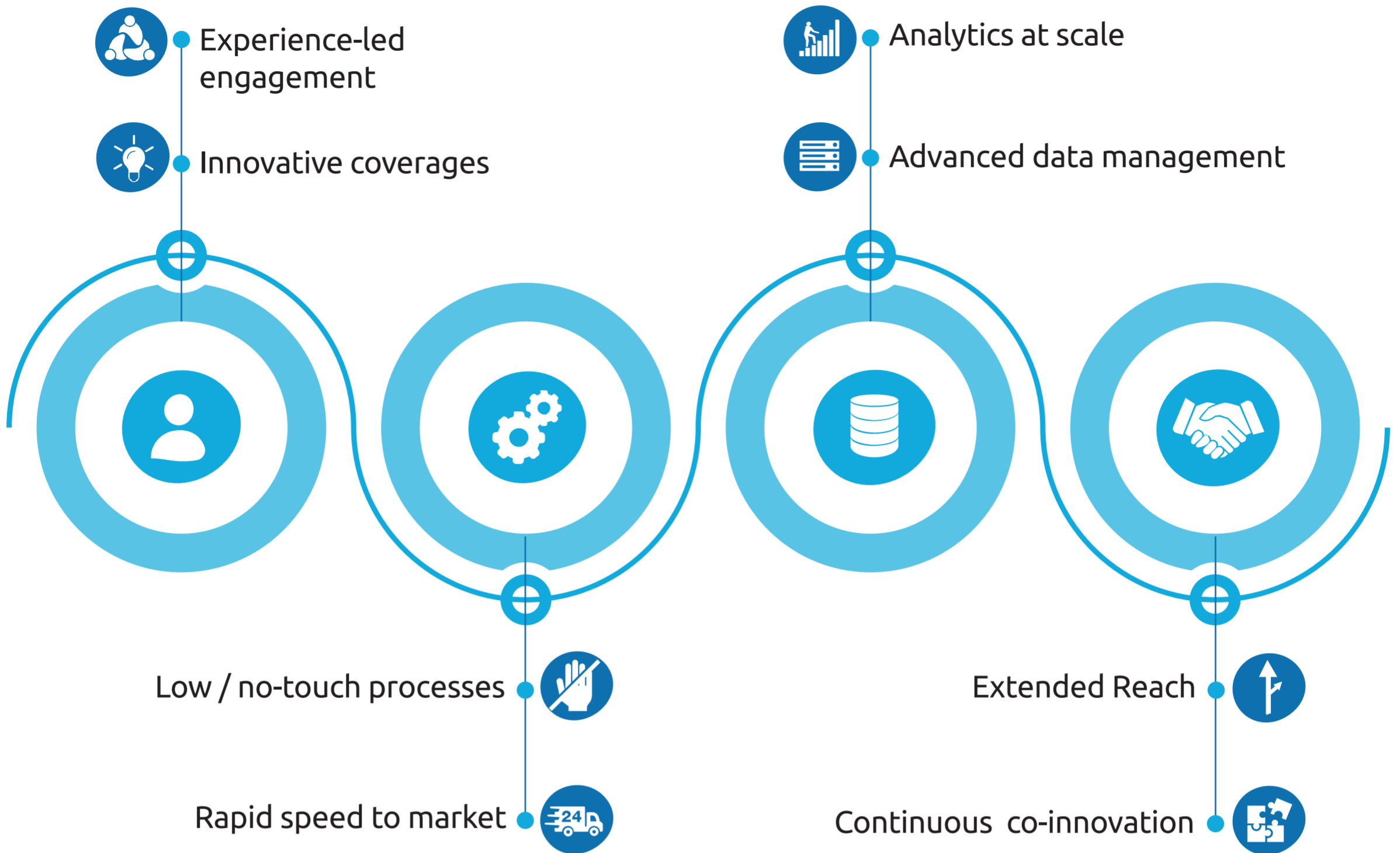
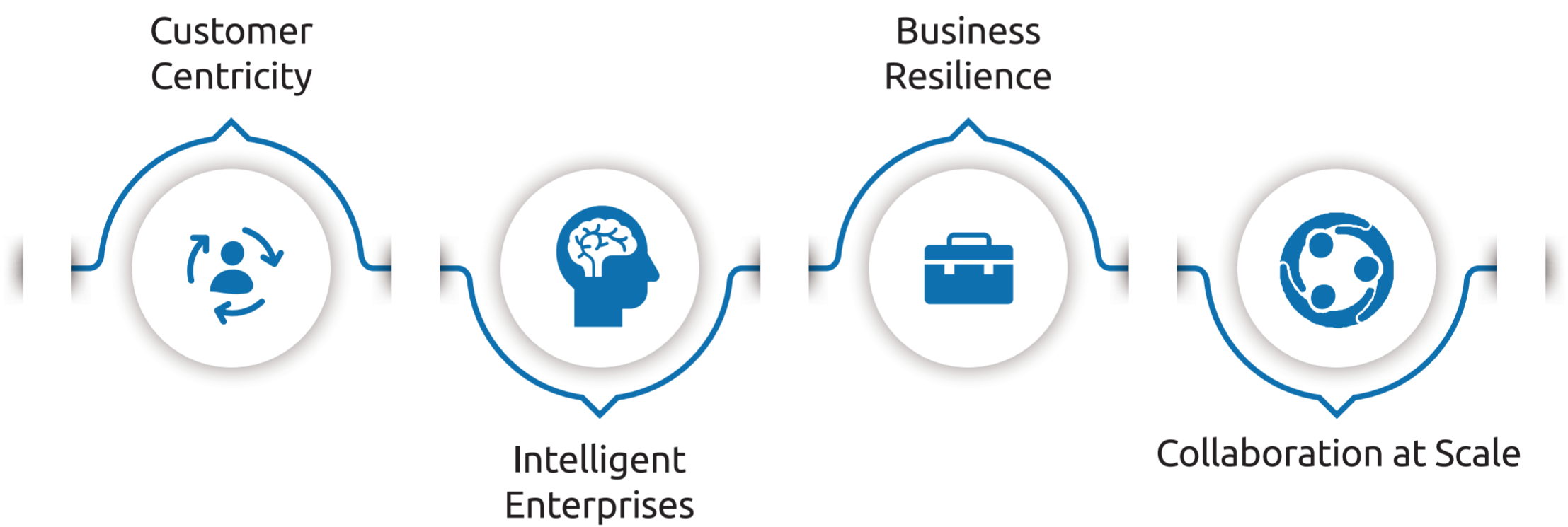


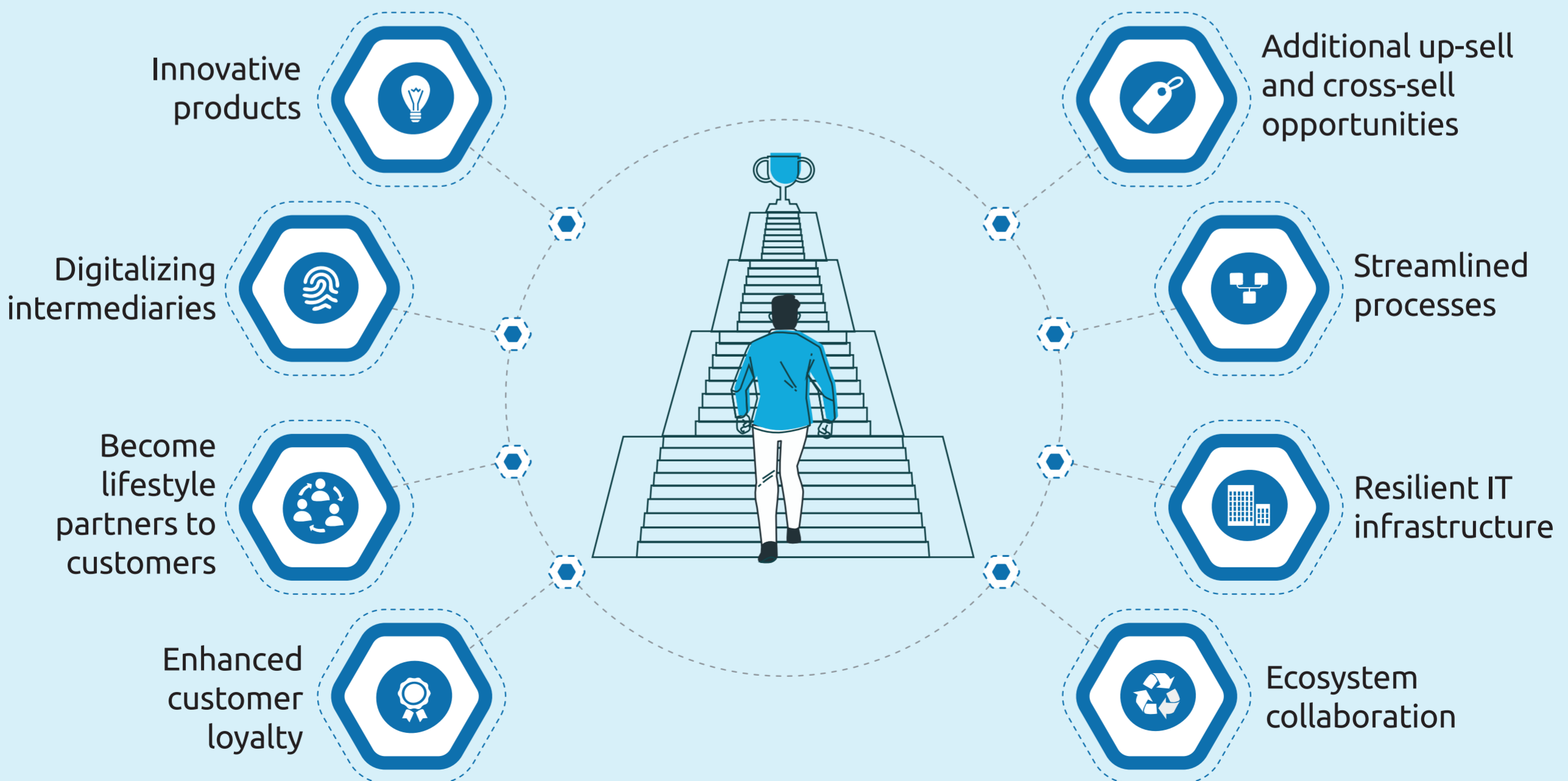
2022's competitive new-normal environment will demand



To succeed in the new normal, life insurers are prioritizing critical focus areas



What will new normal success look like?



The most successful P&C insurers in the years ahead will be customer-centric, savvy about intelligent processes, able to bring products to market agilely, and will closely Collaborate-at-Scale with ecosystem partners.