- Monitoring of your company online, 24/7 365, including mainstream media, social media, blogs and forums.
- Mitigation or removal of damaging content that breaks the law or online T&Cs.
- De-risking and education through a dedicated online space for RiskEye customers.

Get your free online cover

We're covering the costs to keep your online reputation safe. During the Covid-19 pandemic, RiskEye and Aviva developed a dedicated service for Club 110 brokers that provides you with free, expert support, including:

- Live monitoring of all online channels for Club 110 brokers, 24/7.
- Notifying you as soon as anything harmful has been discovered.
- A guide specifically focused on helping you manage online risks.

For further information and extra cover, please contact Sarah Holland at RiskEye: sarahholland@riskeye.com



More options for placing business

At Aviva, we value your business and listen to what you tell us about the challenges you face as an independent broker.

One of these challenges is getting access to specialist markets for business that fall outside Aviva's underwriting strategy. That's why we've sourced an alternative if you can't place your commercial risk with us.



Making hard-to-place risks easier with Facility 110

For 'hard to place' risks, we work with Miles Smith to offer you a London Market placement solution, Facility 110. Since 2010, it's quickly become a key component in supporting Club 110 brokers. Every year it helps to place £37.5m in gross written premium (GWP) for members.

Why Miles Smith?

A large London Market broker, Miles Smith specialises in hard-to-place risks. Its roots can be traced back to 1925 and it has been a Lloyd's Broker since 1936. They have developed a sophisticated range of products and services for specialist and high-risk industries.

How they can help you

Miles Smith has a reputation for "doing difficult things well" and providing risk placement options within specialist industries. As well as a highly specialised range of services and products, Miles Smith have recently secured new capacity for the motor industry.

As a Lloyd's Broker, Miles Smith can place a broad range of non-standard risks. They're most well-known for:

- Motor fleet.
- Waste, recycling and reuse services.
- High-risk construction.
- Tradesmen.

Benefits of Facility 110

- Rapid support for placement of hard-to-place risks – with an in-place Service Level Agreement for quote response times.
- A dedicated Broker Relationship Manager – a face-to-face visit and continued support.
- No re-solicitation within three years if you place your business elsewhere.
- You always own the customer.
- Support and advice on all quotes and risks from industry experts.

Your Club 110 offer

As a Club 110 member you have instant, automatic and free access to Facility 110. This includes an annual 'Back to Business' meeting which will include a hard market discussion and a Lloyd's tour. You can also benefit from enhanced commission rates.

Please contact Barry Gilligan, Director – Broker Relationships, Miles Smith.

Phone: 0207 977 4800

Email: BGilligan@milessmith.co.uk



"Facility 110 gives us seamless access to the London Market and allows us to provide quotes for a diverse range of risks. Miles Smith provide a friendly and informative service that I can always rely on."

Stuart Stead,
Director of Broking,
Romero Insurance Brokers



More ways to grow your business

With tightening regulation, increasing use of technology and changing customer demands, it's never been more important for independent brokers to stay agile, relevant and responsive.

Against this challenging landscape, we want to support your future success, so we've developed a number of benefits focused on growing your business.





“The daily newsfeeds on clients and prospects make this an invaluable tool from a new and existing client relationship perspective, not forgetting helping with the Insurance Act’s reasonable search duties. It’s capable of much more, too.”

**John Isles, Managing Director,
Rowlands & Hames Insurance Brokers Ltd**

Harness the benefits of social prospecting with Artesian Solutions

When meeting a new commercial client, it’s never been more important to understand their unique business requirements, so we’ve invested further in our collaboration with Artesian Solutions to help you do just that. With the use of AI technology applied to company information, data and news, Artesian helps you uncover opportunities, build relationships and reduce risk – ultimately saving you time and effort on client research. It’s used by insurance brokers and commercial lines underwriters that are reliant on a personal relationship and customer experience to grow the business.

Who are Artesian Solutions?

Founded in 2007, Artesian Solutions are a business-to-business client intelligence service, providing an up-to-date view of your client base all in one place. They count many of the UK’s largest insurers, brokers, banks and financial service companies as long-term customers – including Aviva and the Club 110 broker network.

How does it work?

Artesian combines innovative data science with the leading sources of premium business information to give you what you need to know about your clients. Its software, accessible via your web browser or mobile phone, scans millions of online sources every minute and uses algorithms to extract information on the markets, companies, people, sales opportunities and topics that your team are working with. It not only helps you understand your clients, prospects, competitors and partners better, but can also spot opportunities and risks. This information can also be delivered to you in easy-to-understand, daily email alerts.

New for 2021

Artesian also provides a companion mobile app which syncs with your calendar, automatically gathering information about a new client or colleague so that you can be briefed before your meeting. We’re providing Club 110 brokers with an exclusive deal to access Premium Data Extensions from Artesian, making it easier to find information on Adverse Historic Directorships, CCJs and Legal Notices – helping your business efficiency and the quality of your insurer presentations.

Harness the benefits of social prospecting with Artesian Solutions, cont.

What are the benefits to Club 110 members?

- Reduce research time and improve account intelligence with detailed records on nearly 5 million UK companies.
- Get first-mover advantage by being the first to learn about material developments or risk changes in your existing portfolio.
- Prospect intelligently by discovering everything you need to know about a company or industry sector.
- Prepare for upcoming calls or meetings with comprehensive profiles on clients and prospects.
- Better customer alignment, satisfaction and retention.
- Increase in revenue from both up-selling and cross-selling opportunities.
- Increase the number and quality of your new business appointments.
- Unlimited access to Companies House documents and the latest key financial data.

Your Club 110 deal

- Free one-month, no-obligation trial of the Artesian tool and the new Premium Data Extensions.
- Discounted licences available costing £876 (including VAT) per user, per annum (a saving of £405, including VAT).
- A reduced rate for access to Premium Data Extensions of £90 (including VAT) per user per annum for one, or £162 (including VAT) per user per annum for two. No annual base fee will be charged (usually £1,800 including VAT for each service).
- A dedicated Customer Success Manager who provides remote support for Club 110 members.
- Access to monthly webinars on 'Maximising Artesian' for new and existing users.

**Get in touch with Artesian by contacting Sophie Smith,
Customer Success Manager, Artesian Solutions.**

Mobile: 07833 456 892

Email: sophie.smith@artesianolutions.com



“Artesian is great for allowing me to research potential new clients and find out more about them. It is much better than Creditsafe.”

**Aviva Club 110
Commercial Insurance Broker**



Broker funding support with Integritas

Are you looking to raise funds, acquire another business or refinance? Since 2013, we've been working with Integritas Financial Solutions to help Club 110 brokers turn their business ambitions into reality.

Who are Integritas Financial Solutions?

A specialist commercial finance brokerage, combining banking experience with an excellent understanding of the insurance sector. They understand what banks are looking for and can give you the best chance of successfully securing the right finance package for your business.

How does it work?

Choose from three levels of support:

- 1. Confidential Readiness Review** – If you've never approached banks for funding, this review is designed to save you considerable time and cost in preparing to approach lenders. It provides guidance on how much you can borrow, and how to structure and present your request to the market.
- 2. Fund Finder** – Following a review, Integritas can either step back or work with you as a Fund Finder, creating a funding pack for you and presenting this to their network of insurance sector specialists within banks. They'll help you negotiate the best terms and, once funding is secured, help you make sure there aren't any complications.
- 3. Crowd Credit** – If the amount you're looking to raise is below £500,000, Crowd Credit is a swift, accessible option growing in popularity. Integritas will make sure you're professionally advised and manage your application and credit-related issues.

Your Club 110 offer

Members of Club 110 receive 20% off Confidential Readiness Review fees, reducing them from £2,500 (including VAT) to £2,000 (including VAT). The Fund Finder service is charged at 1% of the deal amount, subject to a minimum fee of £6,000 (including VAT) payable upfront, less any fees already paid for the Readiness Review. Balance of the 1% arrangement fee is only payable if the deal is drawn.

To contact Integritas about financial support or funding opportunities, please contact Paul Saunders – paul@integritasfinancial.co.uk



“Integritas has taken the time to understand our business and helped guide us towards a funding package which will enable us to continue the strong growth we have achieved in recent years. It has offered a very high level of support throughout and the process has been well managed from start to finish. We look forward to working with our new bank as we continue to drive our business forward and grow our presence in Scotland and beyond.”

**Ewan MacDonald, Managing Partner,
MacDonald Group**





“What they found out about us in three days was breath-taking. We now have a really good understanding of ourselves and an action plan of how to improve and future-proof our business.”

David McGowan, Managing Director, Woodward Markwell Insurance Brokers Limited



Bespoke business optimisation consultancy

In any business, it can sometimes feel like you're running out of steam or just need to refresh your outlook. Taking a step back to refine how you work can often hold the key to making everything run that little bit smoother and give you renewed energy. But this can take up valuable time, and where do you start?

Our business optimisation team have over 40 years of combined experience, so we understand no two businesses are the same. They spend time getting to know your business, particularly focusing on:

Business: reviewing and developing your business plan and strategy, to ensure the business is focused in the direction you want it to go.

People: getting to know your staff by reviewing competency, development plans and motivation levels to improve performance and productivity.

Customers: reviewing all your customer interaction, and recommending ways to improve customer advocacy and support growth through referral generation.

Products: assessing your product mix and any specialisms with a view to supporting stronger product communication and cross-sales activity, to help drive growth.

Processes: understanding your operational infrastructure and systems in order to ensure your business runs as smoothly and efficiently as possible.

Ultimately, the team will provide a detailed report full of recommendations about how you could improve your business's overall productivity and performance. Whether you need additional support with marketing or compliance, or help to redesign and embed new operational processes, business optimisation will be a catalyst for transformational change.

Your Club 110 offer

The business optimisation process is an in-depth assessment of your business and therefore takes time and commitment to complete.

To discuss whether your business would benefit from our business optimisation consultancy, in the first instance please contact your Aviva sales manager.

Tailored marketing support and guidance

When it comes to maximising your business potential, not everyone has the marketing expertise they need on hand. Club 110 brokers can access specialist services to help them realise the growth they want through practical, cost-effective sales and marketing plans that will make an impact.

One-on-one marketing guidance

Our bespoke marketing consultancy service helps you to evaluate where you are now, listen to where you want to be, and provide you with the solutions to get you the tangible results you're after. Our consultants understand insurance brokers, can share best practice, and can work with you to target mutual opportunities. This can include:

- Marketing strategy and planning.
- Trade-specific campaigns.
- Client communications.
- Digital and social media.
- Scheme promotion.

Your Digital Aptitude review – coming soon

The impression your business leaves online with new or existing customers can have a huge impact. Our exclusive digital aptitude review can help score your business's digital performance and compare it to your Club 110 peers. We can then help you develop an action plan to improve your online presence, including:

- SEO.
- Mobile accessibility.
- Website performance.
- Social media.

Your Club 110 offer

Club 110 members can access both the marketing consultancy and digital aptitude review free of charge.

To speak to someone about the possibility of expanding your marketing activity, please contact Maria Ketteringham – maria.ketteringham@aviva.com



“Analysis of our existing website provided the insights and guidance to make the site slicker and more user-friendly, all of which we would not have been able to assess ourselves. And, as we ventured into the world of social media, we found the personal and online support and advice provided by the Aviva team was invaluable. The superb Aviva-created online content, guides and flyers made setting up a campaign so much easier and less time-consuming, so we could give our social media presence much more focus.”

**Sarah Gillies, Insurance and Marketing,
PSP Group**





“So far, I have found nothing elsewhere even close to the extensive, detailed, helpful (and non-patronising) marketing support that Aviva provides. It’s empowered us to take action through tutorials, guidance and ‘white label’ marketing materials. Additionally, the information is constantly refreshed and updated so you know it’s reliable.”

Amanda Sutcliffe, Business Development Manager, Sutcliffe & Co

Access to professional marketing resources

When it comes to growing or differentiating your business, marketing plays a vital role. We’ve developed an online suite of adaptable, easy-to-use professional resources to help you and your staff to master your marketing efforts.

Improve your knowledge and skills

Found at brokermentor.co.uk, our comprehensive marketing toolkit includes expert guidance on how to find more customers, keep more customers and drive cross-sales. We have over 5,000 pages of marketing support available on our website, so you can grow your knowledge and skills in social media, website management, PR and much more.

On-demand marketing webinars aimed at brokers

Some new marketing activities may be daunting at first, which is why we’ve commissioned industry experts to deliver online training, from improving your website, to using social media, to writing better emails. Accessible any time, they are all made with insurance brokers in mind.

Your Club 110 offer

With free-of-charge access to Broker Mentor, you can unlock a wealth of resources and advice specially developed to support your sales priorities, including:

- Finding more prospects.
- Keeping more customers.
- Upselling to customers.

To get started, visit brokermentor.co.uk

The right strategy to get you ahead with Baker Street

In an increasingly challenging market, brokers are looking for outside guidance and advice for their businesses. Since 2012, we've worked with Baker Street Consultancy to bring strategic consultancy support to our members.

The benefits of strategic consultancy

Strategic consultancy can add real value to your business through:

- Reliable business planning to achieve optimum results in a competitive market and difficult economy.
- Streamlined placement strategy to supplement your bottom line and improve client retention.
- Support in exploring future options for when the time comes to retire.

Who are Baker Street Consultancy?

Baker Street Consultancy provide confidential services and support for independent brokers on a number of key issues, including business planning, growth, succession and the value of effective placement.

Lead consultant Ian Stutz has built extensive knowledge of the industry over 30 years and has worked as a trusted adviser with over a hundred Club 110 brokers. Ian will lead you through one of three confidential consultation sessions:

- A two-hour session to discuss thought-provoking ideas and prepare your business for the challenges ahead.
- A four-hour session to discuss your sales and marketing strategy and consider new ways of growing your business.
- A short broker surgery to assess your current model and consider your business as a whole.

Your Club 110 offer

Club 110 brokers can use the Baker Street service completely free – saving typical open-market costs of £400 per hour. The service is reusable, with the offer of free support available each year as long as you remain a Club 110 member.

Please contact Stuart Millar, Club 110 Propositions Manager.

Phone: 07800 690 732

Email: stuart.millar@aviva.com





Developing a successful succession strategy

Creating a succession strategy can be a challenge. That's why we're on hand to help you make a smooth transition that leaves your business in capable hands – and leaves you to enjoy whatever comes next.

The impact of the Covid-19 pandemic has meant that, for many of us, the future has never been more uncertain. Although no one can accurately predict what the next few years may bring, the brokers that find the greatest success with their succession plans will be the ones who have taken the time to adapt, prepare and fully explore their options. But it's also never too late to seek advice to help ensure you achieve the outcome you desire.

We recognise the commitment you've shown to building up your business and, as a valued Club 110 broker, we want to help you take the next step.

We'll support you with:

- Access to expert third-party consultants, who will help shape the right succession plan for your circumstances and support you every step of the way.
- Specialist accountancy services to help you understand tax impacts and ensure your business is valued effectively.
- Expert legal advice from specialist partners who can complement your existing lawyers.
- Compliance support to prepare your business for sale and improve your ability to secure the right price.
- Dedicated direct support from Aviva to help subsidise costs and guide you through the process.
- Access to a panel of hand-picked, Aviva-approved succession partners who share your principles and values.
- Leadership training designed to hone technical knowledge, business acumen and key material skills for future successors.

Your Club 110 offer

Please get in touch for a confidential chat about how Aviva can support you with succession planning. Our dedicated team can be contacted directly and won't be in communication with your day-to-day Aviva contacts, allowing you the utmost confidentiality.

To speak to someone about your succession options, please contact Nick Burrows – nick.burrows@aviva.com or Phil Pearce – philip.pearce@aviva.com

Helping with employee engagement

Access to additional benefits motivates 70% of employees to work harder and makes them more likely to stay in a job role for longer.* To help Club 110 members attract, reward and retain their talent, we work with a leading provider to offer an exclusive employee benefits scheme.

* employeebenefits.co.uk 2019



Perks at Work – employee benefit scheme

Offer your staff discounts through one of the world's largest corporate perk programmes. They could save hundreds of pounds every year on the weekly shop, holidays, new tech and more, at no cost to you. As a Club 110 member, Aviva fully funds this corporate benefits scheme for your business.

What's available?

There are tons of great savings and discounts, ranging from thrilling days out and getaways to fashion, groceries, utilities and electronics. Plus there's an area dedicated to wellbeing that could benefit you and your family members' health and fitness too.

There's plenty for you to access on the Perks at Work platform aside from discounts and savings, now with a video hub called the Community Online Academy (COA). With thousands of videos on demand as well as live videos each week, you'll be entertained and educated with a variety of video topics for you and your children.

There's also the Employee Pricing Programme that grants you access to special, non-public pricing on electronics, clothing, beauty and more, plus additional rewards on top brands.

Key features of Perks at Work

- Thousands of local and national deals and discounts for your staff to enjoy, including travel, utilities, entertainment and retail.
- Instant e-code vouchers and discount codes.
- One easy-to-use website.
- Earn WOW points with every use to either withdraw as cash or use as further discount.

Your Club 110 offer

As a Club 110 member, Aviva will fully fund your access to our discount scheme, free of charge, for all your employees.

To register for Perks at Work, please email Club110@aviva.com and we'll get you set up.



“It has never been simpler to offer fantastic benefits to employees. The Perks at Work platform is easy to use, hosting all types of deals from technology to cinema tickets to athletic wear; there really is something for all of our staff! Since using the site, we've seen an increase in employee engagement which has boosted morale and productivity. I highly recommend it to other brokers.”

**Katie Goodman, Assistant to the Managing Director,
Adler Insurance Brokers**





Supporting workplace mental health with the Wellbeing Hub

At least one in six workers experience a mental illness every year*, and global events have only increased feelings of anxiety and stress. The new Wellbeing Hub on Aviva Broker is here to support you to have wellbeing conversations with your employees.

Make staff wellbeing important

Staff who feel valued and listened to are more likely to perform well, so creating a wellbeing culture in the workplace can have a positive impact on the bottom line. Change is inevitable but the impact will be different for every employee. It's important to set time aside to talk to staff about their wellbeing.

Support from the Wellbeing Hub

Despite so many wellbeing resources online, it's often hard to know where to start. The Wellbeing Hub on Aviva Broker is a great place to begin, with everything from guides on working remotely to webinars from our internal experts, so you can understand how to have meaningful conversations with your employees about their mental health and create a positive culture towards their health and wellbeing.

Your Club 110 offer

You have full access to the Wellbeing Hub on Aviva Broker, [visit it here](#).

In addition to this you can register for Perks at Work and have access to a fully funded corporate benefits programme which not only helps with staff retention but can also help with their wellbeing too. It has a whole video hub dedicated to fitness, health, mental wellbeing, education, and other informative videos.

* <https://www.mind.org.uk/workplace/>

Helping your employees' learning and development

Giving the opportunity for your staff to increase their knowledge and improve their skills not only benefits staff morale, but also improves your customer service and business.

Our Broker Learning & Development team has over 70 years of collective experience working with insurance brokers. They work with you to understand the needs of your business and identify the right learning solutions to address them.





“The masterclass was simply excellent. I’m taking away many excellent suggestions and snippets of advice. The presentation by RWA was brilliant and FCA attendance was very worthwhile.”

**Andrew Simpson, Managing Director,
Simpson Drew**

Broker Learning & Development team

Skilled and knowledgeable staff are the cornerstone to any broker’s competitive advantage, which is why we place learning and development support at the core of our overall service package.

Our award-winning Broker Learning & Development team can support you and your staff at every stage of the broker journey – from starting out in the industry to every aspect of running your own business. We also offer:

- On-site diagnostics to optimise your business and help to maximise the effectiveness of your sales distribution.
- Our comprehensive online learning platform, Aviva Development Zone.
- Face-to-face and virtual training across key areas such as:
 - Broker apprenticeships.
 - Aviva Development Zone.
 - Technical training.
 - Sales and management development programmes.
 - Business optimisation.
 - Future Leader Programme.
 - Succession strategy.

Your Club 110 offer

As a Club 110 member, you have complete access to the Broker Learning & Development team. Our CIPD-qualified consultants work solely on a business-to-business basis using their detailed understanding of the insurance marketplace to help you identify and address any gaps in your people’s knowledge.

To talk the team about your training needs, contact iblearn@aviva.com to find out more.

Online learning and training with Aviva Development Zone

Brushing up on vital knowledge and keeping up with any market or legislative changes reduces risks, builds compliance and helps your business to grow. By offering regular assessment and providing the tools to broaden the knowledge of you and your staff, you can help your business stay one step ahead.

With engaging challenges and an extensive database of learning material, Aviva Development Zone is a unique online learning tool for our insurance brokers, created in association with RWA e-Learning. It's designed to make ongoing competence assessment easier and meet your FCA requirements for employee development.

Key features of Aviva Development Zone

- Identifies what your team already know, or don't know, through regular assessments, and provides the tools to help them fill in the gaps.
- Gives you the ability to manage and co-ordinate learning through your organisation in real time.
- Content can be tailored to suit individual needs, whether you're new to insurance, a supervisor, or a business owner.
- Enhance your organisation's knowledge and awareness with over 250 technical insurance courses and 500 business skills courses.
- Available on any device, your staff can complete course modules on the go, record and update all-important CPD records.
- Access a record of all of training, including pass marks, dates completed and other benchmarking tools.
- Power to create own-branded, bespoke learning modules, perfect for company policy, procedural or product-specific training initiatives.

Your Club 110 offer

Being a Club 110 member gives you free unlimited access to Aviva Development Zone for all your staff. That's a saving of the normal market value of £99 (including VAT) for every 12-month licence.

Speak to your Aviva sales manager to find out more and get Aviva Development Zone set up for your employees.



"The Development Zone enabled me to enhance my in-house training by getting deeper knowledge of the insurances I would be dealing with. The pages were easy to navigate and I enjoyed testing myself. I also appreciate Ratcliffe making the Development Zone part of my formal probation training plan."

**David Greenhouse, Account Handler,
M R Ratcliffe Consultants Ltd**



Networking with your peers

We're keen to offer you as many exclusive opportunities as possible to interact with other members of the Club. Our events are designed to enable you to connect with brokers, business owners, and key Aviva stakeholders and senior management.





“Another brilliant event. Extremely well managed, slick and enjoyable. The opportunity to meet and discuss issues with Aviva management and other quality brokers is always insightful and rewarding. It gives you the reassurance that you are doing the job right and tips to keep ahead of the competitors.”

Stephen Cadman, Director, Munro Greenhalgh



Annual Club 110 conference

Broker business owners are invited to our exclusive Club 110 annual conference, where you'll have access to senior Aviva stakeholders from every area of our business, as well as some of our suppliers. It's also a chance for Club 110 members to get together, share ideas and shape the future of our industry.

Regional Club 110 broker forums

These local broker events are designed to drive greater engagement and quality face-to-face time between key Aviva staff and Club 110 brokers, as well as provide a chance to network with your regional peers. They provide an opportunity for us to listen to your feedback and thoughts as well as share with you the latest developments from Aviva and Club 110.

Online networking

We have a dedicated Club 110 LinkedIn group to help you find the most up-to-date information and take part in member discussions. Just search '[Aviva Club 110](#)' on LinkedIn to get involved.

Your Club 110 offer

To find out more about these benefits log into the [Members Lounge](#) on the Aviva Broker site or contact your Aviva sales manager.

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