

## Current state

Manual processes and inconsistent application of standards cause errors and require rework, resulting in higher costs and delays in payments to policyholders. Management of funds across market participants is onerous with lengthy manual reconciliation effort



## Target state

Right first time capture of standardised structured data at source drives streamlined processing and reduces operational cost. On demand access to funds enables faster and more reliable claims payments to beneficiaries driving an enhanced customer experience

### Paying the beneficiary

