Univé Services

Accelerating change in a traditional organisation

Bas Wit

Onno Bloemers

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The insurance sector is at a crossroads…

Current sector status mixed with rapid tech development may lead to a perfect storm

Economic, social, political & global trends influence the insurance sector

Technological developments serve as a catalyst for change in the insurance sector

Technological developments have impact on insured risks

Consumer expectations are higher than ever
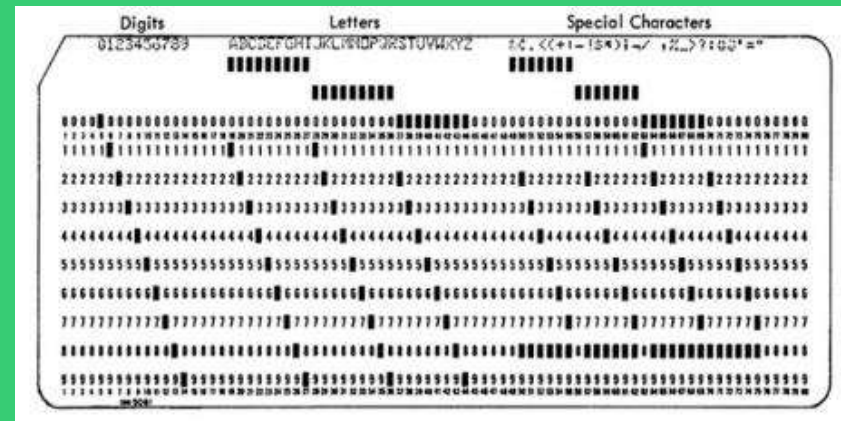
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Times are changing

From "possession" to "flow of services"

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Q: What business are you really in?

'We are in the business of trains'
(CEO, US railroad company, 1900)

R.I.P.
1558

'We are an oil company'
(Shell since 1890)

'We make punch card machines'
(IBM, 1950)

Digits   Letters   Special Characters

'We manage insurance policies'
(Typical insurer)

RISK INSURANCE

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Univé's "new" strategy

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Preventing risk, limit damage & only insure when necessary

Forbes, 2018

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New strategy
New focus

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Making it happen

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Ideefase

	DOC
Pitchcanvas	

Start ideefase

	DOC
Scoringsmodel review 1	↻

Idee pitchen

Scoringsmodel review definitief

Go/No Go (Gamechangers)

Conceptfase

Start conceptfase — MEETING

	DOC
Scopingsdocument	

	DOC
BMC	

	DOC
Value proposition	

Desk research

Klantreis

	DOC
Klantvalidatie	

	DOC
Marktpotentie	

	DOC
Definition of Done 0.1	

	DEMO
Resultaten rapport fase concept	

Validatiefase

Start validatiefase — MEETING

	DOC
Scopingsdocument review	

Intern informeren

Quick scans

Klantvalidatie

	DOC DEMO
Resultaten rapport fase validatie	

	DOC
Go/No Go advies team (& Gamechangers)	

Akkoord halen — MEETING
Go/No Go stuurgroep commercie & sponsor

Pilotfase

Start pilotfase

	DOC
Definition of Done 0.2	

Pré-Pilot checklists & scans

	DOC
PA(R)P Indien verzekering	

Demo stakeholders

Growth hacking

	DOC DEMO
Resultaten rapport fase pilot	

	DOC
Definition of Done 0.3	

	DOC
Go/No Go advies team & gamechangers	

Akkoord halen
Go/No Go stuurgroep commercie & sponsor

	DOC
Ondertekening Definition of Done 1.0	

Bouwfase

Start bouwfase

Akkoord halen
Go/No Go stuurgroep commercie & sponsor

Introductie

Start introductiefase

Akkoord halen
Go/No Go stuurgroep commercie & sponsor

Univé Innovatie Methode

Start change through innovation with small pilots

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Jouw bonnetje

🔔	Alarm in huis ⓘ	€14,95 p.m.	✕
🔥	Goed onderhouden cv-ketel ⓘ	€9,50 p.m.	✕
🌋	Brandveilige schoorsteen ⓘ	€4,25 p.m.	✕
🍃	Schone dakgoot ⓘ	€4,25 p.m.	✕
☘	Frisse ventilatie ⓘ	€3,50 p.m.	✕
💡	Ontstopte afvoer ⓘ	€0,00 p.m.	✕

Totaal per maand € 0,00

← Terug

Stap 1 van 2: Jouw gegevens →

Bekijk de voorwaarden
Vragen? 0592 367 100
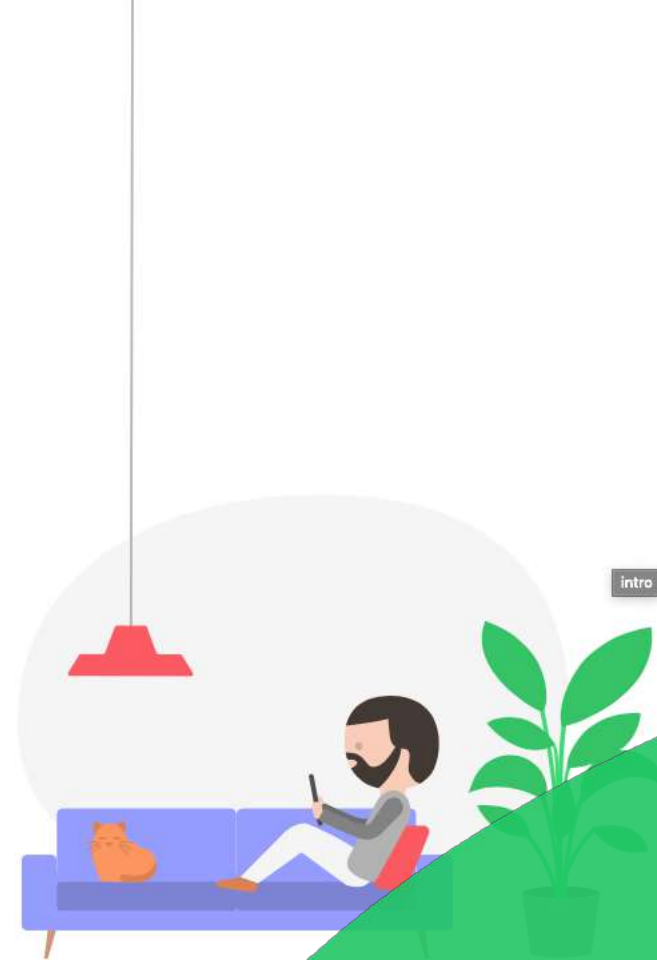
Univé "Veilig wonen" subscriptions

Univé "Rechtshulp on demand"

Scale-up:
time to harvest

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Actually we are building a new company within Univé

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Challenges

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No existing system to administrate (subscription) services

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Limited budget
and time

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Automate
as much as possible
without human
interference

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Future integration with existing IT landscape

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Creating adoption in the business

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Start a conversation about risk

Improve awareness & change behaviour

Provide solutions & services to reduce customer risks

Develop data-driven insights & analytics

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Provide a portfolio of relevant services

Up to date service portfolio for the risk-consciousness customer

A continuous process for developing new combinations of insurance and non-insurance solutions

Leverage communities to organise safety initiatives

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Set up a factory for scalable service propositions

A 'lean & mean' process for designing, piloting & scaling innovative value propositions

Modular approach as a backbone for a wide range of services

A future proof distribution channel for advanced geavanceerde technologies, like *Internet of Things (IoT)*

Our transformation approach

Starting a conversation about risk

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Translating Innovation into Execution

We see a lot of failed attempts to implement innovative concepts – in all sectors

- Clear ambition to make a transformation….

- Change Management: "A collective term for all approaches to prepare and support individuals, teams and organizations in making organizational change".

- Many methods & approaches

- Supported by consultants & change specialists

- With the budgets to make it happen

- Support – Budgets – Approaches….what can go wrong?

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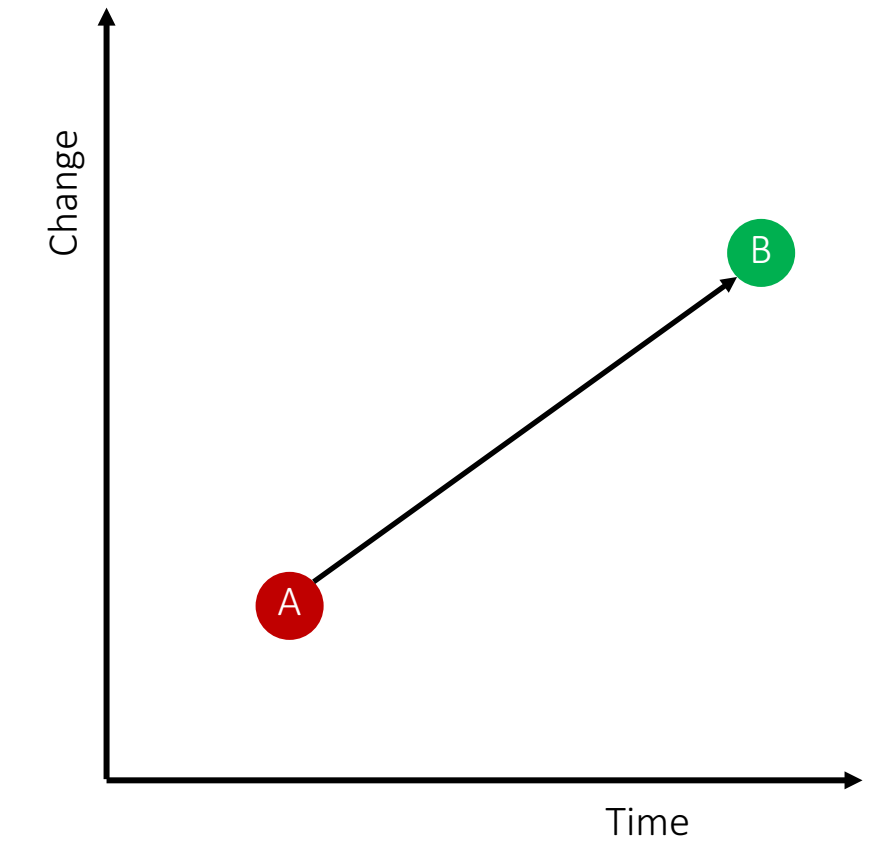
But this is our reality…

Forbes reported in 2013 that the percentage of major change initiatives that fail is 75 percent.

According to Rick Maurer, author of *Beyond the Wall of Resistance, fully 70% of attempts at change in organizations fail.*

A recent informal UK survey of 120 government transformation programmes identified that:

- 15% achieved their objectives
- 20% failed to achieve their objectives but were nevertheless regarded as satisfactory
- 65% were unsatisfactory

In the IT sector, the results of The Chaos survey from The Standish Group shows that 71% of all projects are either "challenged" because of late delivery, being over budget, delivering less than the required features or they are "failed" because of being cancelled prior to completion or the product developed is never used. This statistic has not effectively changed since 1994.

Alarmingly though, there's an average 80% failure rate for most change projects, which means it's easier to fail at implementing change successfully than it is to create lasting change. (As if you weren't already stressed enough.)

Organizational Change Success

- Clear Success 34%
- Mixed Results 16%
- Clear Failure 50%

Source: CEB Analysis.

The strategy consultants come in, do their work, and document the new strategy in a PowerPoint presentation and a weighty report. Town hall meetings are organized, employees are told to change their behavior, balanced scorecards are reformulated, and budgets are set aside to support initiatives that fit the new strategy. And then nothing happens.

One major reason for the lack of action is that "new strategies" are often not strategies at all. A real strategy involves a clear set of choices that define what the firm is going to do and what it's *not* going to do. Many strategies fail to get implemented, despite the ample efforts of hard-working people, because they do not represent a set of clear choices.

The greatest impact on a major change effort's outcome comes from ownership of and commitment to change.

% of respondents,¹ n = 2,079

Factors most responsible for change outcomes, past 5 years	Successful change efforts	Unsuccessful change efforts
Clear, organization-wide ownership of and commitment to change across all levels of organization	67	65
Ability to focus organization on prioritized set of changes	53	44
Sufficient resources and capabilities to execute changes	48	46
Clear accountability for specific actions during implementation	47	50
Continuous improvements during implementation and rapid action to devise alternate plans, if needed	39	29
Planning from day 1 for long-term sustainability of changes	32	36
Effective program management and use of standard change processes	30	31

¹Respondents who answered "don't know" are not shown.

McKinsey&Company

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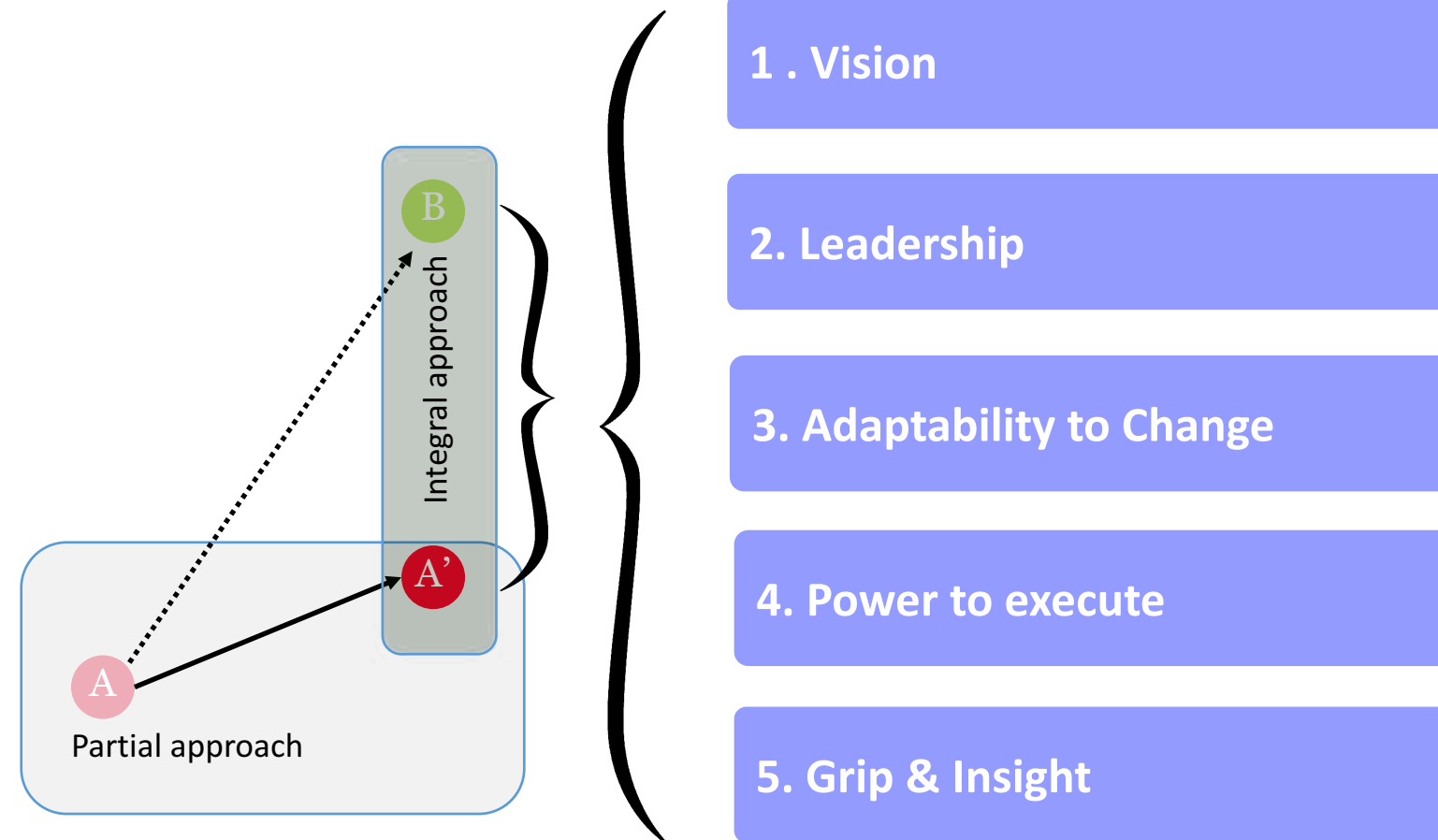## How to ensure we get to point B instead of ending up somewhere in point A'?

- Are we changing or are we improving?

- We want to avoid to end up in A'

- Organisations invest millions

- End up in A' – there is a gap!

- The transformation has failed

- Staff is disappointed

- And appetite to try this again is minimal

- In reality, our starting point A is always the A' end of a previous transformation

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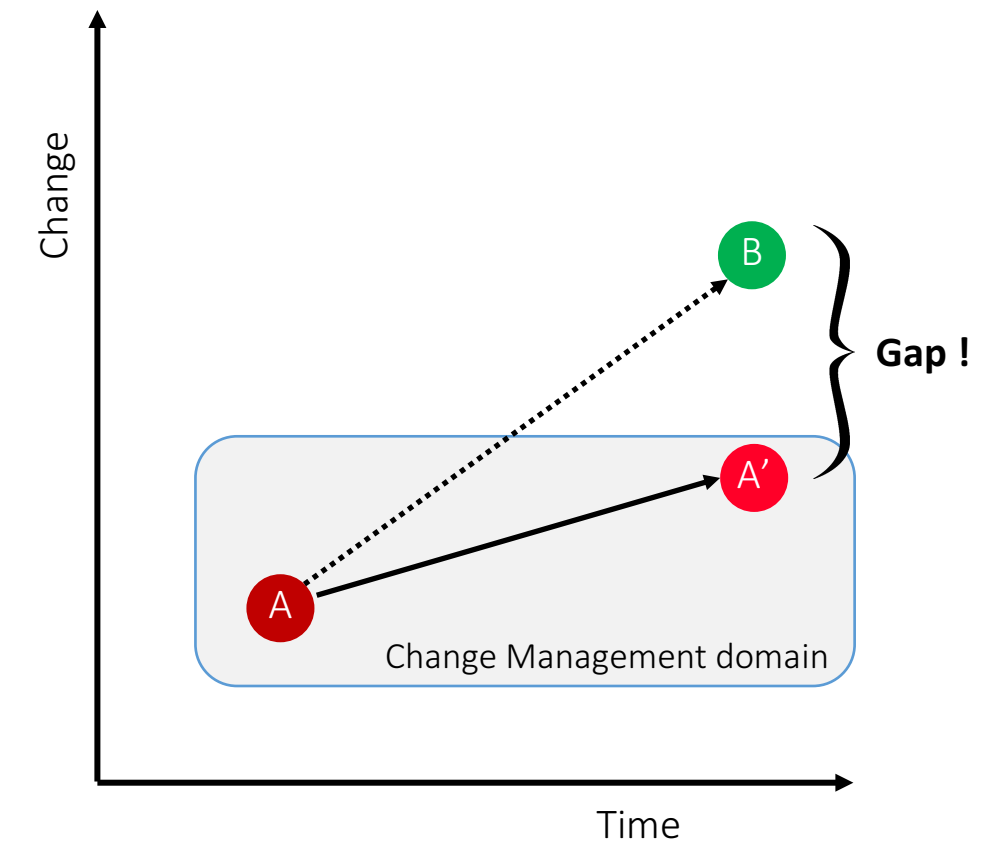
Key questions to answer in order to increase the probability of actually achieving the ambition

Integral approach

Partial approach

1 . Vision

2. Leadership

3. Adaptability to Change

4. Power to execute

5. Grip & Insight

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And we all know projects with more >1 black box….

Vision	+	Leadership	+	Adaptability to Change	+	Power to execute	+	Grip & Insight	= **Situation B**
Vision	+	Leadership	+	Adaptability to Change	+	Power to execute	+	Grip & Insight	= **Confusion**
Vision	+	**Leadership**	+	Adaptability to Change	+	Power to execute	+	Grip & Insight	= **Anarchy**
Vision	+	Leadership	+	**Adaptability to Change**	+	Power to execute	+	Grip & Insight	= **Resistance**
Vision	+	Leadership	+	Adaptability to Change	+	**Power to execute**	+	Grip & Insight	= **Frustration**
Vision	+	Leadership	+	Adaptability to Change	+	Power to execute	+	**Grip & Insight**	= **Chaos**

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How we approached the Univé ambition

1. Vision	2. Leadership	3. Adaptability to Change	4. Power to execute	5. Grip & Insight
• Clear Strategy • Moonshot • Ambition	• Trust • Executive Support	• Workshops • Stakeholders • MVP approach • Temporary solutions	• Betty Blocks	• Progress monitoring • Manage dependencies

← Betty Blocks domain →

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From execution to delivery

Not just 1 application

Front-end & order API

Customer, order & subscription administration

Payment administration

Advisor (Univé) portal

Supplier portal & API
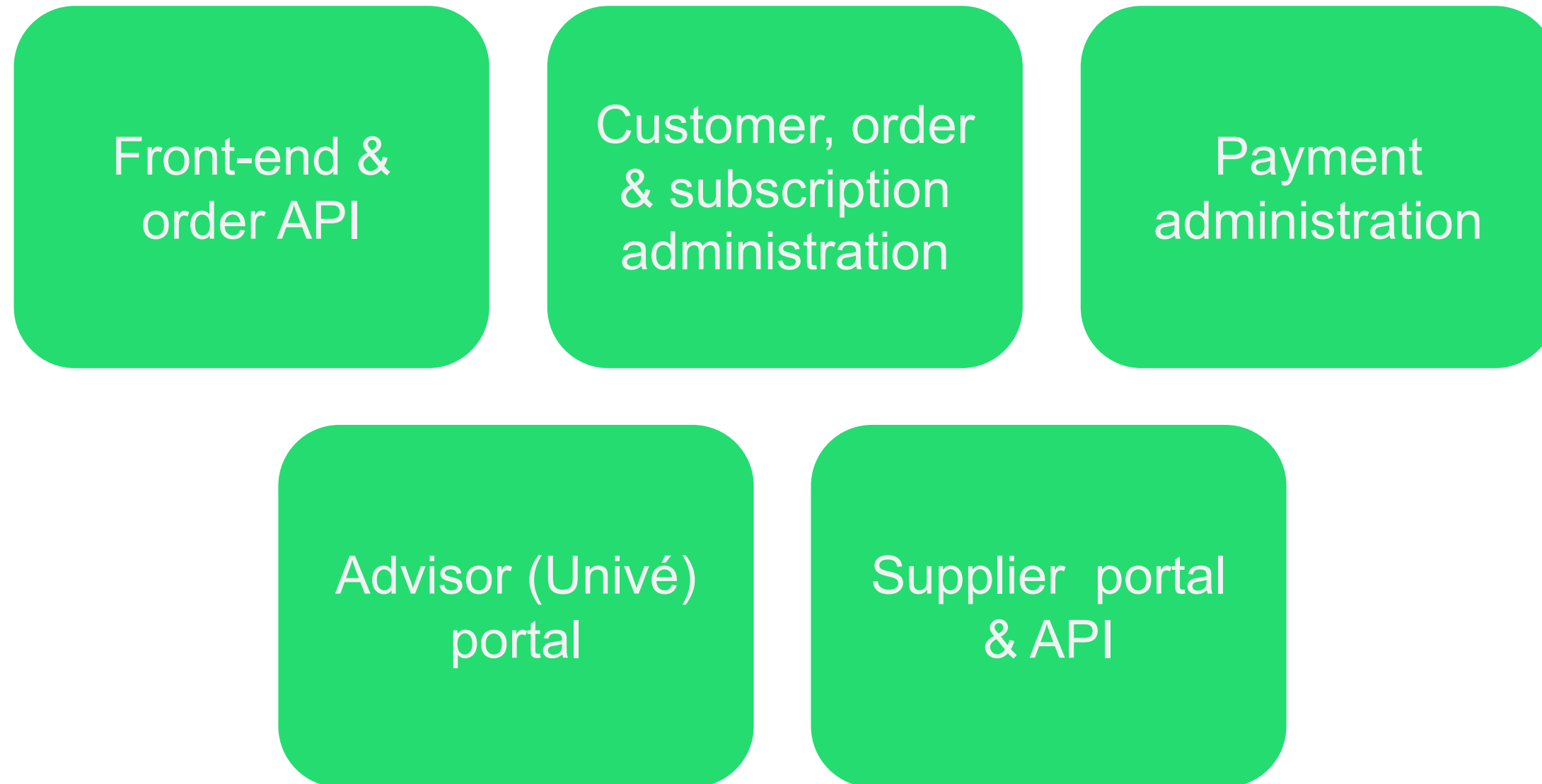
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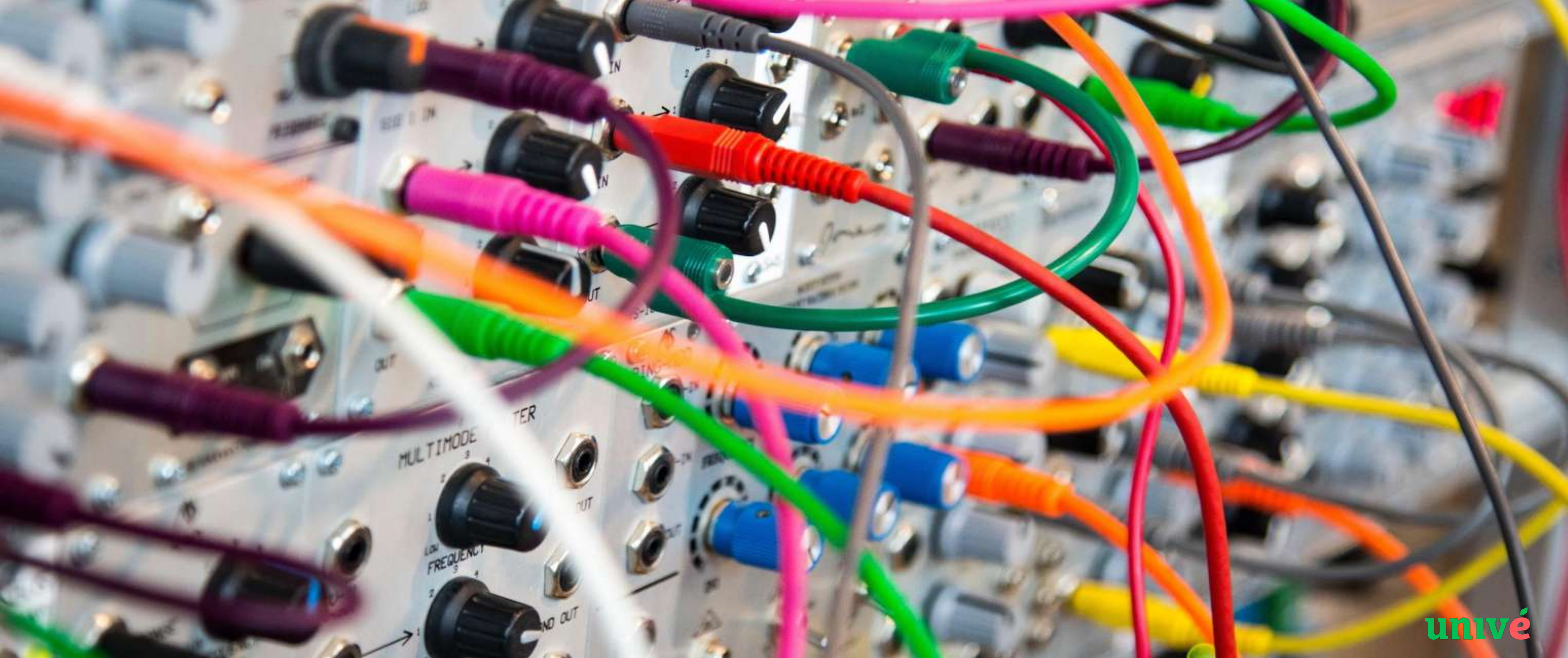
Value

- Development in 2,5 months instead of over a year

- Build according to our exact requirements and specifications

- Easily expandable with new propositions and new functionality

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Fastlane for scaling innovative risk solutions

Reduce claims volumes

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Direct contribution to our customer's safety & wellbeing

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Happy Customers

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Q&A:
Shoot!

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Thank you
for your attention

Wanna know more?

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