

Business Value Framework

Executive KPIs

- Customer Retention
- Revenue Growth

Financial / Operational KPIs

- Cash and Capital Generation
- Operating Profit

Value Chain & Functions

Insurance

- Develop Predictive Analytics for Underwriting
- Enhance Claims Handling Process
- Expand Partner Network for Distribution

Wealth and Retirement

- Develop Sustainable Investment Options
- Enhance Risk Management Capabilities
- Improve Investor Experience through Digital Platforms

Protection

- Develop Advanced Underwriting Tools
- Expand Product Offering to Meet Customer Needs
- Simplify Policy Administration Process

Health

- Develop Personalized Medicine Solutions
- Enhance Patient Engagement through Digital Platforms
- Streamline Clinical Trials Process

Retirement

- Develop Innovative Retirement Products and Services
- Enhance Compliance Risk Management
- Improve Communication with Policyholders

UK General Insurance

- Develop Predictive Modeling for Underwriting
- Implement Data-Driven Decision Making
- Streamline Claims Handling Process

Canada

- Develop Online Quote and Buy Functionality
- Enhance Customer Service through Digital Channels
- Expand Product Offering to Meet Regional Needs

Insurance — Operational KPIs

- Claims Settlement Ratio
- Insured-to-Value Ratio

Wealth and Retirement — Operational KPIs

- Assets Under Management Growth Rate
- Fees Revenue

Protection — Operational KPIs

- Policy Sales
- Underwriting Profit

Health — Operational KPIs

- Combined Operating Ratio
- Premium Growth Rate

Retirement — Operational KPIs

- Bulk Purchase Annuity Business Written
- Real Asset Origination Team Performance

UK General Insurance — Operational KPIs

- Gross Written Premiums
- Operating Profit

Canada — Operational KPIs

- Operating Profit
- Premium Growth Rate

Transformation Priorities

Customer Experience Enhancement

- Technology Enablers
- Personalization and Segmentation Capabilities
  - Real-Time Data Integration for Better Insights

Digital Transformation

- Technology Enablers
- Artificial Intelligence and Machine Learning Adoption
  - Cloud-Based Infrastructure for Scalability

Data-Driven Decision Making

- Technology Enablers
- Data Visualization Tools for Improved Insights
  - Predictive Analytics Platform Implementation

Risk Management Improvement

- Technology Enablers
- Advanced Underwriting Modeling and Scoring
  - Real-Time Risk Assessment and Mitigation Capabilities

Operational Efficiency Enhancements

- Technology Enablers
- Automation of Routine Tasks through RPA
  - Process Standardization and Automation