Business Value Framework

Executive KPIs

- Cash generation increase
- Customer retention rate
- Market share in key segments
- Net Promoter Score improvement
- Operating profit growth

Financial / Operational KPIs

- Claims ratio
- Combined operating ratio
- Cost-to-income ratio
- Return on equity
- Revenue growth rate

Value Chain & Functions

Customer Service	Sales and Marketing	Claims Management	Product Development	Risk Management	Financial Operations
• Enhance MyAviva personalization features • Implement AI-driven chat support	• Develop cross-selling strategies • Launch targeted marketing campaigns for existing customers	• Automate claims processing workflows • Enhance fraud detection algorithms	• Expand product offerings in Health and Retirement • Integrate customer feedback into product design	• Enhance risk assessment models • Implement new compliance tracking systems	• Optimize investment portfolio management • Streamline financial reporting processes

Customer Service — Operational KPIs

- Average response time
- Customer satisfaction score
- First contact resolution rate

Sales and Marketing — Operational KPIs

- Customer acquisition cost
- Market penetration rate
- Sales conversion rate

Claims Management — Operational KPIs

- Claims processing time
- Claims settlement ratio
- Fraud detection rate

Product Development — Operational KPIs

- Customer feedback score on new products
- Product profitability
- Time to market for new products

Risk Management — Operational KPIs

- Compliance adherence rate
- Loss ratio
- Risk-adjusted return

Financial Operations — Operational KPIs

- Capital adequacy ratio
- Investment return rate
- Operating expense ratio

Strategic Priorities

Enhance customer experience	Drive operational efficiency	Expand market presence	Leverage technology for innovation	Strengthen financial performance
Technology Enablers • Customer relationship management systems • Omni-channel support platforms • Personalization algorithms	**Technology Enablers** • Cloud computing solutions • Data analytics tools • Robotic process automation	**Technology Enablers** • Digital marketing platforms • Market intelligence tools • Sales automation software	**Technology Enablers** • Agile development frameworks • Collaboration tools • Innovation labs	**Technology Enablers** • Financial forecasting software • Investment analytics tools • Risk management systems