

Business Value Framework — Aviva

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

Financial / Operational KPIs

- Combined operating ratio
- Cost-to-income ratio
- Customer acquisition cost
 - Return on equity
- Revenue growth rate

Value Chain & Functions

Insurance

- Enhance claims automation
- Integrate Direct Line systems
- Launch new insurance products

Wealth Management

- Develop new investment strategies
- Expand digital platform features
- Increase client advisory services

Retirement Solutions

- Enhance annuity product offerings
- Improve risk assessment models
- Streamline customer onboarding

Health Services

- Enhance health policy offerings
- Improve customer service training
- Launch telehealth services

Customer Experience

- Implement customer feedback loops
- Personalize customer interactions
 - Revamp MyAviva interface

Marketing

- Enhance brand positioning efforts
- Expand customer segmentation strategies
- Optimize digital marketing campaigns

Operations

- Adopt new operational technologies
- Enhance data analytics capabilities
- Implement process improvement initiatives

Insurance — Operational KPIs

- Claims processing time
- Customer satisfaction score
- Policy growth rate

Wealth Management — Operational KPIs

- Assets under management growth
 - Client retention rate
- Platform transaction volume

Retirement Solutions — Operational KPIs

- Bulk Purchase Annuity volume
- Customer engagement score
 - Margin per annuity

Health Services — Operational KPIs

- Combined operating ratio
- Customer service response time
- Health policy renewal rate

Customer Experience — Operational KPIs

- Customer feedback response rate
- Online Experience Score
- Personalization index

Marketing — Operational KPIs

- Brand awareness index
- Marketing permission growth
- Sales conversion rate

Operations — Operational KPIs

- Cost reduction percentage
- Operational efficiency ratio
- Process automation rate

Strategic Priorities

Customer-centric transformation

- Technology Enablers
- CRM system enhancement
 - Data analytics for personalization
 - Omnichannel customer engagement tools

Digital innovation

- Technology Enablers
- AI-driven customer service
 - Blockchain for secure transactions
 - Mobile app development

Operational efficiency

- Technology Enablers
- Cloud computing adoption
 - Data integration platforms
 - Robotic process automation

Market expansion

- Technology Enablers
- Digital marketing automation
 - E-commerce platform development
 - Market research analytics tools

Integration of acquisitions

- Technology Enablers
- Change management systems
 - Cross-platform data sharing
 - Unified IT infrastructure

Sustainability initiatives

- Technology Enablers
- Carbon footprint tracking systems
 - Green technology investments
 - Sustainable product development