

Putting culture at the heart of business decisions

	Culture indicators	Developing An organisation with a developing culture might exhibit...	→ High performing (= developing + ...) In addition to the developing criteria, an organisation with a high performing culture might exhibit...
People	Customer Centricity	– Customers are put at the heart of business decisions with a customer first attitude taken at all times	→ – Customers receive a tailored and personalised experience depending on their needs and are engaged in regular touchpoints
	Business proposals and propositions	– Proposals and propositions are written and reviewed in line with the organisations values carefully considering the ethical design of products and services	→ – All proposals and propositions take into account the organisation’s culture priorities and Leadership consider the implications on organisation culture
	Strategy planning	– Culture, values and the organisation’s purpose are considered in all strategy planning, understanding the impact of culture on the organisation’s bottom line	→ – Strategy planning is an iterative process that allows a wide range of stakeholders input to ensure that all voices are heard
	Regulator relationships	– Financial governing and regulatory bodies are engaged on a regular basis with an update on progress in light of culture	→ – Complete transparency is provided to the Financial governing and regulatory bodies. They provided with minutes and updates from culture working groups

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Policies	Customer care	– A customer service policy is based on a code of conduct for employees to use for serving customers	→ – Employees are rewarded based on their efforts to maintain customer relationships and the feedback provided by customers in line with organisations values and desired behaviours
	Data protection	– Employees and customers data is protected at all times and strict procedures are followed to rectify any data breach – Consent for data use is always gained and fair usage of data is maintained	→ – A trusting relationship between customers, employees and the organisation means that data is provided upon request
	Fair competition	– Competition training provided to relevant staff	→ – A clear understanding of the dynamics of a marketplace and the firm's role as a part of that market at all levels within the business
	Environment, sustainability and governance (ESG) responsibilities	– The organisations shows commitments to an ESG agenda in ensuring that ESG is an item in every meeting	→ – An ESG framework/guideline is embedded across the organisation and ESG is involved in all business decisions

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Processes	Business funding	– Executives allocate budget to culture initiatives to ensure their success	→ – Investment in culture reflects it's high priority on the business agenda and vision
	Pricing	– The pricing process is transparent and fair for all parties involved	→ – Sophistication of pricing models is appropriate depending on the class of business and best practice for that class
	Claims	– Claims are paid quickly and with transparency throughout the process	→ – Treating Customers fairly and paying due regard to their best interests should be central to a managing agent's decision making and when determining what is or is not acceptable.
	Customer complaints	– Complaints procedure is publicly available on a portal or web page and complaints are handled within 3-5 days	→ – Customers have regular touch points with the organisation during the complaints process, providing greater transparency
	Marketing	– Marketing reflects the organisation's values and desired behaviours	→ – Marketing reflects the organisation's diversity commitments, ESG commitments and is appeals to a wider talent pool than the internal Market
	Internal communications	– Internal communications reflect the organisation's values and evidence that Leaders are aligning their words with their actions	→ – Regular internal communications provide updates on the organisations progress in light of culture, diversity and business performance
	Sales process	– The sales process follows an ethical framework and provides transparency to internal and external stakeholders	→ – The sales process involves regular touchpoints with a wide range of stakeholder to ensure that diverse views and decisions are incorporated