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A major US insurer approached us in late 2014 with a problem:

*The organization is not equipped to respond effectively to perpetually changing consumer behavior. We need an efficient way to experiment with new ideas, learn fast and validate concepts before embarking upon large, costly projects.*

Our client was fearful of the rapidly changing insurance marketplace in the US, where their competitors were swiftly and frequently improving existing services and products, and disruptive forces across the startup and technology worlds were heralding more radical changes to the industry and to consumer behavior. This company could no longer afford to waste time or resources delivering projects that were not certain to add strategic value.
The aspiration of our client was to transform the way in which Digital Marketing and IT functions operated within the realm of consumer facing products. They wished to embed the building blocks necessary to foster strategic and process oriented innovation, reduce project costs, extend their advantage to invent the future and, ultimately, ensure their survival, in an insurance market that is by all accounts ripe for disruption.

The model for delivery was to be transformed to Agile, Lean Startup* methodologies were to be adopted and the team was to be taught experimentation and rapid prototyping, in order to achieve business agility and strength in innovation.

* http://theleanstartup.com/
Traditionally, Property & Casualty (P&C) insurance companies have focused on the aggregation of operational customer data to perform historical reporting, which in turn feeds decision making regarding customer interaction. As insurance consumers become increasingly connected, they leave behind a perpetually evolving trail of digital breadcrumbs. The volume and complexity of these breadcrumbs is explosive.

The ability to aggregate and harness the power of both operational and digital data in near real-time, will allow the insurer of tomorrow to offer a uniquely personalized customer experience, and will allow direction of funds to the most profitable market segments.
At WHITEANDREETTO we advocate an incremental approach to specification and delivery of such complex and unpredictable plans. Traditional, sequential project delivery can often prove brittle in the face of changing priorities, incorrect assumptions or simply the unexpected. In contrast, our iterative and agile approach, in which we learn by doing, allows us to navigate the unexpected, and to deliver regular incremental output, for constant stakeholder engagement.

In order to support this client, we applied the illustrated process iteratively to each of the following areas of scope:

1. **Experimentation** with innovative technologies and ideas.
2. **Lean Delivery** and agilization of changes to existing products.
3. **Leadership Development** for support of a self-organized team.
4. **Hiring** strategy, mining for candidates and rehash of the interview process.
5. **The Window**, a 360° customer view, aggregating operational and public data.
6. **The Innovation Business Case** to justify incremental investment.
Our first intervention with this client sought to derive a workable process to allow anyone to experiment with a new technology or idea. The ability to rapidly prototype functionality that is considered desirable, in a Proof-of-Concept (PoC), outside of the production environment, allows exploration of new ideas directly with users. The organization therefore has the opportunity to validate requirements, shape priorities and better target the subsequent project lifecycle towards capabilities that verifiably add value to customers.

Through the delivery of a first experiment, we derived an initial process and toolkit for our client, within which experimentation and sustaining innovation can be fostered in Digital Marketing, IT, and potentially across the organization.
In true Agile-style, each iteration of our work was succeeded by a retrospective analysis. Following our initial work to establish an experimentation process with this client, we derived a set of key learnings, described below, which served to improve subsequent iterations of this process:

- **Involvement of governance functions**, such as Architecture, Procurement, Legal and Security, from the outset, can save significant future effort (see subsequent slide).
- **Requirements are best collected incrementally**, as depicted here, as implementation will inform and evolve our understanding.
- **An innovation SWAT team is required** in order to secure sufficient resource capacity.
- **The Innovation Toolkit should be extended**, to at least cover leanification of the delivery model. This learning in particular led to our next module of work, detailed on slide 10.
The experimentation process was developed in collaboration with representatives from Architecture, Information Security, Legal and Procurement. It was the goal of the process to establish a safe boundary within which new concepts could be validated and refined, without introducing unnecessary risk to the organization. Certain rules and boundaries for experimentation were therefore derived, which allowed rapid trial without breaching risk mitigating controls set forth by these functions.

1. **Longevity**: Tools trialled in an experiment shall be **torn down** after a defined period of time, up to a maximum of 90 days. The period shall be defined by the committee reviewing, prioritizing and approving the performance of a PoC, depending upon the maturity of the concept and user stories.

2. **Evaluation**: Usage of vendor products during an experiment **does not constitute consideration or selection** for subsequent deployment. Vendor selection shall occur during a conventional evaluation process.

3. **Security**: **No confidential data** shall be shared externally, without an Information Security review.

4. **Branding**: In a PoC, **no branding** shall appear on customer-facing prototypes, unless agreed with Legal.

5. **Competition**: If possible, several tools shall be prototyped and trialled in a PoC.

6. **Integration**: Tools trialled in an experiment shall **not be integrated** with existing systems.

7. **Functionality**: In a PoC, prototyped functionality shall be role-played with users rather than rolled out, unless agreed with Information Security and Legal.
The objective of the Lean Delivery module was to create and embed a model for agilization of the implementation and rollout of changes to existing digital products.

The team at WHITEANDREETTO supported our client with implementing a hybridized Software Development LifeCycle (SDLC), transforming certain changes from conventional to Agile, iterative delivery, including:

- Defining and establishing a delivery and governance model for the first Lean Delivery Team, at once client-specific and aligned with good practice.
- Immersive workshop-style training, in which Agile theory was provided and applied in real-time to the planning of the first iteration of work.
- Accompaniment and support for the Lean Delivery team through successful delivery of three iterations.
- Building a roadmap for rolling out Lean Delivery to the entire Digital organization.
The Lean Delivery process, which we designed for this client is founded in Agile theory and is depicted here.
Following the exercise in Lean Delivery, we derived the following set of key learnings, which have already served to improve subsequent iterations of delivery and new teams leveraging this delivery process:

- The team should succeed and fail together. Problems must be dealt with internal to the walls of the team where possible, to build trust and resilience.
- Pragmatic and incremental application of Agile principles is more effective than blind application of theory. Ultimately, we advocated that the team learn by doing, rather than attempting to apply a theoretical model to an environment and context that may not be accepting, ready or even capable of absorbing it.
- The availability of team members is paramount to the team’s success, so co-location is ideal. Cross-border, distributed teams can function, but we must be willing to accept hybridization of the approach.
- Perhaps the most fundamental lesson derived from this exercise, was the need to provide support and guidance to the leaders of a self-organized team. It was this lesson that led to the initiation of our next module - Leadership Development (see subsequent slide).
- Closely followed, was the need for specialized engineering skills, internal to the team, with Agile and/or Lean experience. The module established from this lesson is detailed on slides 15 and 16.
A psychologist turned organizational development specialist from the team at WHITEANDRETTA worked closely with the leadership team of the Digital Marketing and IT functions at this leading insurer to drive changes in leadership style. We examined the current mindsets and defined the shifts in attitude and behaviors that were necessary to foster a culture of innovation and intrapreneurship.

It was with our support that the team concluded on the need to shift from the notion of the leader as a transforming hero, to:

- The adaptive leader...
- Adapting to different situations,
- Coping with uncertainty, contradictions and mess,
- Helping others to stop and think,
- Enabling others to achieve results, and
- Learning into the future.

Work with this client included coaching and guidance through building trust, embracing conflict, committing together to collective results and holding each other accountable for outcomes.
There were two key elements of this exercise, each of which we will carry into all further cultural change work:

The benefits of balancing quality inquiry with quality advocacy. This moves conversation away from repetitive debate towards generative dialogue. It can help teams to resolve their conflicts and agree objectives. It also helps to build trust.

Differentiating between the stated or espoused values and principles of the organization and the actual invisible, unstated cultural assumptions, which are the real drivers for behavior.
Hiring Strategy / Concept

Our client was determined to hire candidates that could support and drive its strategy of innovation and agility. Attracting innovative candidates requires an innovative hiring approach. **WHITEANDREETTO** revolutionized the hiring approach for Digital functions, including:

- Building the narrative to communicate to candidates about the organization.
- Developing profiles for a handful of engineering positions.
- Leveraging tech forums, social media, etc. to mine for and source the best candidates, rather than awaiting applicants.
- Consistently and thoroughly collecting data on candidates.

Reinventing the interview process, for standardization, while simultaneously innovating the approach to test for attitude, empathy and behavior.
The Lean Delivery process was applied to the development of all deliverables created under this module. A set of artefacts and tools were ultimately constructed to support the ongoing operation of the defined processes.

Most fundamental to our demonstrable success was the broad applicability and automation of this toolset.

The client went on to hire a strong team of engineers and engineering leads into the aforementioned positions, and most interestingly, Human Resources have considered adoption of elements of the processes and tools for application across the rest of the organization.
The Window was an experiment, conducted using the experimentation process described on slides 7 and 8, and conceived in an attempt to resolve a core business issue:

- Call centre staff (CCS) staff lacked a single view of customer data, so switched continuously and rapidly between multiple applications.
- A Master Data Management (MDM) solution to consolidate operational user data was being implemented but was not planned for use by CCS.
- Data from public sources was regularly consulted by CCS but was not planned for aggregation in MDM.

An experiment was conceived and conducted, in which a prototype platform was developed in 4 weeks and made available to CCS for use during client calls, which aggregated MDM data and certain publicly available location data.
The rapid prototyping for the Window provided a tangible Strawman, which was subsequently used:

- By the CCS and their leadership to specify functionality and requirements for broader tools in plan or in development.
- By MDM and the CCS to validate the quality and integrity of MDM data.
- To facilitate cross-validation of requirements, functionality and quality with other projects.

**Iteration 1 Objective:**
Build a prototype interface to MDM, for CCS

**Benefits:**
- Validate MDM data
- Cross-validation with other projects
- Determine future functionality needs
WHITEANDREETTO worked closely with C-level stakeholders at this client to build an incremental roadmap for innovation, both to justify spend on such experiential activities as those described here, and to set the scene for future iterative evolution of the culture of innovation, initiated by our involvement. In particular, we worked with the CIO and direct reports to:

- Build and tell the story of market disruption and innovation.
- Build a roadmap of modules of activity for delivery with and without our support.
- Paint a picture of the characteristics of the ideal target state.

Derive a cost model and business case to validate our thinking.
Intermittent delivery of smaller, less risky features

Reduced external/supplier headcount

Increased presence on site

Less firefighting of deployment issues & more focus on delivery of customer value

Savings of circa 30% of annual operational cost
WHITEANDREETTO straddles the divide between entrepreneurship and the conservative enterprise. With a core group of digital innovation experts, we bring together an agile network of specialists, incorporating an array of skills, from innovative technologists to organizational scientists, to drive the agility and creativity you need to thrive amidst digital disruption.

To support this particular client, Angelo Andreetto, Lisa White, Ben Fuchs and Ivan Vaghi collaborated to form the core team of Organizational Change, Enterprise Architecture, Agile Delivery and Social Science specialists that drove the project. This core team was supported by a number of leading edge digital skills from startup and corporate worlds.

Short bios for core resources, and selected supporting resources, are provided on the subsequent slides.
**The SPIREWORKS Team**

**Angelo Andreetto**’s career spans 20 years, from local innovative business to multinational corporations. He displays a unique combination of skills in the areas of Enterprise Architecture and Integration, Big Data, BI and Analytics, human dynamics, organizational and process best practices, making him a natural polyglot, capable of architecting business and IT. Angelo’s qualifications include TOGAF, Zachman and Scrum.

**Lisa White** is a transformation specialist, an innovator, an evangelist, and a security and privacy expert. In consulting and internal roles, she has developed significant experience designing, managing and delivering high-value, multi-disciplinary IT, security and business change programs to cross-functional stakeholders.

**Ben Fuchs** is a psychologist, who has been developing people, teams and organizations for 25 years. He has worked extensively in leadership development, executive coaching, stakeholder engagement, conflict management and executive team development. He works with leaders and leadership teams who are facing strategic and cultural challenges, often within a context of complexity and uncertainty.
The SPIREWORKS Team

Ivan Vaghi is a disruptive talent in the area of Digital Marketing, Analytics and Big Data. He is the founder of a successful Digital Agency, and a web and mobile development company, both of which provide clients with advanced, data-centric solutions to the problems of advanced analytics and personalized marketing. His clients include Banca Intesa, Prada, RS Components, Mattel, ILLVA Disaronno, DLA Piper, SAP and the Council of Europe.

Nathalie Neumayer is a project manager, law graduate and the beating heart of operations at WHITEANDREETTO. Nathalie’s expertise and experience is both broad and deep, ranging from work as a law clerk in the Austrian courts, through academic research, to international project and organizational leadership. Nathalie works seamlessly across cultures, borders and languages.

Jacopo Slanzi is an organizational psychologist and digital strategist, supporting WHITEANDREETTO with our social media strategy, online presence and various cultural transformation projects. Jacopo is a perpetually evolving, digitally savvy and highly competent professional, who brings an innovative and inventive approach to everything he does.