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John Holden
Chief Executive Officer

choice-saturated
in a digital age wh
tion and entertain



Distribution



Risk Assessment



Servicing

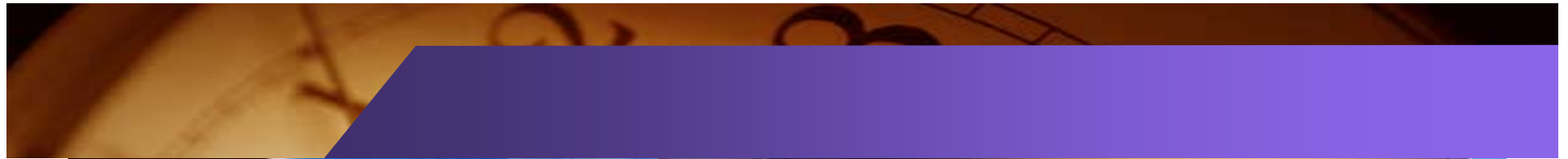


The 'Big Ideas'



Challenges







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Time:

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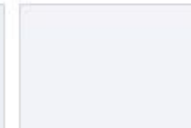
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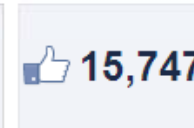
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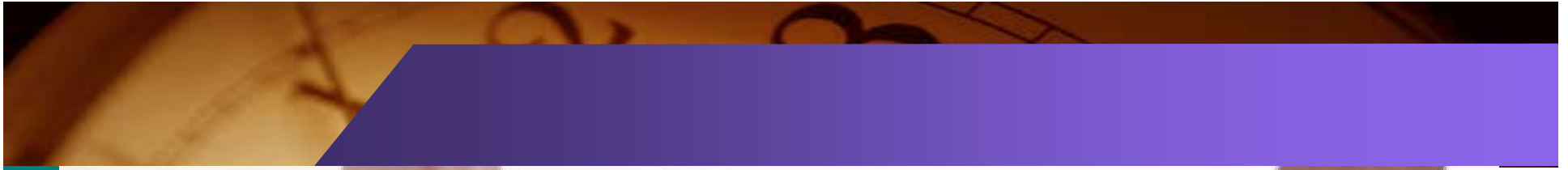


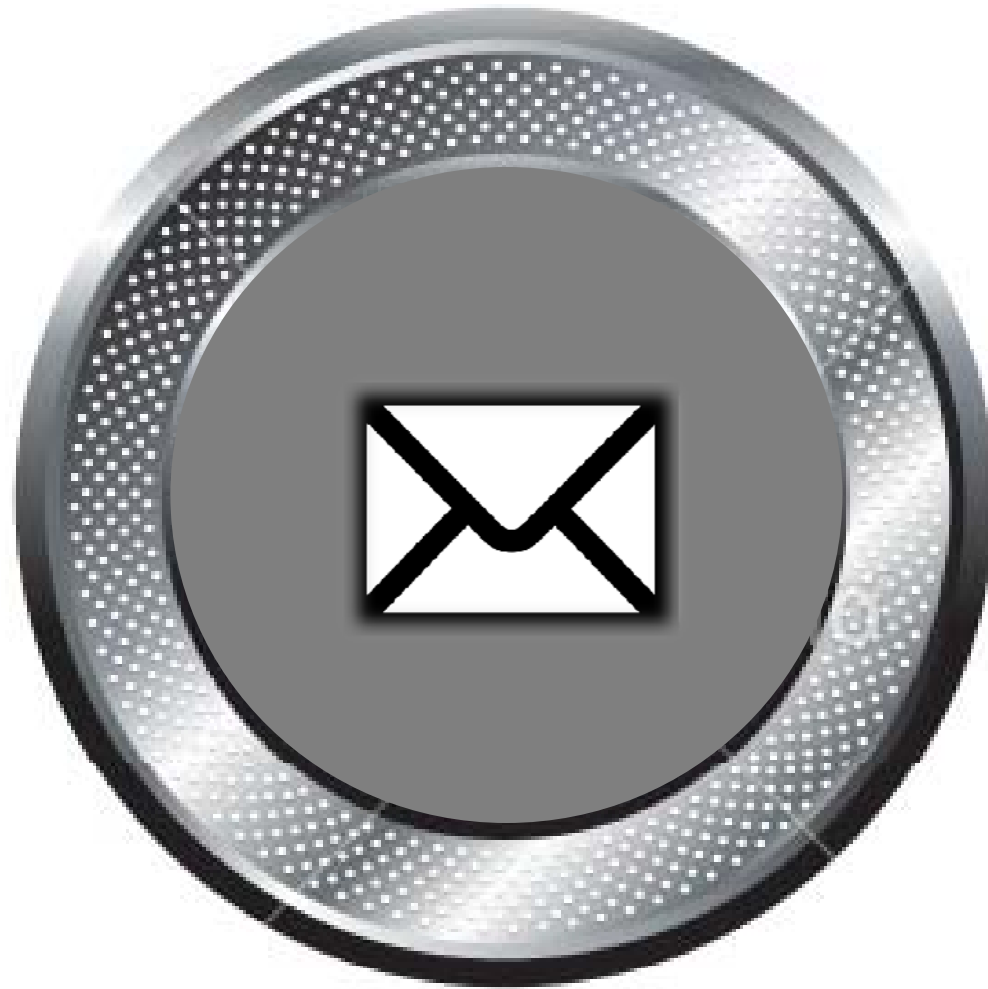
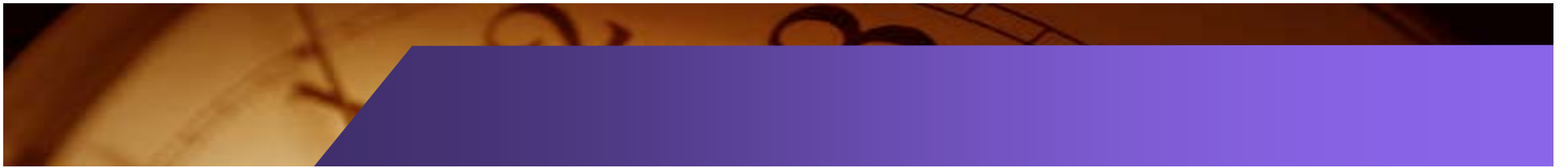
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Traveller rating

Excellent		339
Very good		203
Average		59
Poor		25
Terrible		19

See reviews for

	Families	53
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What travellers say

"Very good"	(42)
"Room service"	(29)
"China house"	(27)
"Business trip"	(19)
"Domestic airport"	(19)

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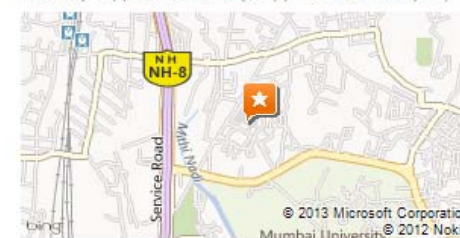


Hyatt Regency Mumbai
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Mumbai, Maharashtra

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Questions on Mumbai?

Subject

Your question





ANALYSIS



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October 2012

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by Thomas H. Davenport and D.J. Patil

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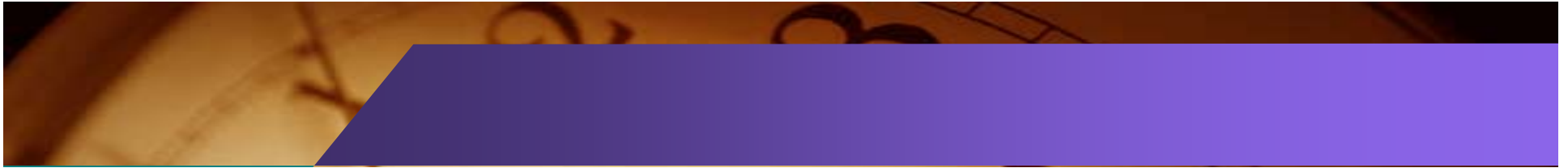


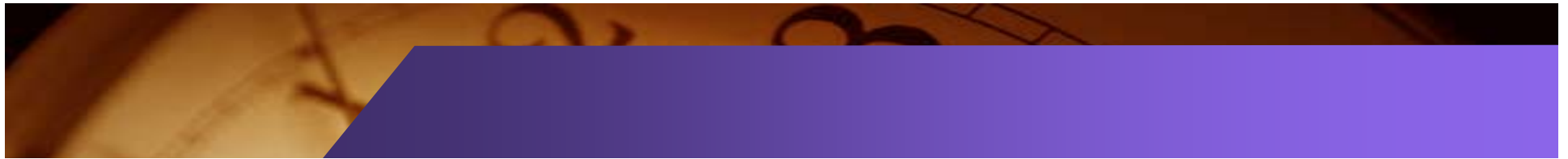


Digital Impact

- Enable analytics for claims, lapses, sales quality
- Geography no longer dependant on transmission of physical documents
- Automate and delegate servicing
 - Customer; distributor; third party



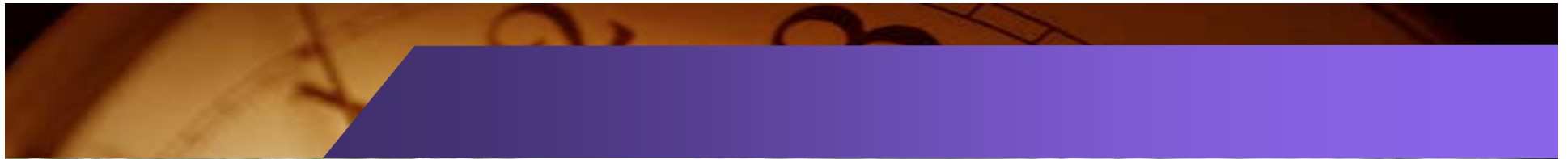






BLOG











Digital Impact

- ‘Word of web’ to influence
 - Relatively trusted
 - Leaves consumer in control
- Reach and speed of social media
 - We all live in glass houses!
- Consumer digital = handheld

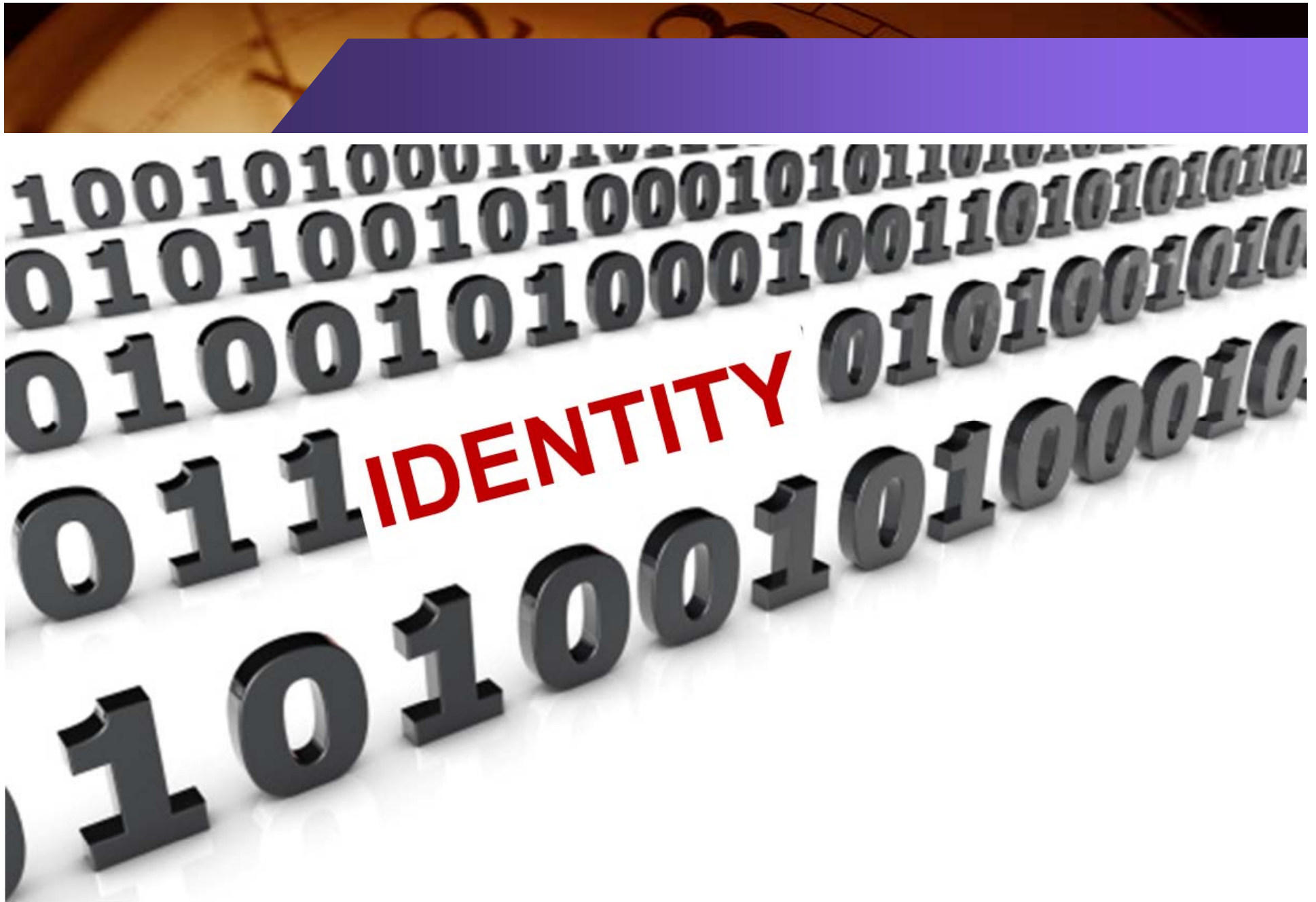


CHALLENGE









ON THE INTERNET



nobody knows you're a dog

IDENTITY

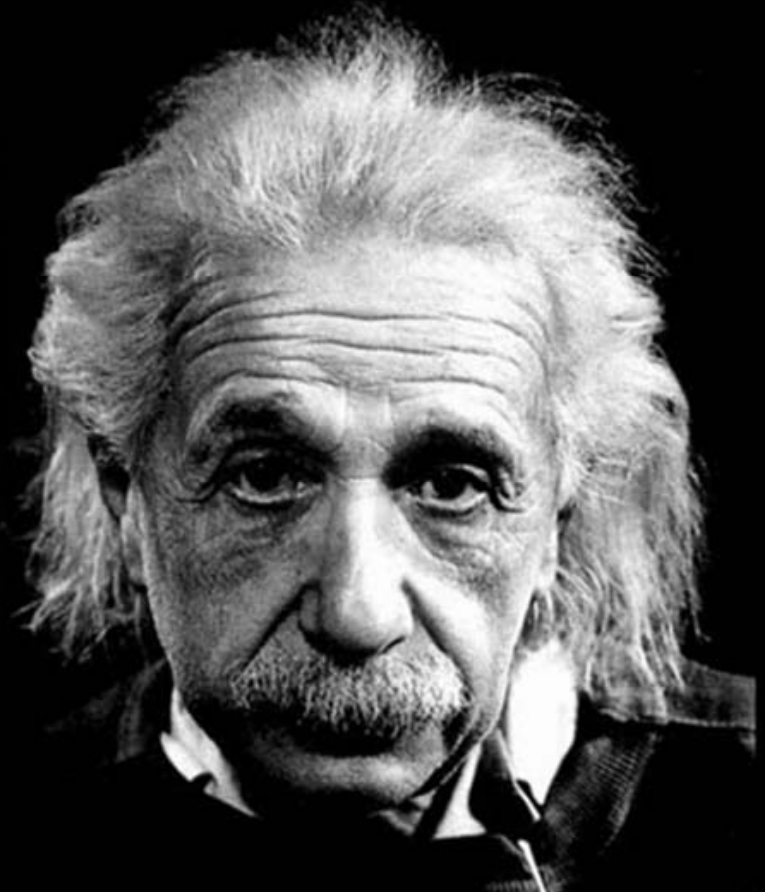


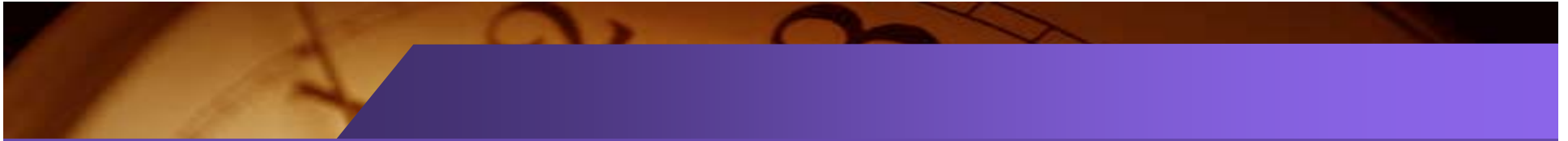




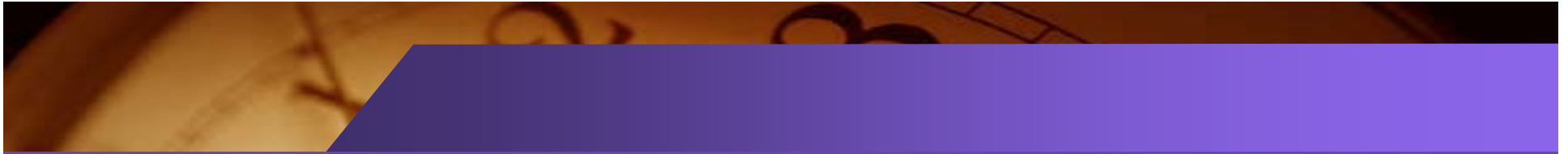
“Everything should be made
as simple as possible,
but not simpler.”

Albert Einstein









Support Activities

Finance

Human Resource Management

Technology Development

Procurement

Actuarial

Operations

**Investment
Management**

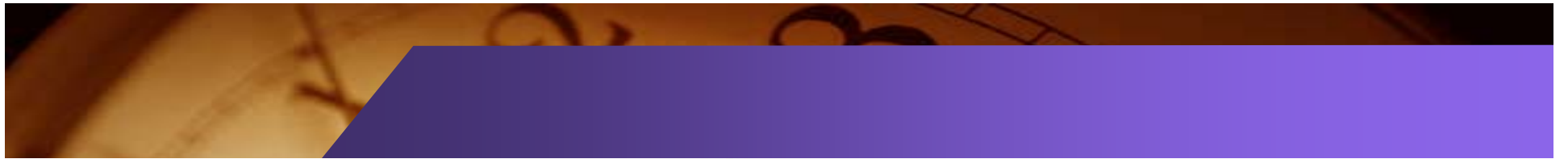
Marketing & Sales

Service

Margin

Margin

Primary Activities







Challenges – The ‘To Do’ List

- Abandon what brought you this far
- How to give advice and get fairly rewarded for it
- KYC
- AML
- Simplicity not complexity

The background of the slide features a blurred image of a globe. A solid purple banner is positioned across the top, containing the title text in white.

Challenges – The ‘To Do’ List

- Managing your reputation in cyberspace
- Choosing what to keep and what to outsource
- Managing outsourced providers and processes
- Enabling prudent regulation from regulators



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