

Business Value Framework — Aviva Insurance

Executive KPIs

- Customer Growth
- Operational Efficiency
- Revenue Growth

Financial / Operational KPIs

- Cash and Capital Generation
- Net Promoter Score
- Operating Profit

Business Processes & Functions

Insurance

- Develop Data-Driven Pricing Strategies
- Enhance Underwriting Capabilities
- Implement Straight-Through Processing

Wealth and Retirement

- Expand Investment Product Offerings
- Improve Customer Segmentation
- Streamline Investment Management Processes

Protection

- Develop Strategic Partnerships
- Enhance Risk Assessment Capabilities
- Launch New Product Lines

Health

- Develop Digital Health Platforms
- Expand Clinical Services
- Improve Patient Engagement

Retirement

- Develop Real Asset Origination Team
- Enhance Customer Education and Support
- Launch Bulk Purchase Annuity Business

UK General Insurance

Canada

Operating KPIs (by function)

Insurance

- Claims Ratio
- Customer Retention Rate
- Policy Sales Growth

Wealth and Retirement

- Assets Under Management
- Net New Business
- Platform Revenue Growth

Protection

- Margin Improvement
- Premium Growth
- Product Innovation

Health

- Clinical Outcomes
- Customer Satisfaction Score
- Revenue Growth

Retirement

- Average Portfolio Value
- Bulk Purchase Annuity Sales
- Risk-Free Rate

UK General Insurance

- Combined Operating Ratio
- Operating Profit Growth
- Premium Volume Growth

Canada

- Market Share Growth
- Operating Profit Growth
- Premium Volume Growth

Business Priorities

Customer Experience

- Develop Customer Portal
- Enhance Chatbot Capabilities
- Implement Personalized Marketing Campaigns

Operational Efficiency

- Automate Claims Processing
- Deploy Straight-Through Processing
- Improve Data Analytics and Reporting

Digital Transformation

- Develop AI-Powered Underwriting Tools
- Enhance Cloud-Based Infrastructure
- Launch Mobile App for Policy Management

Data-Driven Decision Making

Partnerships and Collaborations

Risk Management and Compliance