

Executive KPIs					
Business Value Framework — Aviva Insurance					
<div>Cash generation increase</div> <ul style="list-style-type: none"><li>• Combined operating ratio in Health</li><li>• Customer Net Promoter Score</li><li>• Market share in Wealth and Protection</li><li>• Operating profit growth</li></ul>					
Financial / Operational KPIs					
<div>Claims ratio</div> <div>Cost-to-income ratio</div> <div>Customer retention rate</div> <div>Return on equity</div> <div>Revenue growth rate</div>					
Value Chain & Functions					
Customer Service	Sales and Marketing	Claims Management	Product Development	Risk Management	Finance and Accounting
<div>• Develop personalized customer interaction strategies</div> <div>• Enhance MyAviva platform features</div> <div>• Implement AI-driven chat support</div>	<div>• Expand customer loyalty programs</div> <div>• Launch targeted marketing campaigns for existing customers</div> <div>• Optimize digital sales channels</div>	<div>• Automate claims processing workflows</div> <div>• Enhance fraud detection systems</div> <div>• Implement customer feedback loops for claims experience</div>	<div>• Accelerate development of new insurance products</div> <div>• Conduct market research for customer needs</div> <div>• Integrate customer feedback into product design</div>	<div>• Develop a risk mitigation framework</div> <div>• Enhance risk assessment tools</div> <div>• Implement comprehensive compliance training</div>	<div>• Enhance financial forecasting accuracy</div> <div>• Implement budgeting software</div> <div>• Streamline financial reporting processes</div>
<div>Customer Service — Operational KPIs</div> <div>• Average response time</div> <div>• Customer satisfaction score</div> <div>• First contact resolution rate</div>	<div>Sales and Marketing — Operational KPIs</div> <div>• Customer acquisition cost</div> <div>• Market penetration rate</div> <div>• Sales conversion rate</div>	<div>Claims Management — Operational KPIs</div> <div>• Claims processing time</div> <div>• Claims settlement ratio</div> <div>• Fraud detection rate</div>	<div>Product Development — Operational KPIs</div> <div>• Customer feedback score on new products</div> <div>• Product profitability</div> <div>• Time to market for new products</div>	<div>Risk Management — Operational KPIs</div> <div>• Compliance incident rate</div> <div>• Loss ratio</div> <div>• Risk exposure ratio</div>	<div>Finance and Accounting — Operational KPIs</div> <div>• Audit compliance rate</div> <div>• Budget variance</div> <div>• Financial close cycle time</div>
Strategic Priorities					
Enhance customer experience	Drive operational efficiency	Expand product offerings	Strengthen market position	Leverage technology for growth	
<div>Technology Enablers</div> <div>• AI and machine learning for personalization</div> <div>• Customer relationship management systems</div> <div>• Omni-channel communication platforms</div>	<div>Technology Enablers</div> <div>• Cloud computing for scalability</div> <div>• Data analytics for performance tracking</div> <div>• Robotic process automation</div>	<div>Technology Enablers</div> <div>• Agile product development tools</div> <div>• Customer feedback collection tools</div> <div>• Market analysis software</div>	<div>Technology Enablers</div> <div>• Brand management tools</div> <div>• Competitive intelligence platforms</div> <div>• Digital marketing technologies</div>	<div>Technology Enablers</div> <div>• Blockchain for secure transactions</div> <div>• Cybersecurity enhancements</div> <div>• Investment in fintech partnerships</div>	