CASE STUDY

AVIVA

How Full MI strengthens transfer performance

How Aviva uses step-level transfer data to strengthen visibility, improve operational control and support better customer outcomes across transfers in and out.

STAR

Raising the standard for transfer performance

The Challenge

Like many providers and platforms, Aviva's transfer operations involve multiple teams, systems, hand-offs and counterparties. Without consistent step-level MI, insight on where cases slow down, and where operational action will have the greatest impact was a challenge.

The Solution

As the industry standard for measuring **the end-to-end customer transfer journey, STAR Full MI** captures transfer performance at step level across transfers in and transfers out, manual and electronic transfers, and cash and in-specie activity.

For organisations committed to improving transparency, accountability and customer outcomes, STAR provides a granular view of transfer performance that shows precisely where improvement is needed and where focused action has the greatest impact.

How Full MI improves transfer performance for Aviva

Greater visibility of the transfer journey helps Aviva pinpoint where cases slow down, where delays and friction points arise, and where greater consistency can lift performance across multiple processing teams. STAR Full MI also provides a balanced view of performance across both transfers in and transfers out, giving Aviva clear evidence of how transfer activity is performing across the end-to-end customer journey.

With that sharper insight, Aviva is better placed to set data-driven operational priorities, focus resource where it makes the biggest difference and deliver real improvements in customer experience and outcomes.

Customer journey visibility

Full MI captures the end-to-end customer transfer journey across manual and electronic, cash and in-specie transfers, including Stop-the-Clock reasons.

Step-level performance insight

Full MI measures each step against STAR service levels, making it easier to pinpoint friction including Stop-the-Clock reasons, delays and rejections.

Data-driven customer experience

Full MI delivers granular insight helping Aviva manage resource where it makes the biggest difference to operations and customer outcomes.

The benefits Full MI delivers for Aviva

Better visibility and insight

Better visibility of the full end-to-end transfer journey	Full MI gives Aviva a clearer view of how cases progress across the transfer journey for both transfers in and transfers out, helping teams see where time is being spent and where cases are slowing down.
Clearer understanding of delays, friction points and Stop-the-Clock activity	Full MI helps Aviva identify where delays occur, where operational issues create unnecessary friction and why cases are being paused, giving teams better insight into where direct action is needed.
Better analysis of rejected cases	Full MI helps Aviva identify patterns and inconsistencies in rejected cases more quickly, helping teams understand where rework and delays are being introduced.

Greater consistency and control

Greater consistency across operational teams	Full MI helps Aviva identify differences in how transfer activity is handled, making it easier to align teams around a more consistent operational approach.
More effective use of operational resource	Better insight into pending activity enables Aviva to apply a more consistent and effective approach to chasing, reducing unnecessary effort and helping teams focus resource where it has most impact.
Stronger internal MI, governance and oversight	Full MI strengthens Aviva's internal management information, giving teams and leaders a better basis for oversight, decision-making and operational control.

Better business and customer outcomes

Stronger evidence to improve performance and customer outcomes	Full MI gives Aviva a stronger basis for monitoring transfer capability, identifying improvement opportunities and evidencing the oversight and customer focus that underpin Consumer Duty.

How Aviva put Full MI into practice

Aviva took a structured approach to STAR Full MI across both systems and operations. The work was delivered through a focused core team, supported by operational subject matter experts from across the business, and progressed alongside wider business activity.

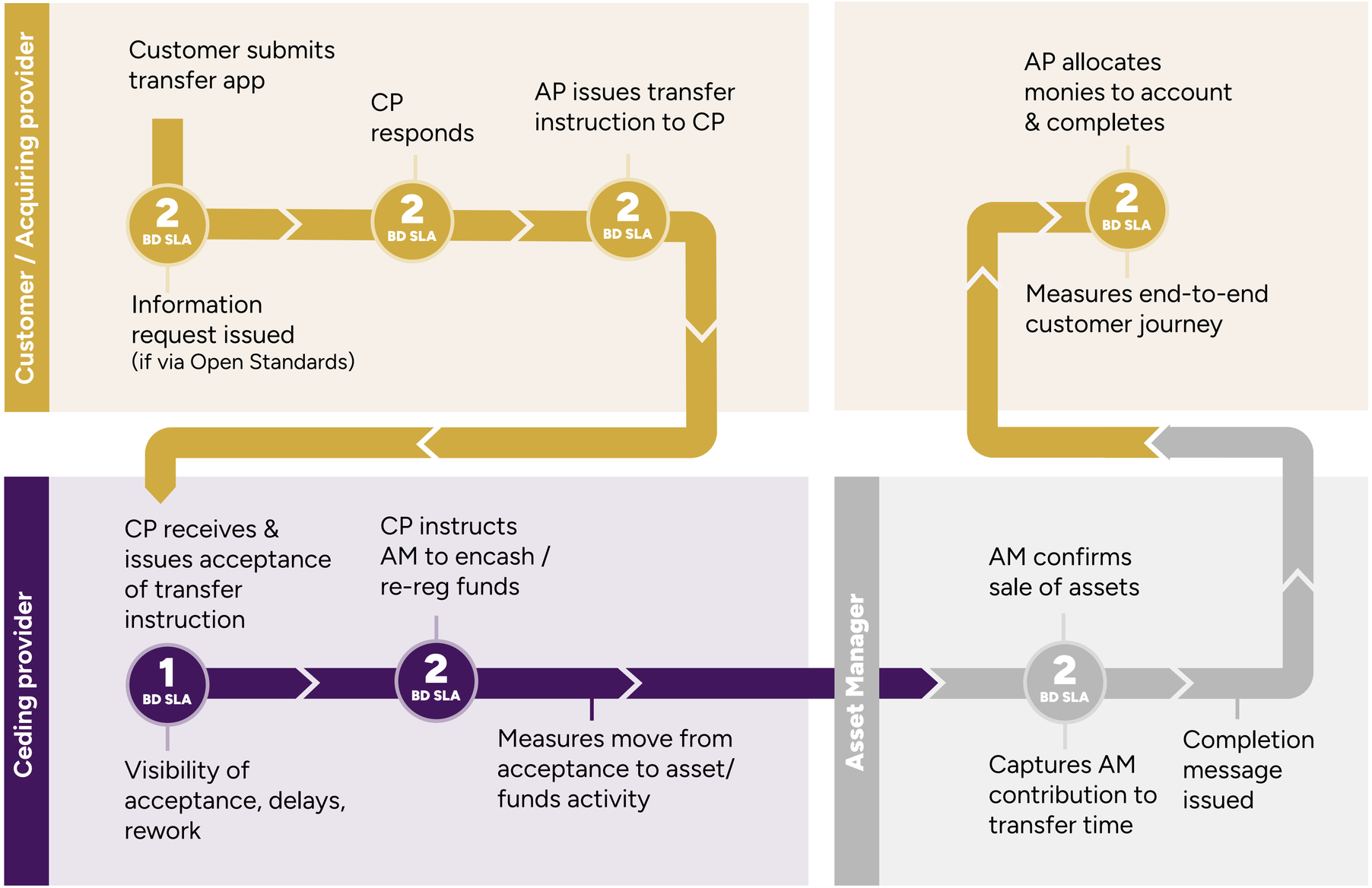
This is already in place across their ISA and GIA books and much of their pensions business, with plans to extend it across the entire pensions book.

	Systems	Operations
Step 1	**Choosing where to capture the data** A key part of Aviva's approach was deciding where STAR Full MI data should be captured: within the workflow management system or the policy administration systems. Aviva chose to use the workflow management system (WMS).	**Securing operational buy-in** Operational engagement was key to success. Teams needed to understand not only what was changing, but why accurate and consistent data capture mattered to Aviva and its customers.
Step 2	**Embedding step-level reporting into operational workflows** Once the system decision was made, the next step was implementation. This enabled transfer step data and Stop-the-Clock events to be captured within the operational workflow itself and then passed into Aviva's MI environment for STAR reporting. The approach helped embed STAR Full MI into day-to-day processing, rather than treating it as a separate reporting exercise.	**Training for consistent data capture** To realise the full value of STAR Full MI, teams needed to apply a consistent approach to: • recording transfer steps • stopping and restarting the clock • selecting the correct Stop-the-Clock reason Training helped teams adopt the revised processes, improve data quality and ensure the MI provides meaningful operational insight.

STAR in Action

The industry's standard for measuring the customer end-to-end transfer journey, STAR Full MI gives Aviva and other STAR members visibility and insight across:

- **Electronic transfers**
- **Step-level reporting**
- **Manual transfers**
- **Stop-the-Clock**
- **Cash transfers**
- **Rejection reasons**
- **In-specie transfers**
- **Customer communications**
- **Customer end-to-end transfer journey**
- **Balanced reporting across transfers out and transfers in**



Why this matters

- Clearer understanding of delays, friction points and Stop-the-Clock activity.
- Greater consistency and control across operational teams.
- Better analysis of rejected cases.
- More effective use of operational resource.
- Stronger internal MI, governance and oversight.
- Stronger evidence to improve performance and customer outcomes.

STAR also helps analyse

- Cash versus in-specie transfers
- STC reasons
- Electronic versus manual transfers
- Step reporting

CP = Ceding Provider | **AP** = Acquiring Provider | **AM** = Asset Manager | **BD** = Business Day | **SLA** = Service Level Agreement | **STC** = Stop-the-Clock

STAR

Karl Greenway
Director of Wealth Platforms, Aviva

"STAR Full MI has given us much better visibility of our transfer processes and shown us exactly where improvement was needed. That insight was instrumental in helping us achieve Gold accreditation, and it gives advisers and consumers confidence that we place equal emphasis on both transfers in and transfers out, with Consumer Duty reflected in how we manage transfer performance."

Talk to STAR about how Full MI can improve transfer performance

star-transfers.co.uk | Email us

STAR Accreditations for ISAs and GIAs are now visible in Defaqto's Engage platform.

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