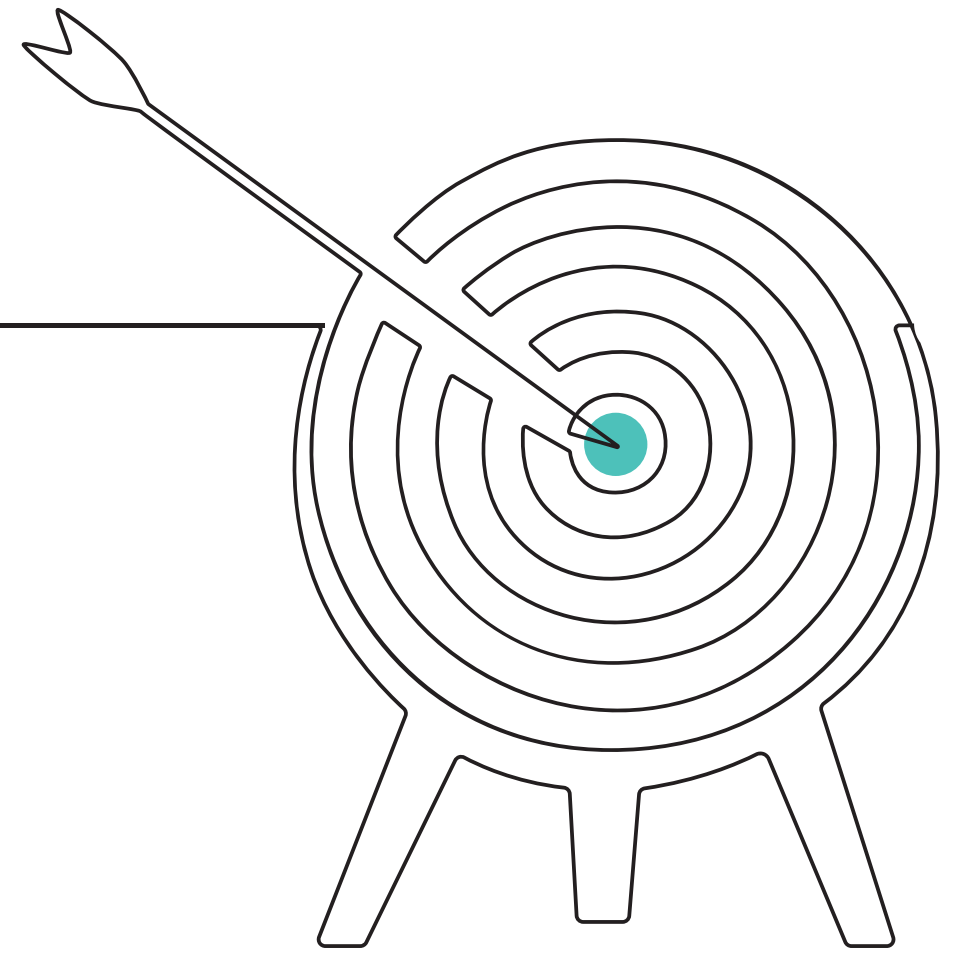


To succeed in the macroeconomic challenges, life insurers are prioritizing critical focus areas



2023's macroeconomic environment will demand

Success of the life insurer will depend on

CUSTOMER CENTRICITY

Enhanced customer experience

Innovative financial protection tools

Digitally augmented agents

Ecosystem partnerships

Deploy simple and convenient solutions at the right time

Focus on wellness through risk mitigation

Embedded insurance offerings

Reinvent the value proposition around better lives

INTELLIGENT INDUSTRY

Streamlining application process

Targeting younger generation

Augmented underwriting through additional data

Simplified digital products

Increasing focus on operational efficiency

Process streamlining enabled by the cloud

ENTERPRISE MANAGEMENT

Increase focus on sustainability and target net zero emission

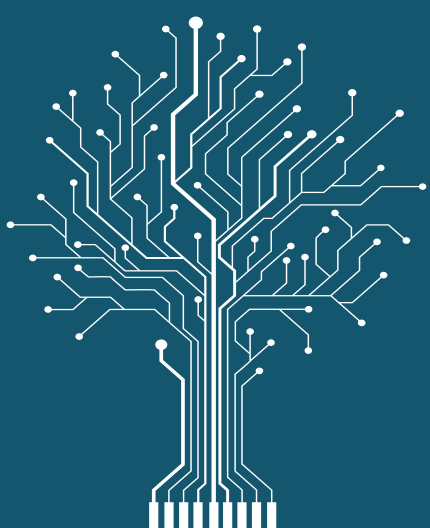
Better digital engagement

Embed sustainability in corporate strategy

Investments in API, cloud, and AI

Modern applications and resilient infrastructure

Legacy system modernization



Digital transformation initiatives will help future-focused insurers to build technical capabilities across cloud, AI, and predictive analytics, and leverage ecosystem collaborations to improve their core propositions. As a result, firms will strengthen customer trust, loyalty, and build a resilient, future-ready enterprise.