



Technology - 'The great facilitator'

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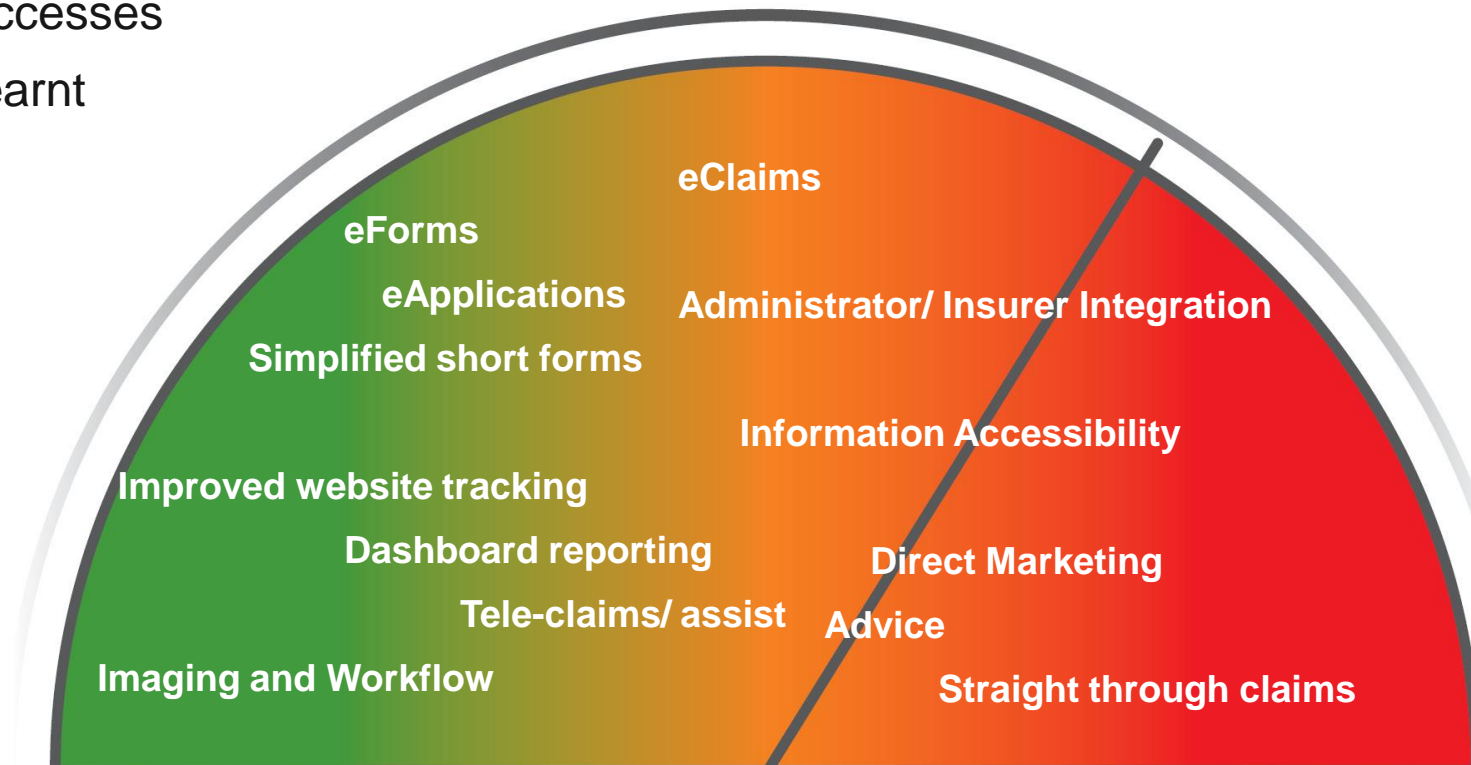


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Introduction

AIA Australia's technology journey:

- Internal business partnerships
- Facilitator vs. differentiator
- First to market vs. second mover advantage
- 'Build it and they will come'
- Recent successes
- Lessons learnt





Internal business partnerships

- Why do we differentiate in our speak between business and IT?
- “The Business” vs. IT – breaking the barriers
- IT as a true business partner rather than a service provider
- The importance of IT understanding “The Business”
- The information age – “The Business” has never been so informed on technological advancements



Facilitator vs. differentiator

- The role of people and technology in business process
- Providing the customer with a superior experience
- The competitive landscape – who will “win”?
- Consumer research – convenience is critical



The right timing

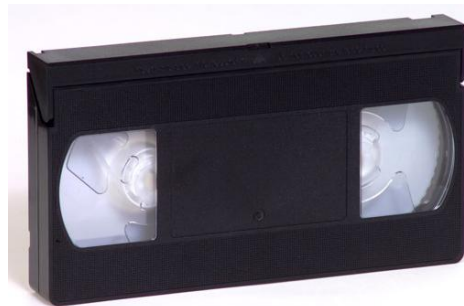
First to market vs. second mover advantage

YAHOO! vs **Google**

Microsoft® vs



VS



 **myspace**®
a place for friends vs

facebook®

Build it and they will come

- Don't assume!
- You don't always know best
- You may only address part of the issue

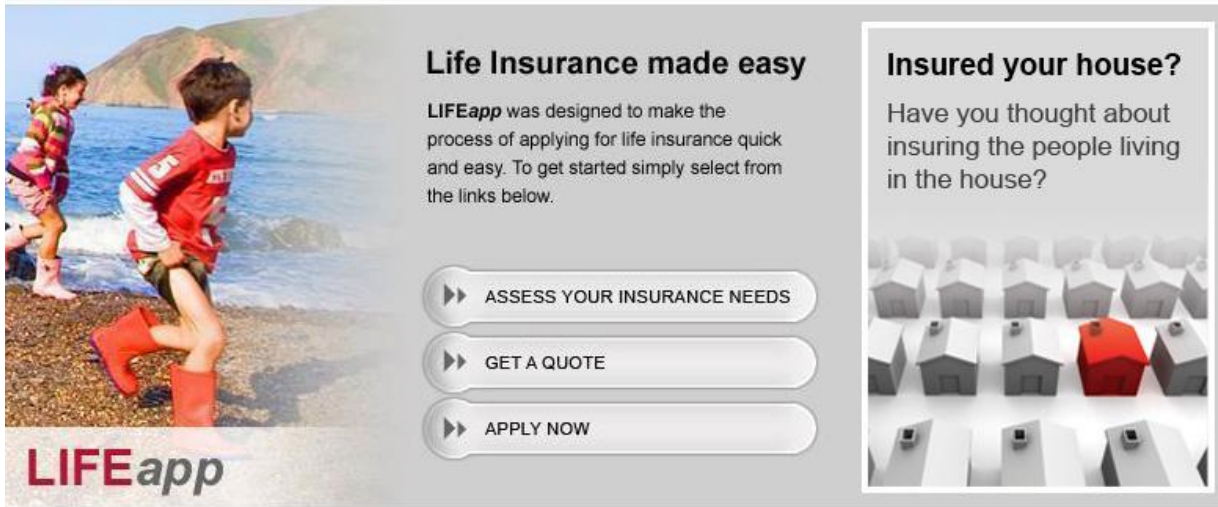


Collaborative solutions

- Use customer feedback and client engagement to deliver the RIGHT solution
- Pilot, run iterative tests and capture customer feedback along the way
- Always come back to the customer and the original objective

Recent Success

- Recent successes at AIA



The screenshot displays the LIFEapp interface. On the left, a photograph shows two children playing on a beach. The text 'LIFEapp' is overlaid at the bottom left of this image. To the right of the image, the heading 'Life Insurance made easy' is followed by a paragraph: 'LIFEapp was designed to make the process of applying for life insurance quick and easy. To get started simply select from the links below.' Below this text are three buttons: 'ASSESS YOUR INSURANCE NEEDS', 'GET A QUOTE', and 'APPLY NOW'. On the far right, a separate section titled 'Insured your house?' asks 'Have you thought about insuring the people living in the house?' and features a 3D illustration of a row of houses, with one house in the center highlighted in red.

- A partnership approach



What can we learn?



- Doesn't always pay to build it yourself
- Don't re-do others' mistakes
- Always ask the customer



Thank you.

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