

Using the right language

Hendrik Heyns, Brolink

Innovation is not just about an idea; it includes the implementation of that idea. In this age of insurtech, the implementation has to be quick!

We see two avenues of innovation coming through, internal and external. For internal innovation, the environment must be innovation-friendly. The key is to ensure that we have a safety-first approach. There are several angles to this, including culture, management and technology.

We have found that one of the keys to creating a safe environment is for us to consider the language we use. If something goes wrong, our natural instinct is to ask, "Who did it?" People shy away from coming forward because they are afraid... and then the blame game starts. A more helpful set of questions would be, "How do we fix this?" and "What can we learn?"

This makes people feel safe enough to own up to mistakes and encourages active assistance. There is quite a shift required from a management perspective to extend trust to autonomous teams. The management style suited to a safe and agile environment moves from a "telling-leader" style to a "servant-leader". The idea is to identify and remove obstacles to give teams the best chance to deliver their best results.

The other avenue of innovation is external and is obvious with the rise of the insurtech start-ups. Brolink has emerged now as a more established player in the insurance sector, but has fond memories of our own start-up days 20 odd years ago. What we see happening is the rise of partnerships in the insurtech space to combine the leverage of the established player with the technology DNA of the start-up. Such partnerships are truly a win-win scenario, combining the strengths of each.



For the established player to be included in this new eco-system, there has to be an exponential shift. This shift paves the way for partnerships and allows for the established player to be considered an insurtech player. The shift can be achieved with the imprinting of an Agile belief system.

Four themes in the Modern Agile system are: make people awesome, deliver value continuously, experiment and learn rapidly, and make safety a prerequisite.

We have already considered the safety-first approach as an innovation enabler. We have found that people, when engaged and empowered, deliver beyond what even they think is possible. In an open and collaborative space, it becomes about how we can solve the problem together. Anything that does go wrong sticks out like a sore thumb. But this can be dealt with because it can be seen.

Aligning team goals to a common objective creates focus for the team. People just naturally feel better about working together when this is the case. I recall a story where we experimented with aligned goals at an even more granular level. Traditionally, a developer's role is to deliver code and a tester's role is to find problems with the code. Each

competes to outdo the other and is fiercely protective of their turf. We had this slogan: "It's not done until it's in production!" We tried pairing the tester with the developer to review the code as it was being written and point out the bugs the tester regularly spots. The team said they couldn't fathom why they would want to work any differently. They enjoy the insights they gain from each other in these regular and detailed discussions.

Delivery of software is often a painful experience. So then, we thought, deliver smaller and less painful slices more often, using the right tools. An intentional habit of learning means we try new things rather than just talking about them. Regular sessions to reflect, called retrospects, help the team to adjust while there is still a chance to add value to a project. This is in stark contrast to cold lessons learnt at the end of a project, when teams have forgotten what they did months ago. A useful model for a retrospect session is the Starfish model, which categorises the learnings into "keep doing", "do less of", "do more of", "stop doing" and "start doing".

We're not there yet – but we aim to be better today than we were yesterday.

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