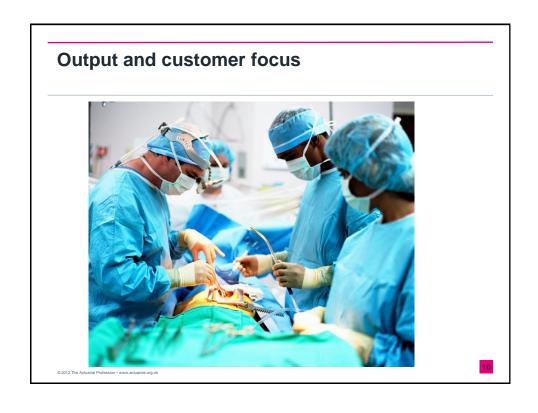


Area	Culture	Structure & Process	Systems	
Customer and output focus				
The right people in the right roles				
Active management				
Ownership and accountability				
Process				
nputs				
Controls				
Systems and models				

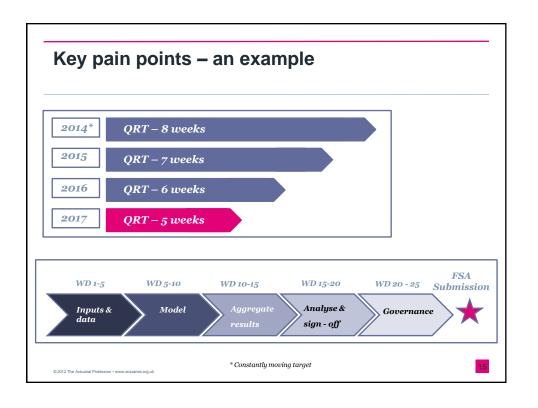


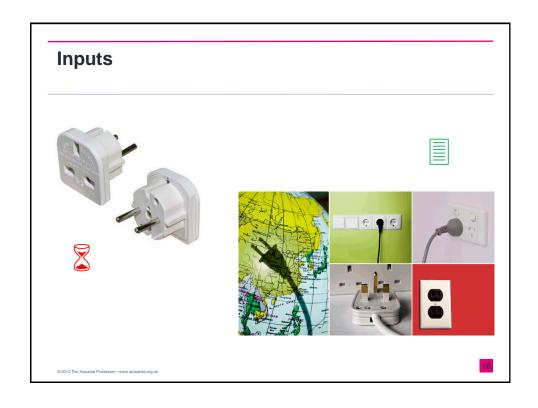


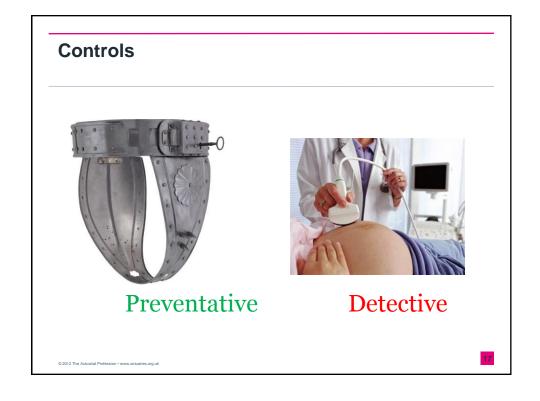


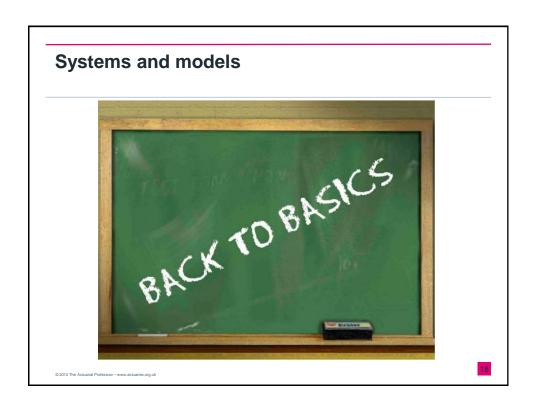


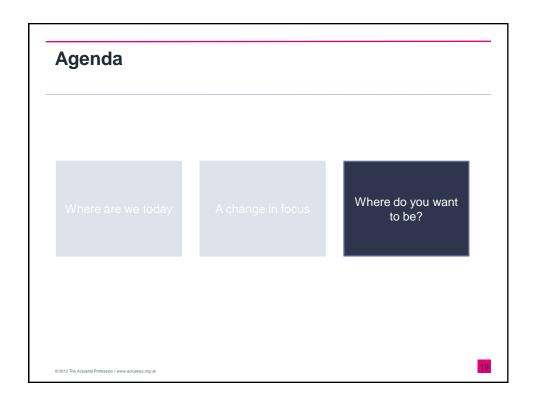


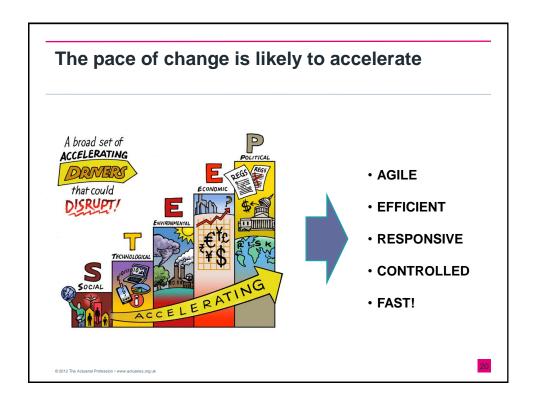


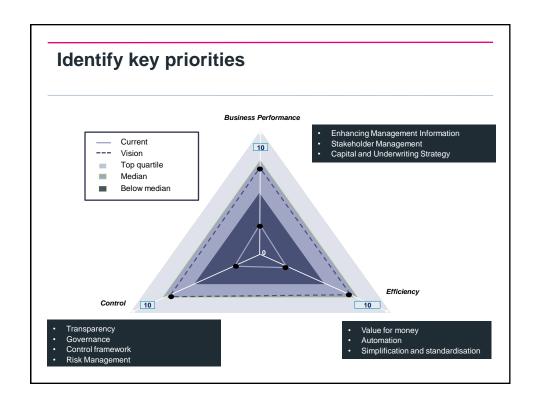


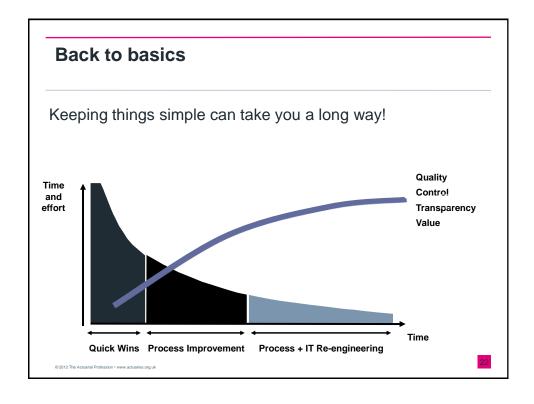


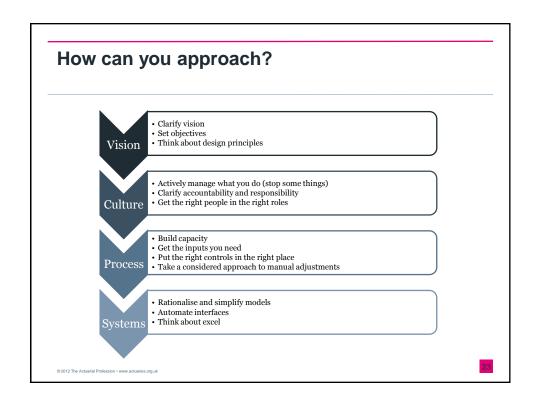












Questions			
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Area	Culture	Structure & Process	Systems	
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Disclaimer

Expressions of individual views by members of The Actuarial Profession and its staff are encouraged.

The views expressed in this presentation are those of the presenter.