



Change is the only constant

Developing a customer-centric AGILE framework



Zheng Xiang Lim | Megan Chan | Calvin Chur | Robinson Liokubuwono



Issue

Gjensidige would like to **further its adoption of Agile in its internal organization** and processes to continue generating positive business outcomes in the future



Questions

1. How can Gjensidige adjust its customer engagement framework to **maximize customer satisfaction**?

2. How can Gjensidige **reduce its time to market** for products it plans to roll out?



Strategy

Standardized ID and Segment Allocation (SISA) + Customer-centric Agile framework



Impact



5Y Revenue CAGR
11.1%



Customer Satisfaction
+30%



Execution Speed
5-10x Increase

DIAGNOSE

What are the key issues?

DEVELOP

DEMONSTRATE

DETERMINE

DEAL



Assets & capabilities



Large, sticky
customer base



Data collection
& **analytics**

There is plenty of white space for Gjensidige to expand into to grow its business

Illustration
using **vehicle**
ownership

 Current
scope

 Full
scope

Other needs arising from a consumer's ownership of motor vehicles

Motor Insurance



... and many other smaller players



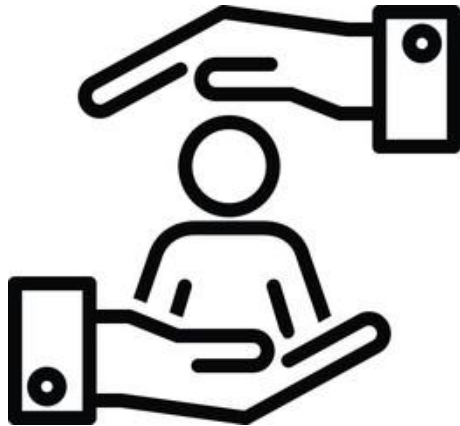
With its **resources**, Gjensidige is well-positioned to transcend the insurance industry to **embed itself within the lives** of **individual consumers** in Norway in the future

Sources: Case Material, Team Analysis. Fitch

It needs to **satisfy its current customers** and move quickly to **introduce new products**

Two key actions to achieve its strategic objective

“Defend and retain its current customer base”



Continue to strive for **maximum customer satisfaction** to **maintain** growth

“Attack and venture into adjacent products”



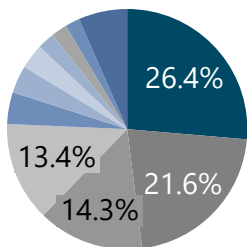
Venture into **adjacent verticals** by implementing ideas to **accelerate** growth

Its current customer framework is not optimized to **maximize customer satisfaction**

Gjensidige's advantage lies in its **high customer satisfaction...**

1st Norwegian Consumer & Ipsos Profile Survey 2020
90% Customer retention rate in Norway in 2020

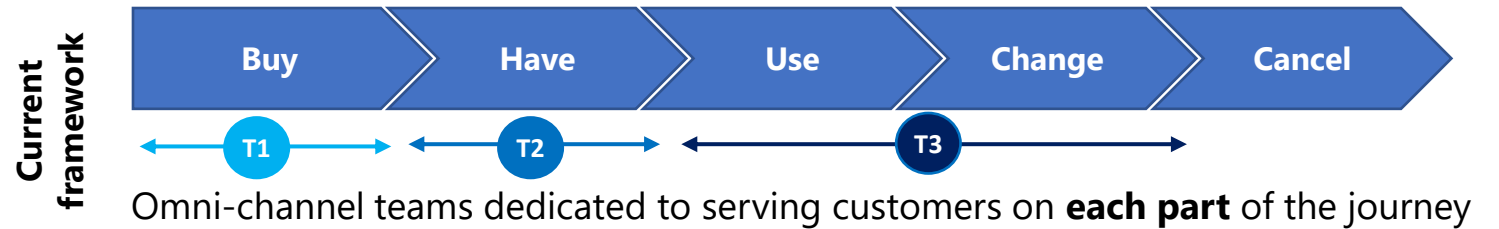
...which **cannot be taken for granted** in a highly competitive environment



Other strong incumbents coupled with many small players



Organising the team structure based on customer journey **limits its ability** to **sustain this advantage** in the current environment



Its **advantage...**

A distinct team that serves customers based on the stage they're in, regardless of channel

...comes with **limitations**

1

Cross-channel disconnect: Data trail of customers are not well communicated between service reps on the same team serving different channels

2

Inter-team disconnect: There's a risk personal details, nuances and demands of customers are not well communicated between different teams

Key question 1: How can Gjensidige adjust its **customer engagement framework** to **maximize customer satisfaction**?

Sources: Gjensidige Annul Report 2020, Fitch, Case Material, Team Analysis

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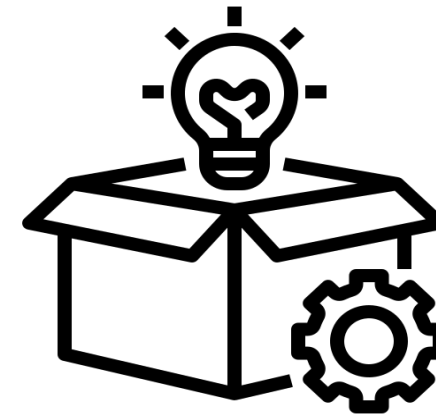
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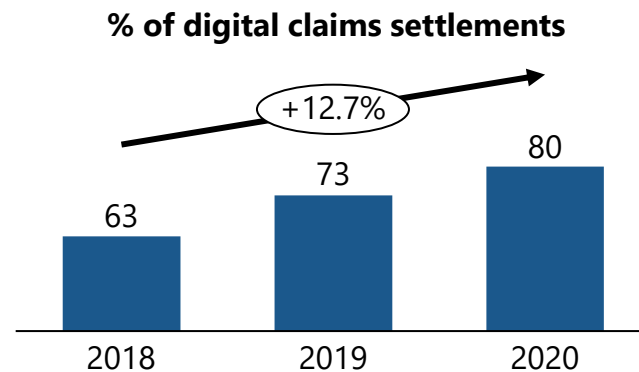
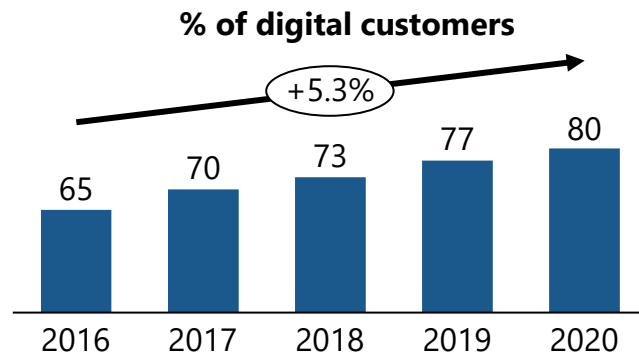
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Venture into **adjacent verticals** by implementing ideas to **accelerate** growth

In its quest to do so, it is facing threats from **small and fast-growing insurtech firms**

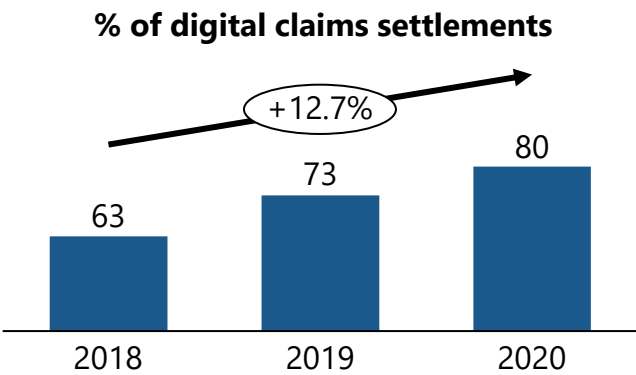
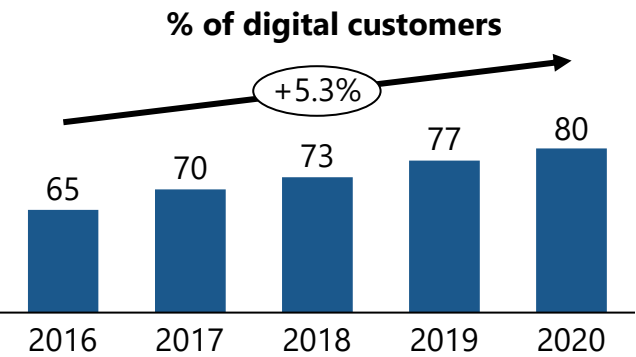
Gjensidige **digitized extensively...**



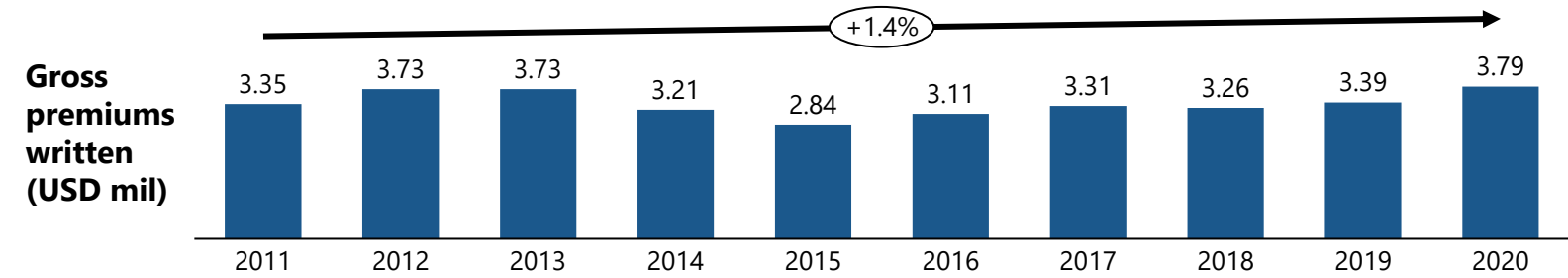
Sources: Gjensidige Annual Report 2020, Orbis, App Store, LinkedIn

In its quest to do so, it is facing threats from **small and fast-growing insuretechs**

Gjensidige **digitized extensively**...



...but it's **growth has been tentative** amidst the rapid growth of insuretechs



Company	App store rating	Number of ratings	Founded	Employee count	Core offering
Gjensidige	2.8 / 5	786	1816	3,000+	Car and property insurance
tillit	4.7 / 5	530	2017	2-10	Mobile phone insurance
Hedvig®	4.7 / 5	1,000+	2017	51-200	Home and accident insurance

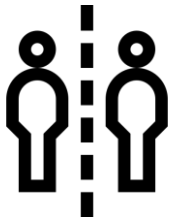
Gjensidige needs to **reduce the time to market** of its **new products** to accelerate its growth

Sources: Gjensidige Annual Report 2020, Orbis, App Store, LinkedIn

Gjensidige's ability to respond quickly to this threat has been **hampered by inefficiencies**

There are **two main sources of inefficiencies**

Siloed work between business and technology staff



Business and technology staff in each omni-channel team have **separate reporting lines...**

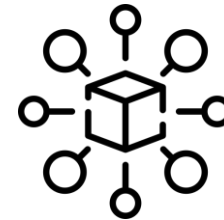


...that will hinder the **development of products with sufficient commercial and technical rigour** for the business

Fragmented idea implementation system



Gjensidige set up an innovation hub that **generated many ideas** that could **bring the business forward...**



...but face **difficulties implementing** them as the responsibility for doing so is **fragmented and unclear**

Key question 2: How can Gjensidige **reduce its time to market** for products it plans to roll out?

Sources: Case Material, Team Analysis

DIAGNOSE

DEVELOP

Our Proposed Customer-Centric Agile Framework

DEMONSTRATE

DETERMINE

DEAL



There are two main questions to answer

Key question 1:

How can Gjensidige **adjust its customer engagement framework** to maximize customer satisfaction?

1A



Cross-channel disconnect:

Customers needs are not fully met at various touchpoints

1B



Inter-team disconnect:

Customer details are not well communicated between different teams

2A



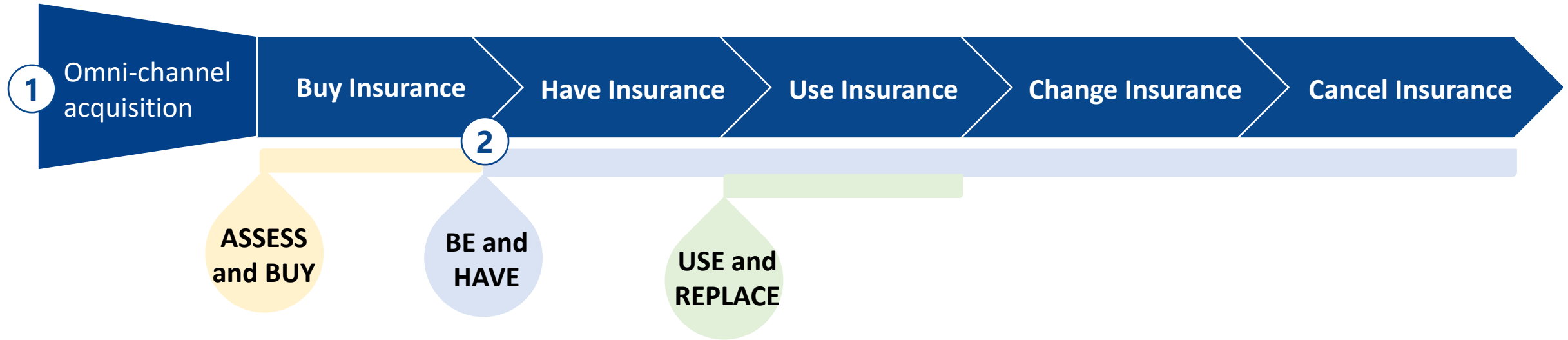
Siloed work between
business and technology
personnel

2B



Fragmented
responsibility for idea
implementation

The current Agile model is process-centric rather than customer-centric



Key Issues

- 1A **Cross-channel disconnect:** Customers needs are not fully met at various touchpoints
- 1B **Inter-team disconnect:** Customers lack end-to-end point-of-contact, less potential for relationship-building and business value

Proposed Customer-Centric Agile Framework

Customers experience cross-channel and inter-team disconnect, negatively impacting customer satisfaction

Ruben



Family

- Married
- Recently a father of 1



Assets & Income

- Middle-income
- A 3-bedroom apartment
- Recently purchased a Nissan Leaf



Interests

- Looking to cover his car, home, and family

Omni-channel acquisition

Buy Car Insurance

Have

Buy Health Insurance

Claim health insurance

Buy Health insurance (for child)

Have

Begins a form online, but faces an issue and calls customer service, where he repeats himself

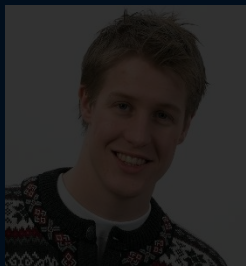
In buying, updating policies, and making claims, Ruben is managed by different teams which can reduce efficiency and impact value provided

There is potential to further develop the existing Agile model in order to **enhance customer focus**, creating a **customer-centric omnichannel service strategy**

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Omni-channel acquisition

Insurance

Have

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insurance

insurance (for child)

Have

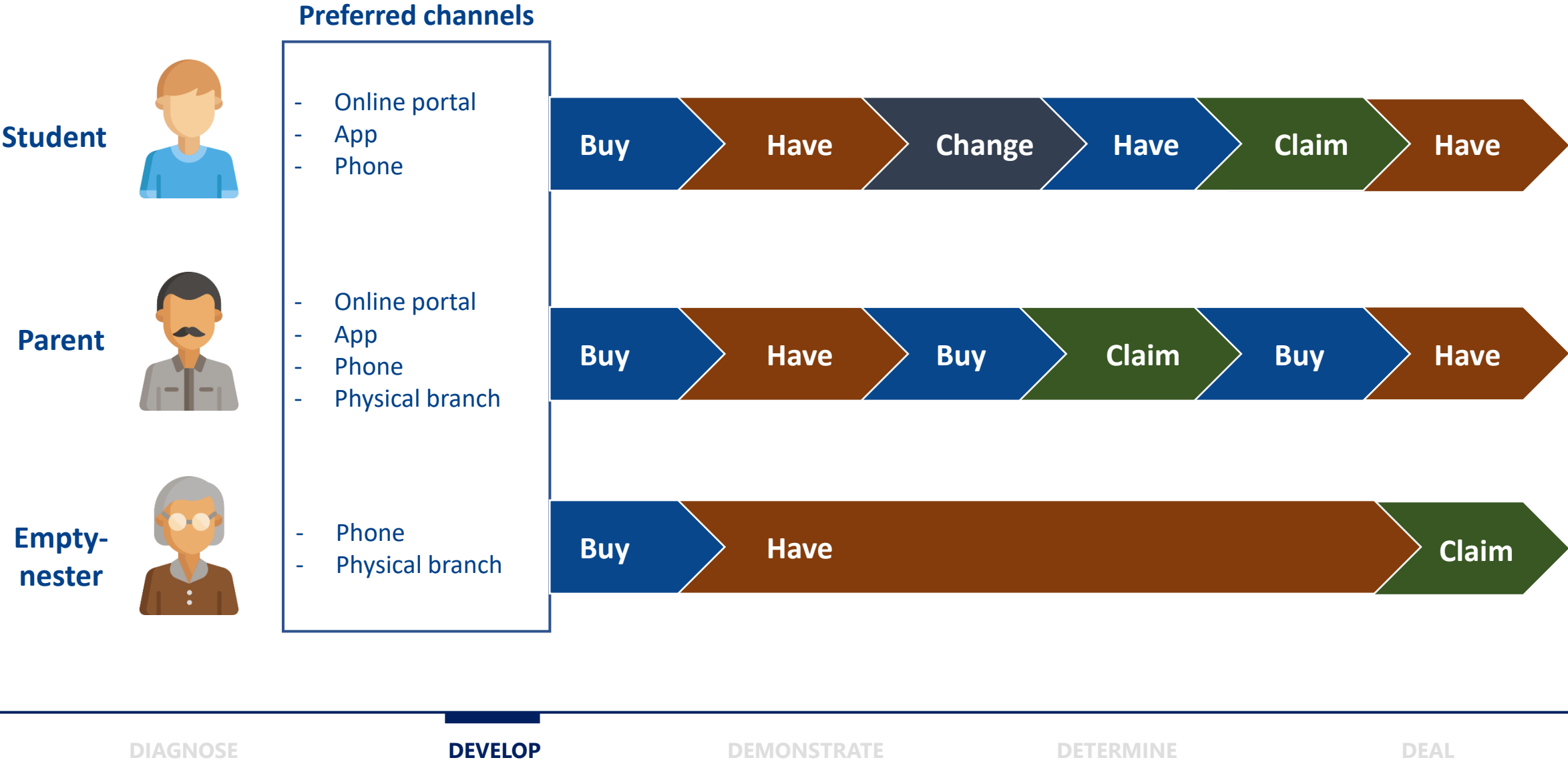
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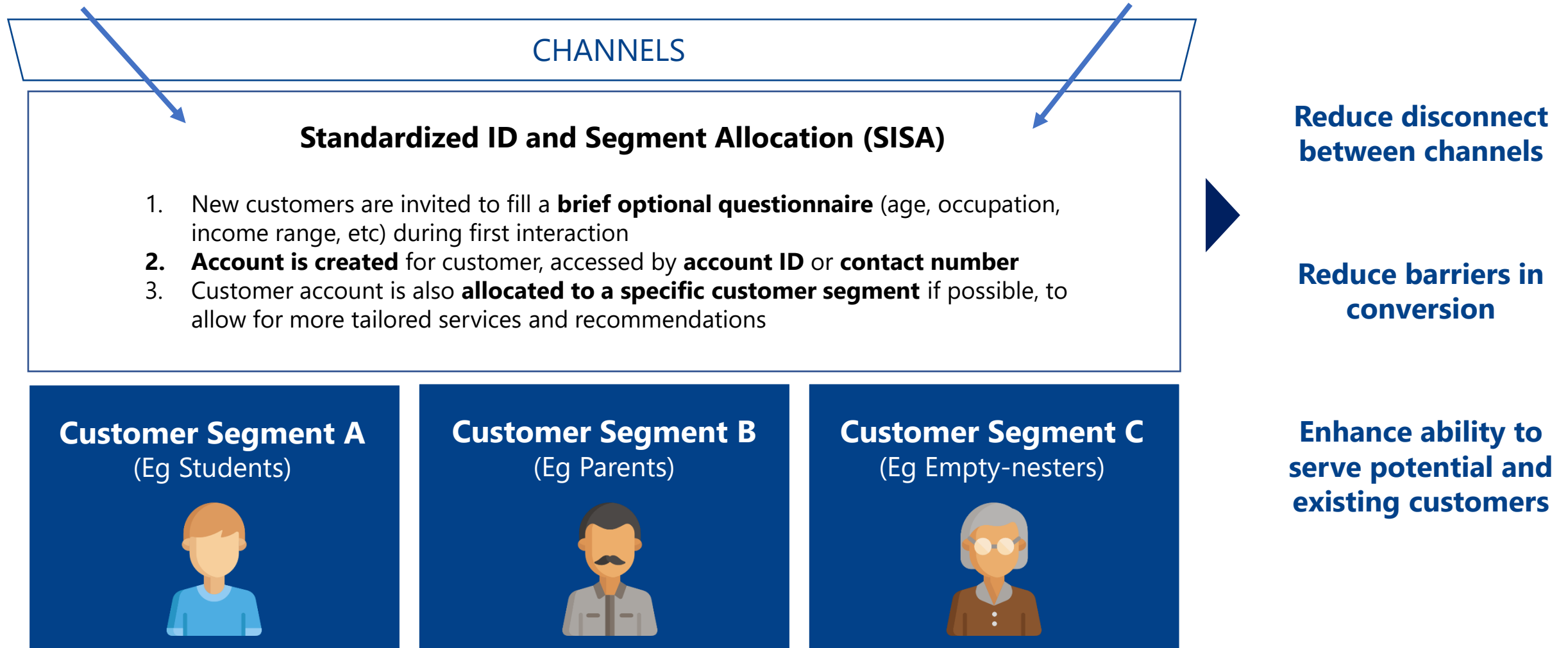
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Proposed Customer-Centric Agile Framework

To enhance business value, the focus must shift to the specific needs of each customer segment





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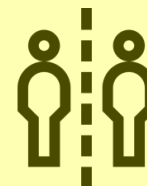
1B



Inter-team disconnect:

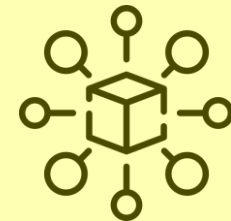
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2A



Siloed work between
business and technology
personnel

2B



Fragmented
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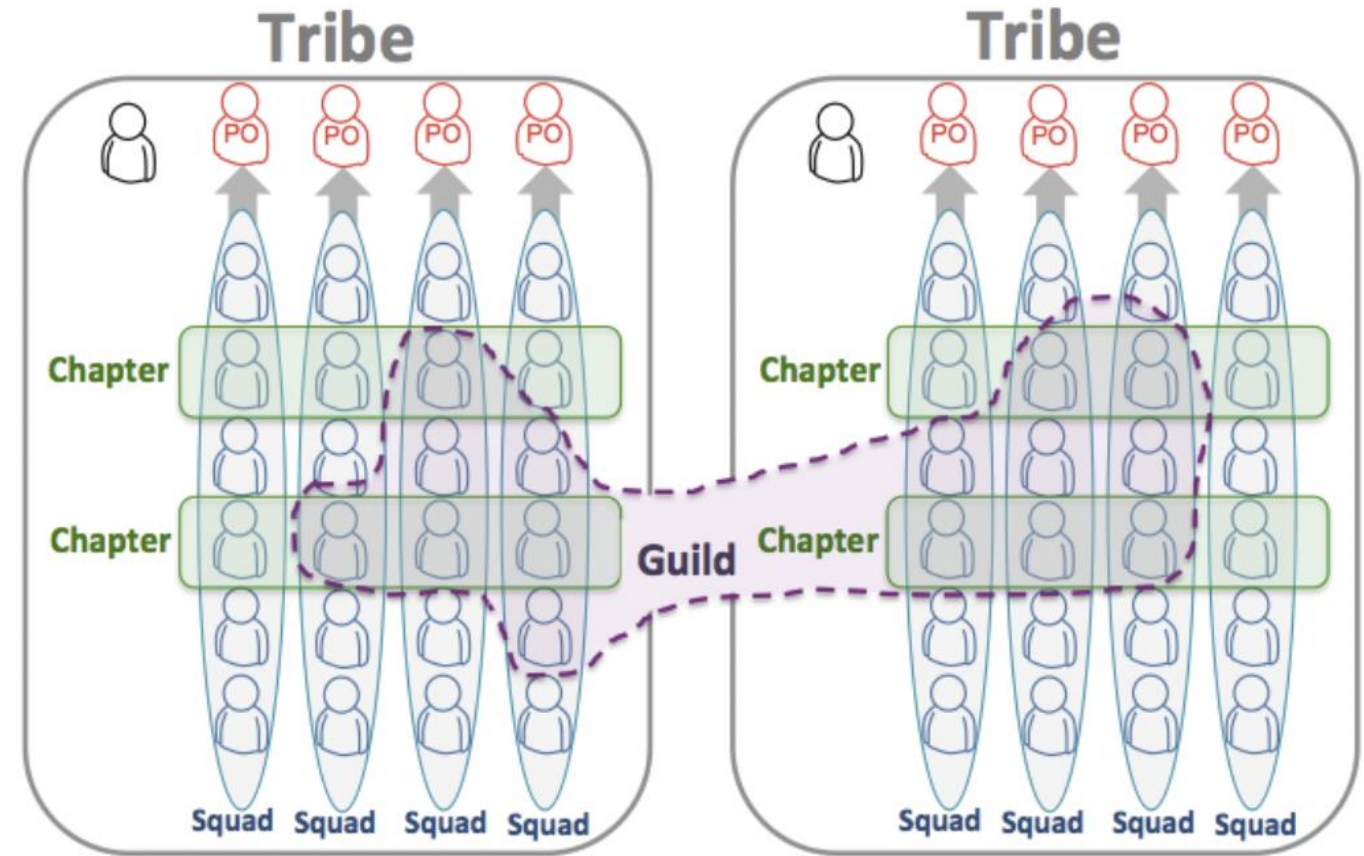


Case Study: Spotify

- Kept an Agile mindset even having scaled to **over 30 teams across 3 cities** in its initial phase
- Uses **squads, tribes, chapters, and guilds**
- Has resulted in **increased scalability** and **enhanced employee satisfaction** of 4.9/5



How could we adapt the Spotify Model to Gjensidige's customer service structure, applying Agile to a non-technology product?

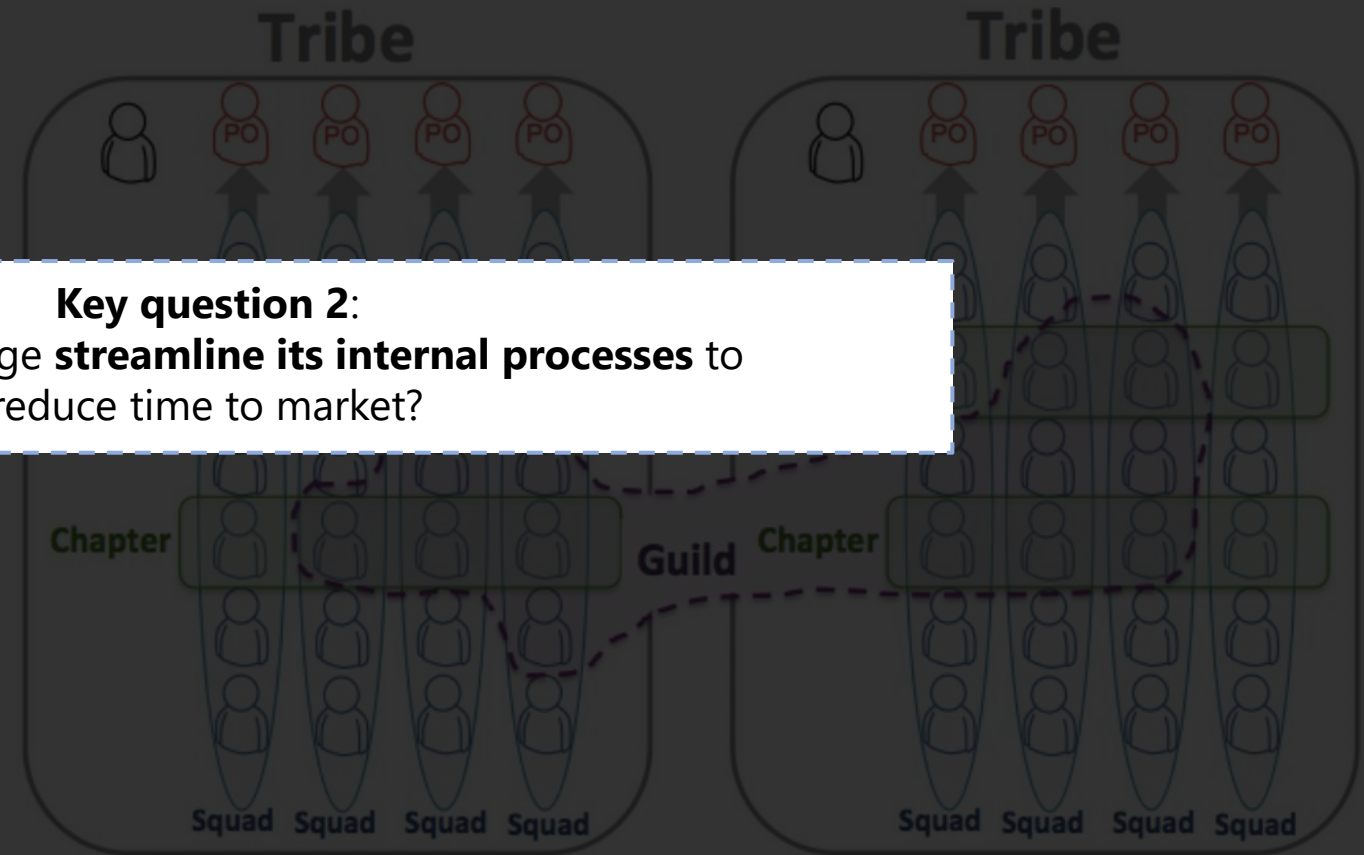




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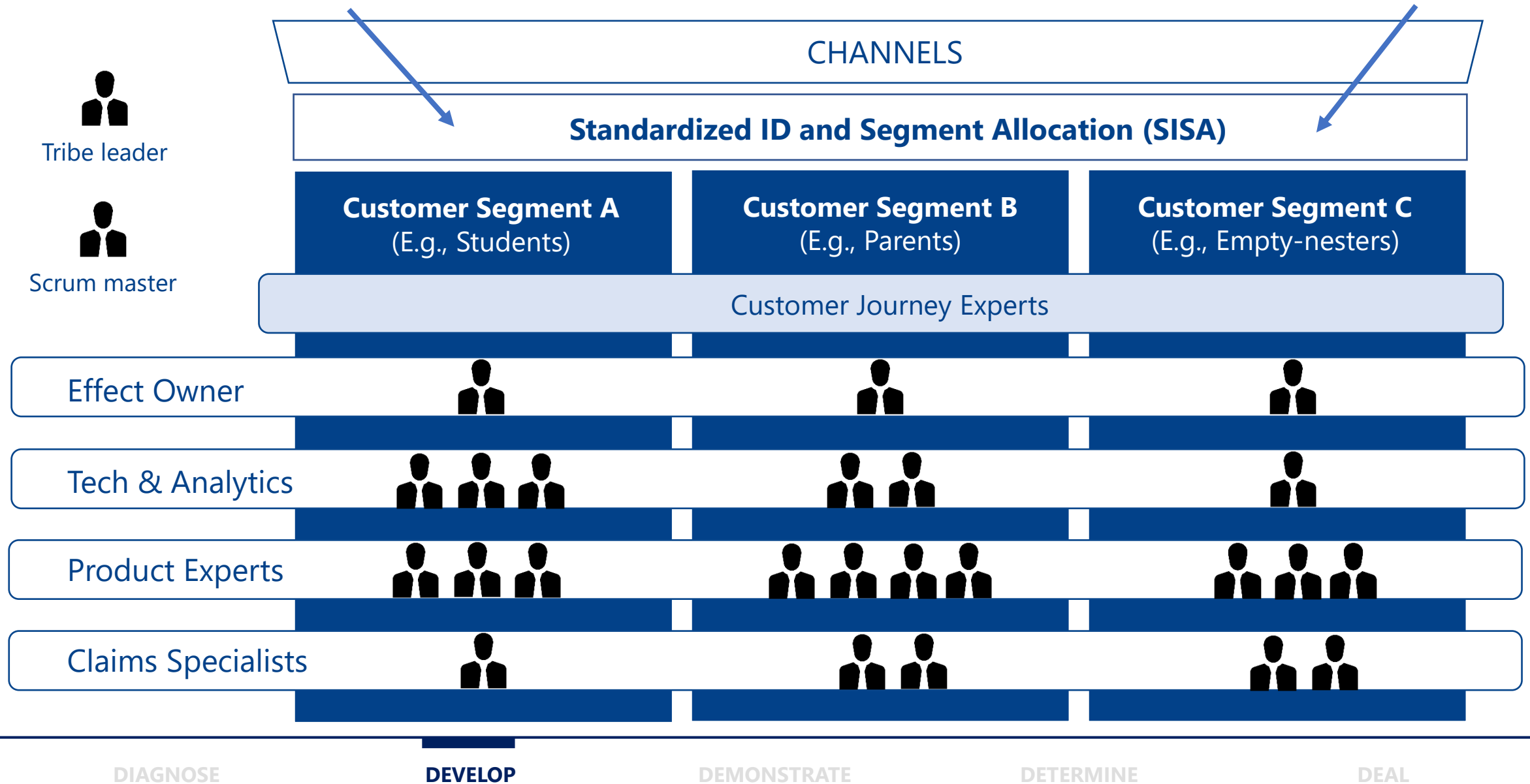


Key question 2:

How can Gjensidige **streamline its internal processes** to reduce time to market?

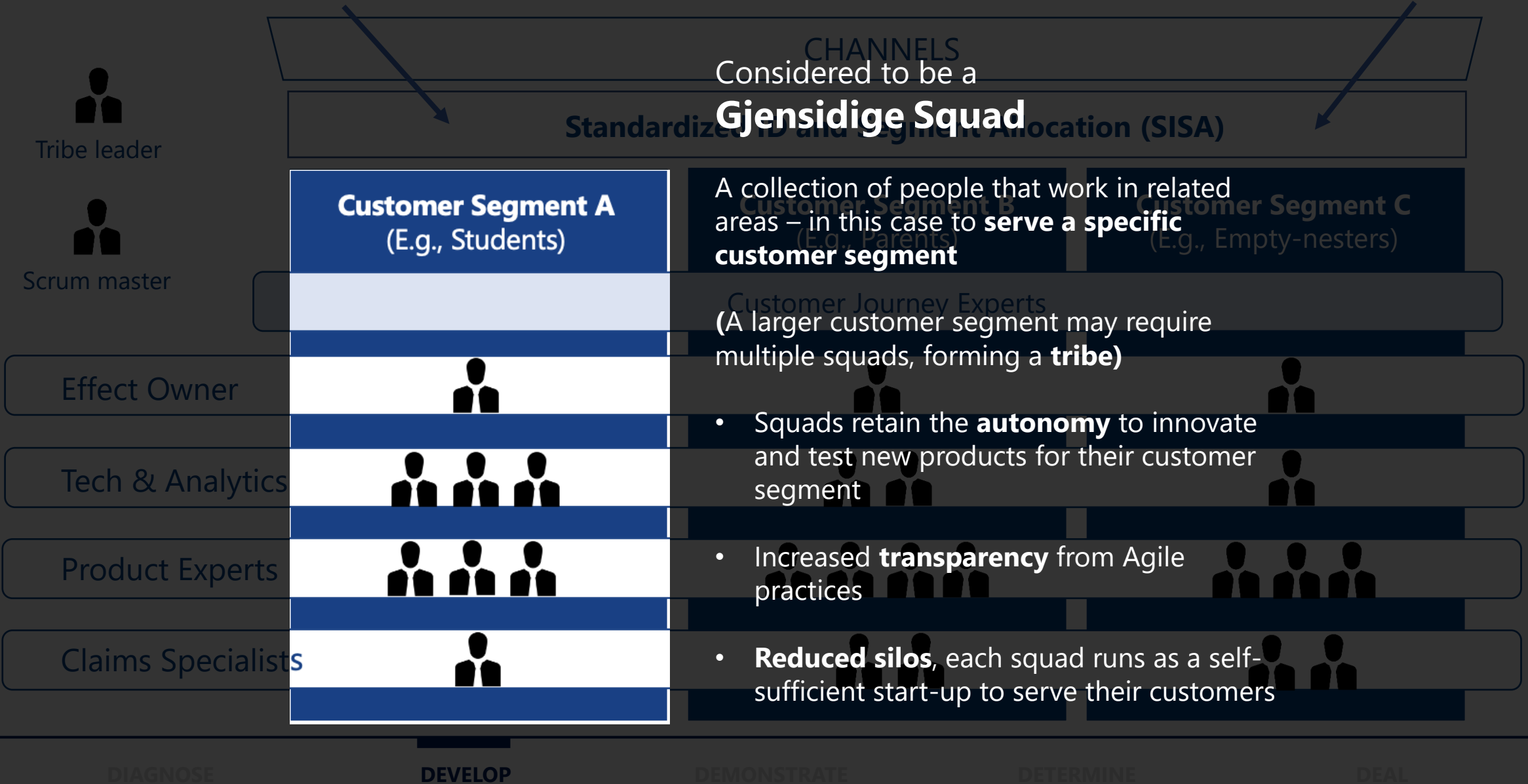
Proposed Customer-Centric Agile Framework

We propose an improved Agile structure that allocates multi-disciplinary teams to each customer segment, providing end-to-end service for each segments' needs



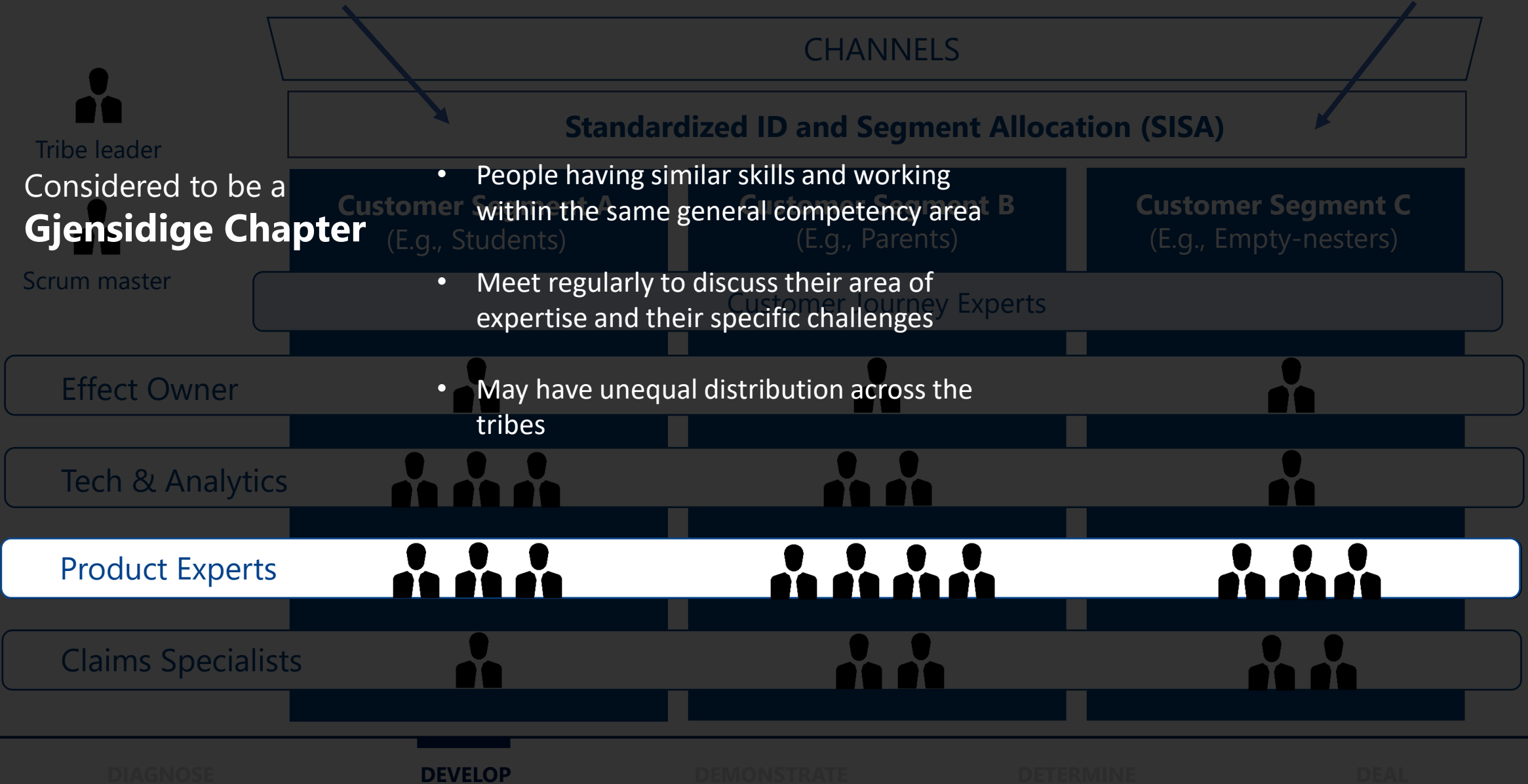
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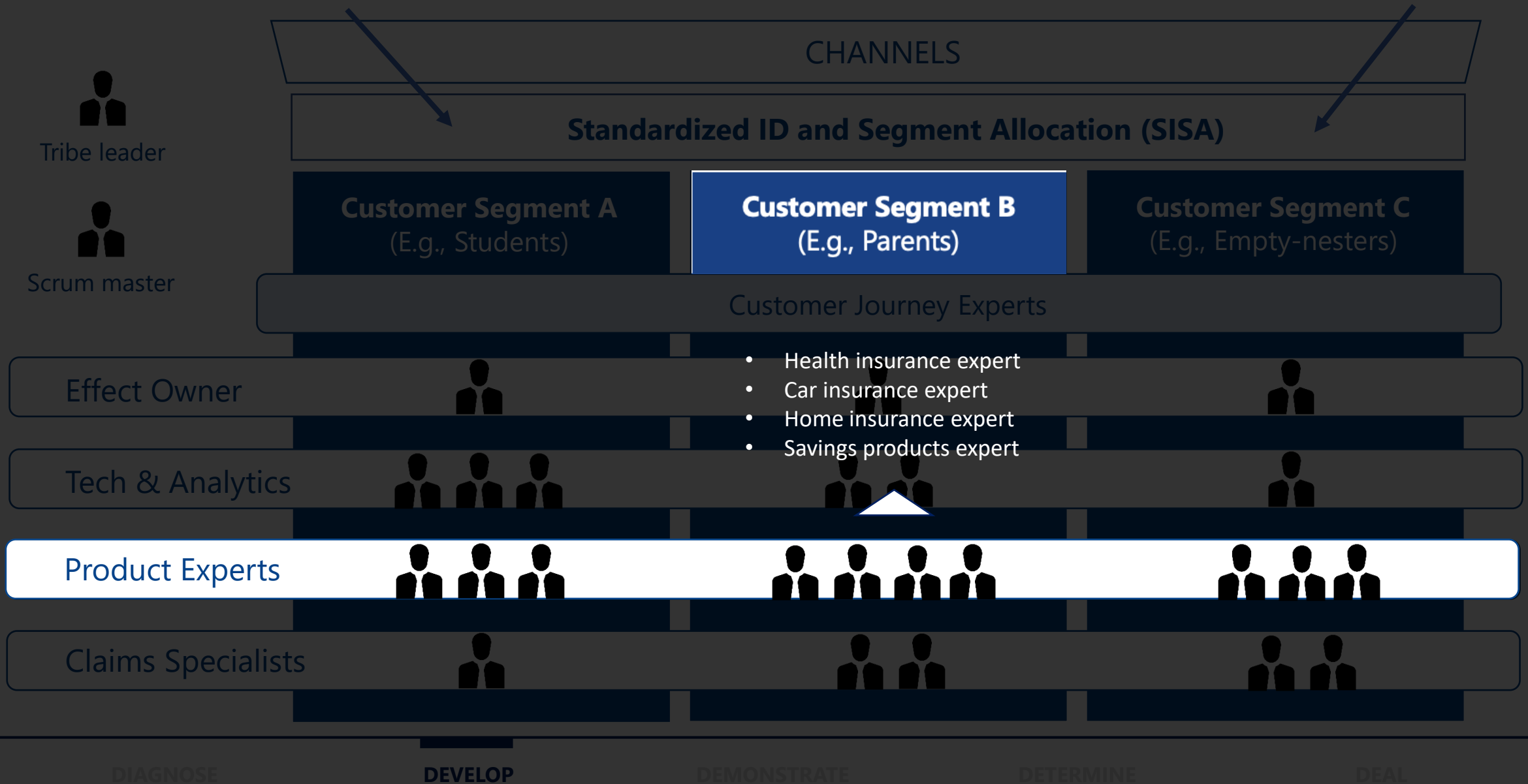
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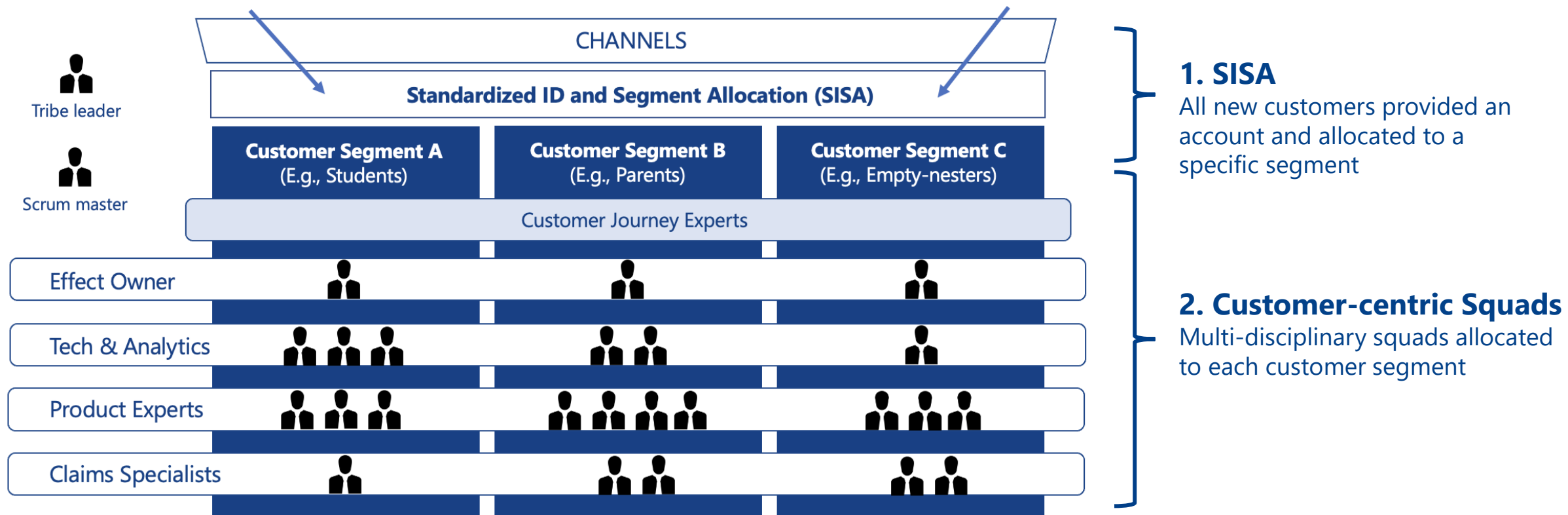
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Proposed Customer-Centric Agile Framework

The improved Agile structure effectively addresses the key questions through 2 parts: SISA and Customer-centric Squads



Successful execution will result in:


- More customer-centric service
- Reduced silos and bureaucracy
- Enhanced autonomy and transparency

Effectively addressing the 2 key questions of:


1. Adjusting customer engagement framework to maximize customer satisfaction
2. Streamline its internal processes to reduce time to market

Proposed Customer-Centric Agile Framework


A successful implementation of the improved Agile model will enhance overall experience and service for Gjensidige's customers




Ruben



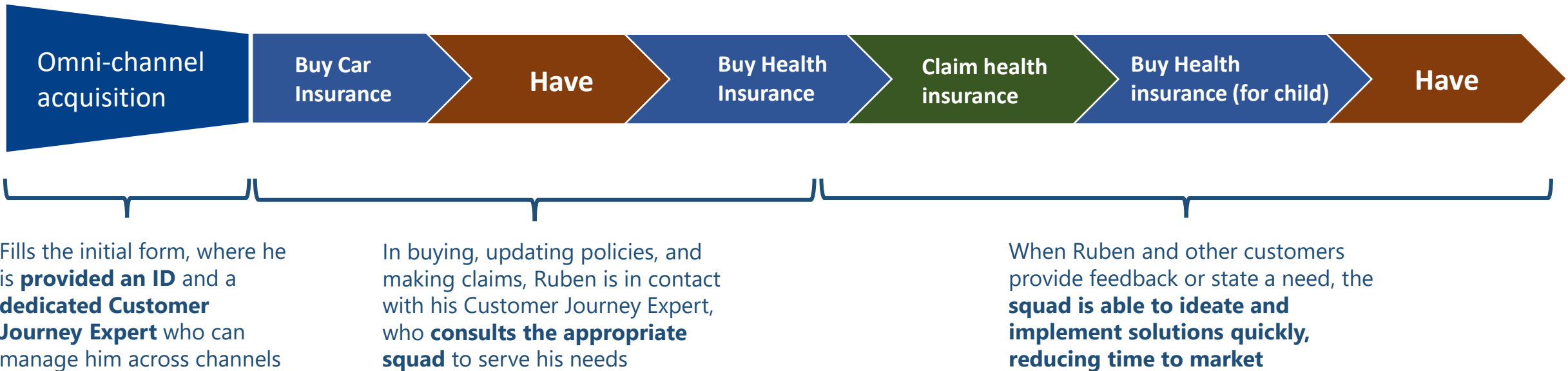
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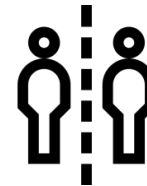
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Inter-team disconnect:

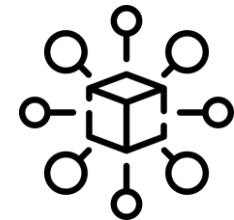
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Siloed work between
business and technology
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2B



Fragmented
responsibility for idea
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1. Standardized ID and Segment Allocation (SISA)

2. Customer-centric Agile framework

DIAGNOSE

DEVELOP

DEMONSTRATE

Business implications and applications of Agile

DETERMINE

DEAL

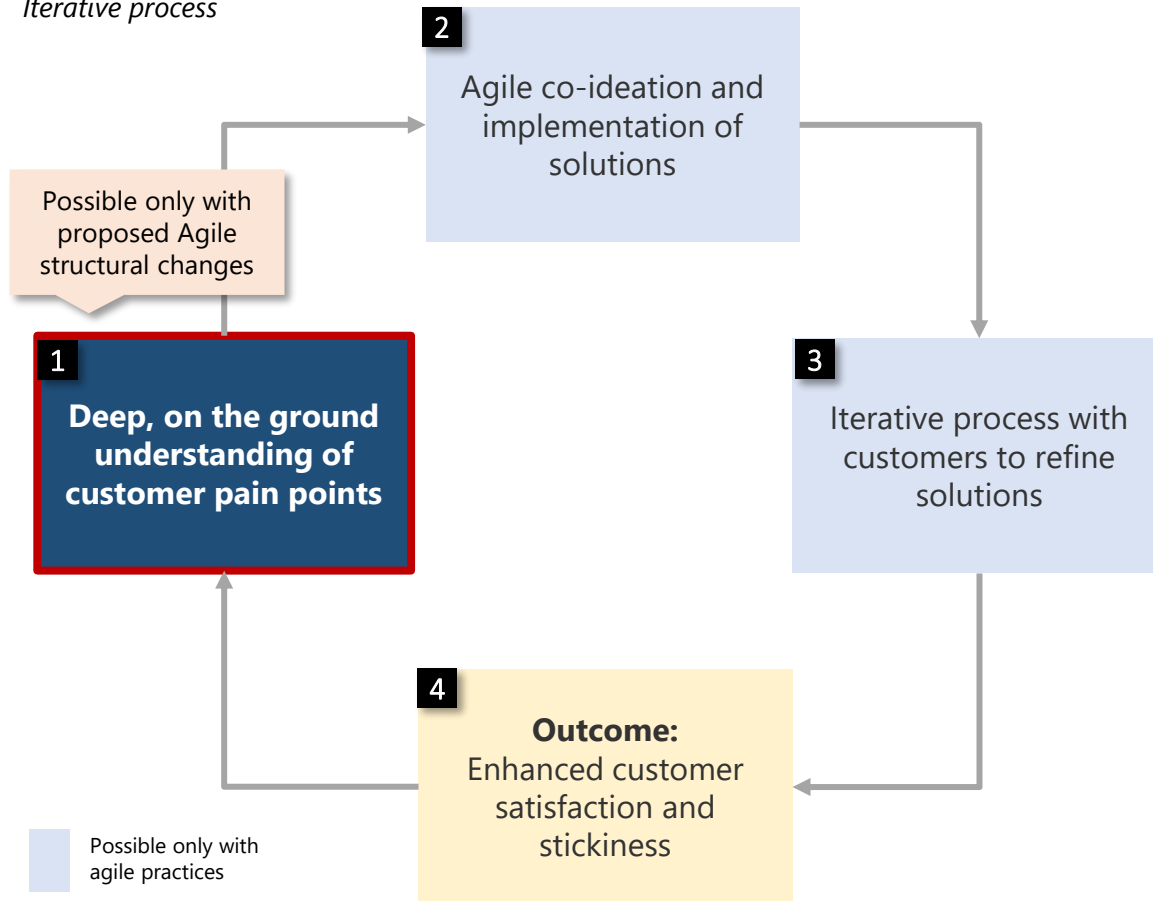


Business Implications and Applications of Agile

An agile, customer-centric approach is an enabler for Gjensidige to maximize customer value add and create stickiness/loyalty

Improving customer lifetime value with Agile practices...

Iterative process

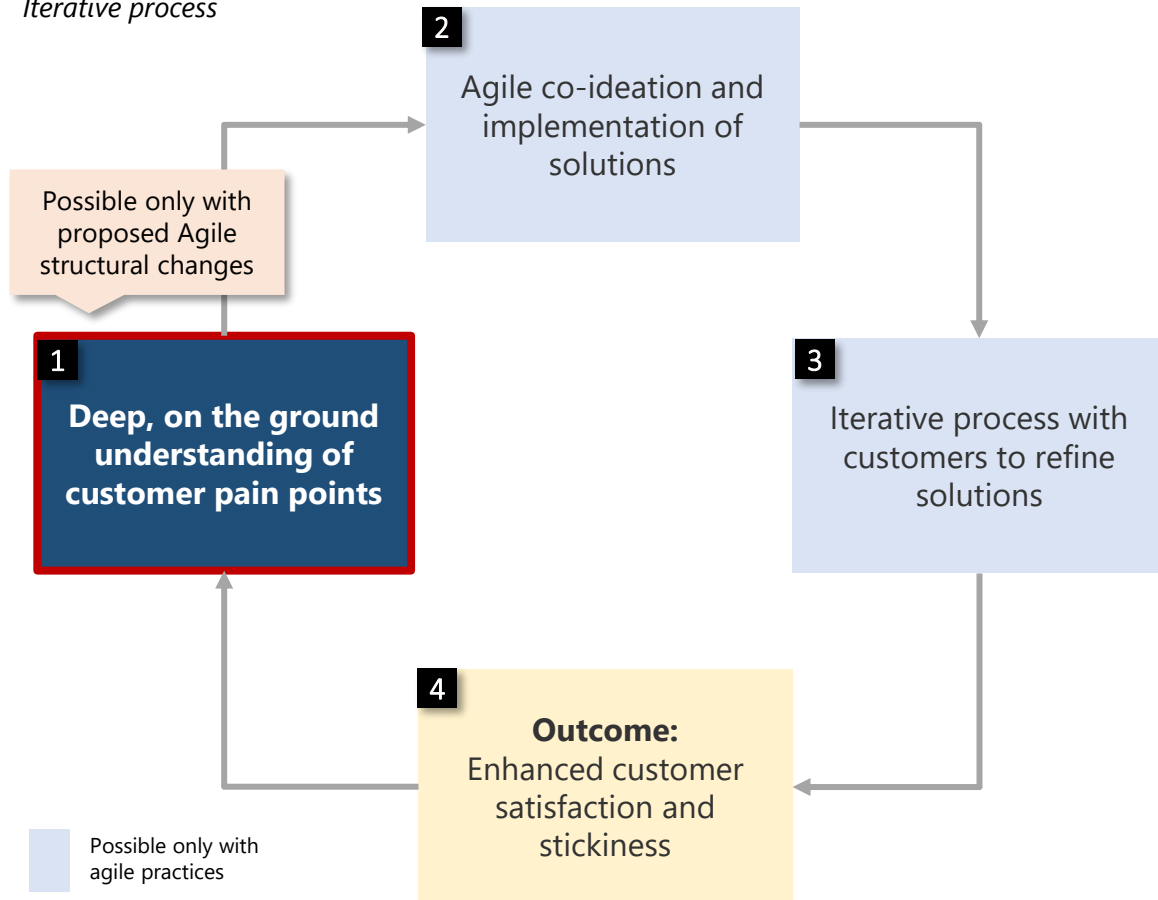


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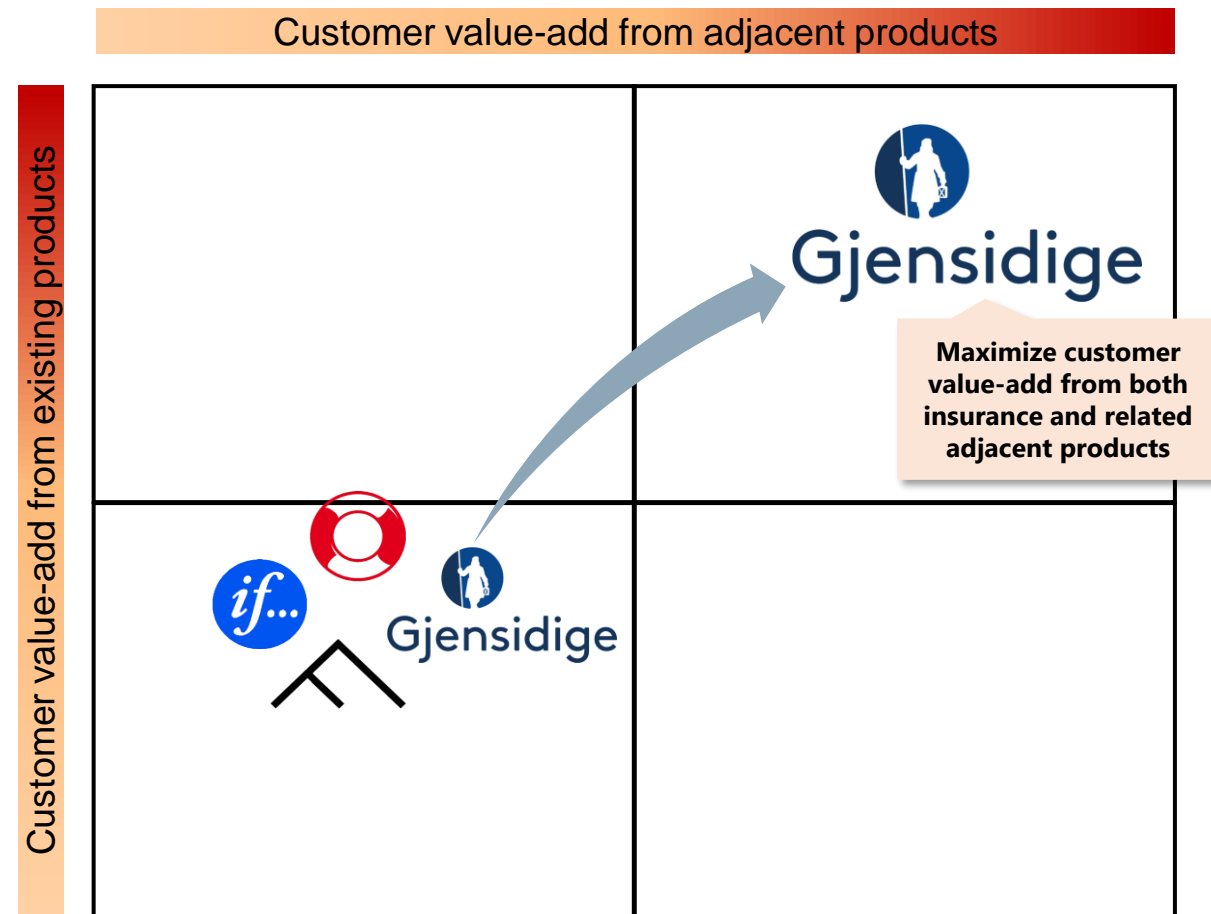
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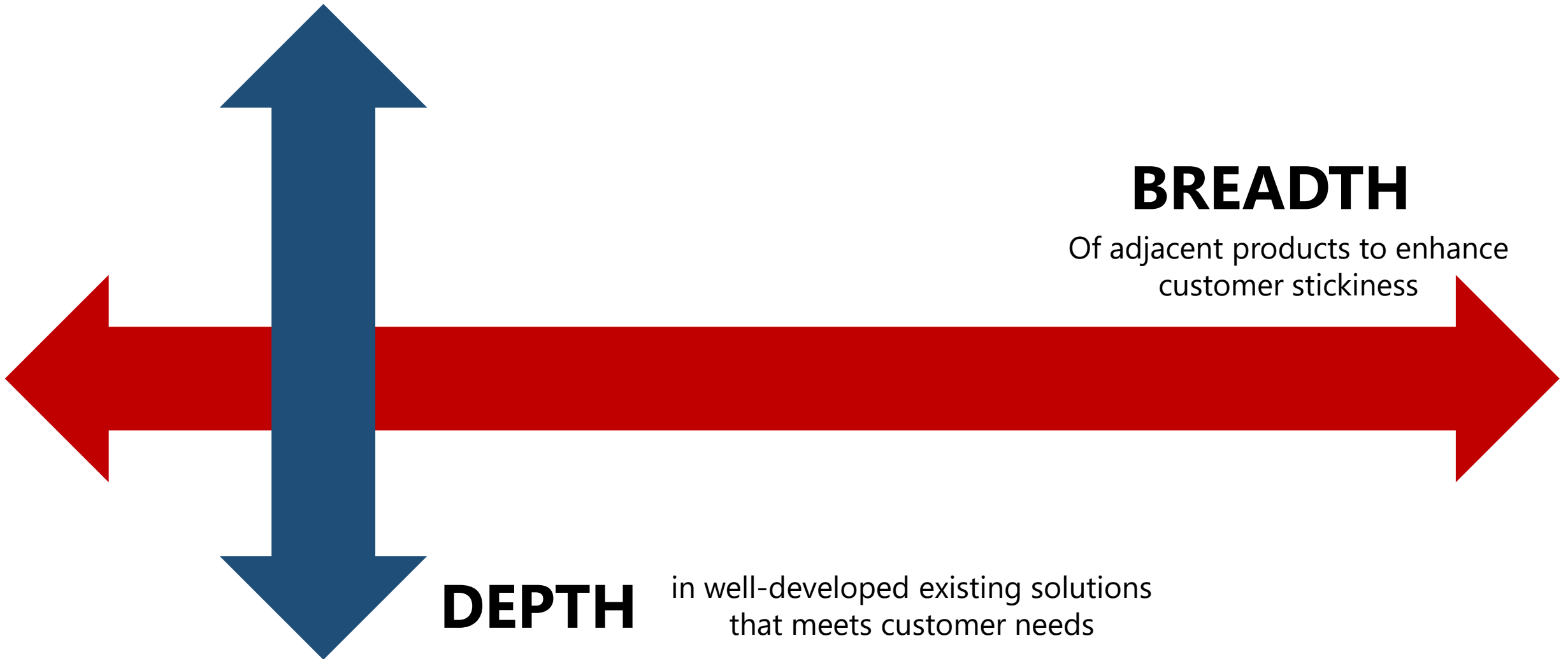
Improving customer lifetime value with Agile practices...

Iterative process



... Via co-creation of adjacent products and improving existing products







BREADTH

Of adjacent products to enhance customer stickiness

DEPTH

Of extremely well-developed existing solutions that meets customer needs

Motor insurance sales (Gjensidige's anchor product) doesn't have to stop at the selling stage



Sigmund, 26 year old
Local



Christian, Gjensidige Agent

Engages his long time agent, Christian to assist in purchasing car insurance



Buys a brand new Tesla

Window of Opportunity

Business Implications and Applications of Agile

Adjacent products can be introduced to further value-add to customers; creating a window of untapped opportunity for Gjensidige



*Sigmund,
26 year old local*

Engages his long time agent, Christian to assist in purchasing car insurance



Christian, Gjensidige Agent



Buys a brand new Tesla

Shared Mobility

- P2P ride pooling
- Crowdsourced last-mile delivery services
- Micro-rentals
- Integrated mobility planners

Electric Mobility

- Charger aggregators
- Battery swapping

Platforms

- Driver apps for hiring chauffeurs/valet drivers
- Parking apps to streamline parking process
- Refuelling apps integrating maps and price comparisons
- Insurance apps offering fraud mitigation through real-time driver monitoring

Possible untapped Opportunities to extend customer lifecycle

Source: Arthur D Little

Proposed customer Centric Agile Model is an enabler because...



Sigmund



Christian

1 Christian has **on the ground knowledge** of what peripheral services Sigmund (customer) needs and value and can seek **iterative feedback** from Sigmund (customer)

2 Leveraging on **existing relationships** to cross-sell more easily

3 **Small, multi disciplinary** team in Christian's Tribe is able to **react quickly** to market demands and innovate new products to fit the market

Shared Mobility

- P2P ride pooling
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Electric Mobility

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Business Implications and Applications of Agile

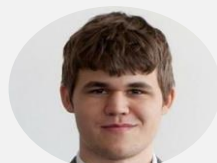
Beyond motor insurance, health insurance is also an area with immense potential to create adjacent offerings



*Sigmund,
26 year old local*



Fallen ill and needs to
use insurance



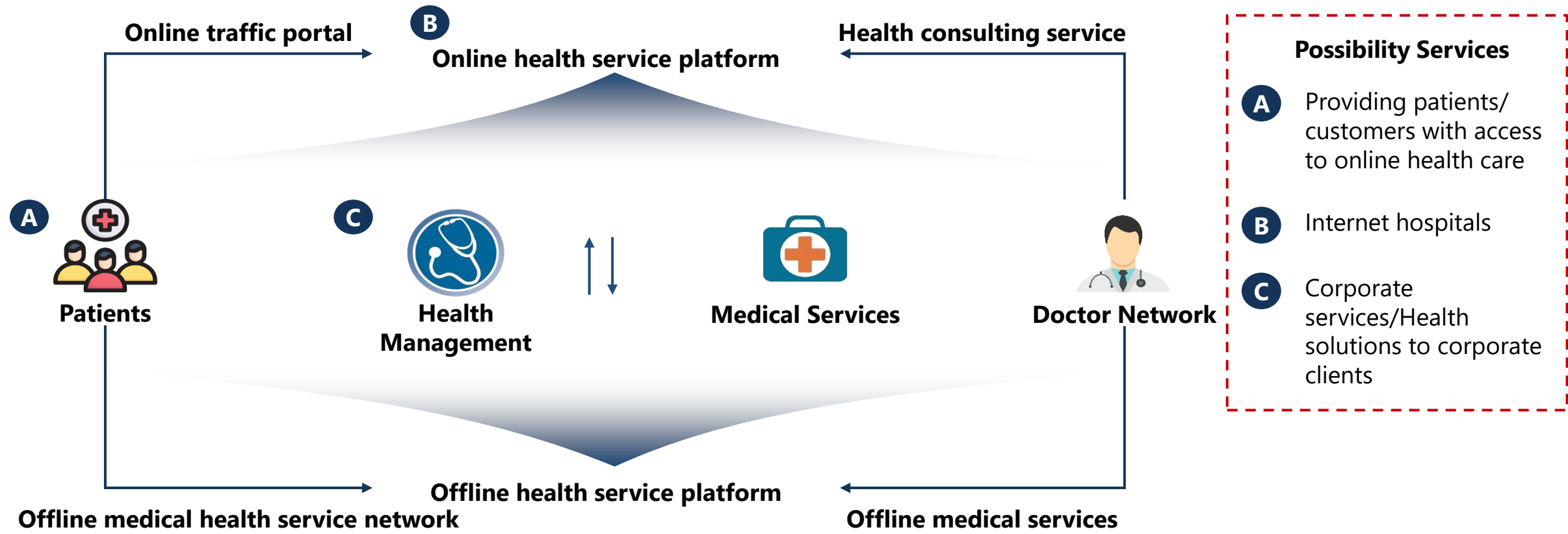
Christian, Gjensidige Agent

Buys healthcare
insurance from
Christian

Window of Opportunity

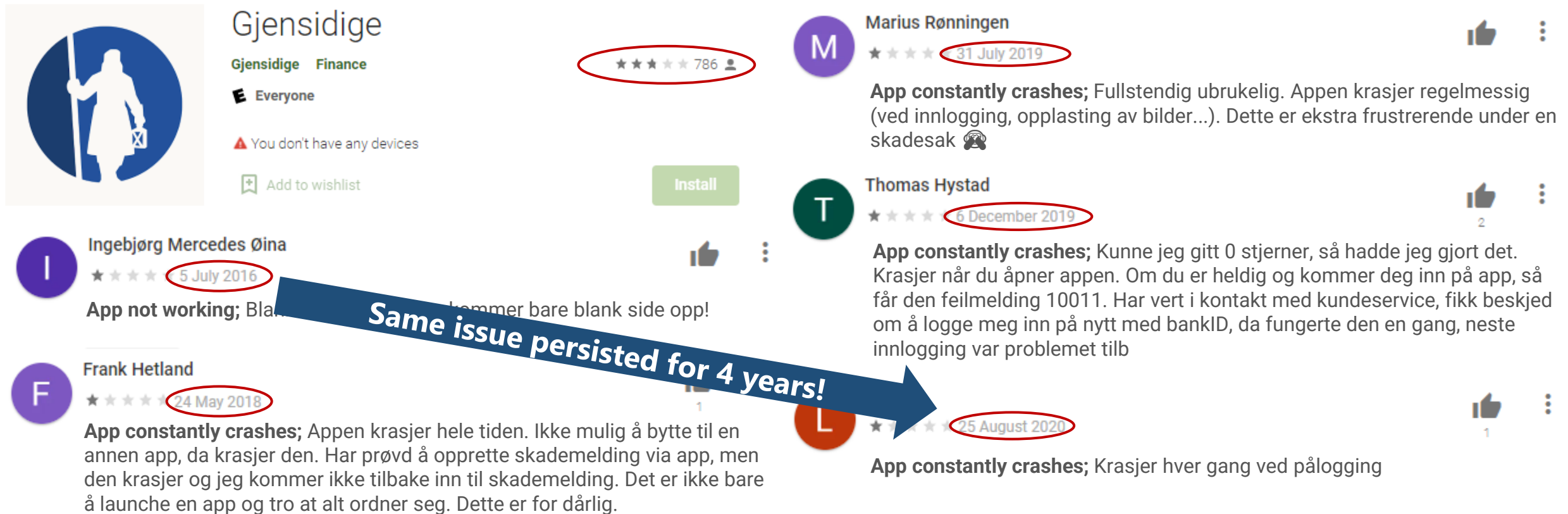
Business Implications and Applications of Agile

Beyond motor insurance, health insurance is also an area with immense potential to create adjacent offerings



Beyond simply providing insurance services, Gjensidige can **leverage on its agility** and **customer centric awareness** to **capture high potential areas within the healthcare ecosystem F**





Gjensidige
Gjensidige Finance
Everyone
You don't have any devices
Add to wishlist

★★★★★ 786

Install

Ingebjørg Mercedes Øina
★★★★★ 5 July 2016
App not working; Bl... kommer bare blank side opp!

Frank Hetland
★★★★★ 24 May 2018
App constantly crashes; Appen krasjer hele tiden. Ikke mulig å bytte til en annen app, da krasjer den. Har prøvd å opprette skademelding via app, men den krasjer og jeg kommer ikke tilbake inn til skademelding. Det er ikke bare å launche en app og tro at alt ordner seg. Dette er for dårlig.

Marius Rønningen
★★★★★ 31 July 2019
App constantly crashes; Fullstendig ubrukelig. Appen krasjer regelmessig (ved innlogging, opplasting av bilder...). Dette er ekstra frustrerende under en skadesak 🤖

Thomas Hystad
★★★★★ 6 December 2019
App constantly crashes; Kunne jeg gitt 0 stjerner, så hadde jeg gjort det. Krasjer når du åpner appen. Om du er heldig og kommer deg inn på app, så får den feilmelding 10011. Har vært i kontakt med kundeservice, fikk beskjed om å logge meg inn på nytt med bankID, da fungerte den en gang, neste innlogging var problemet tilb

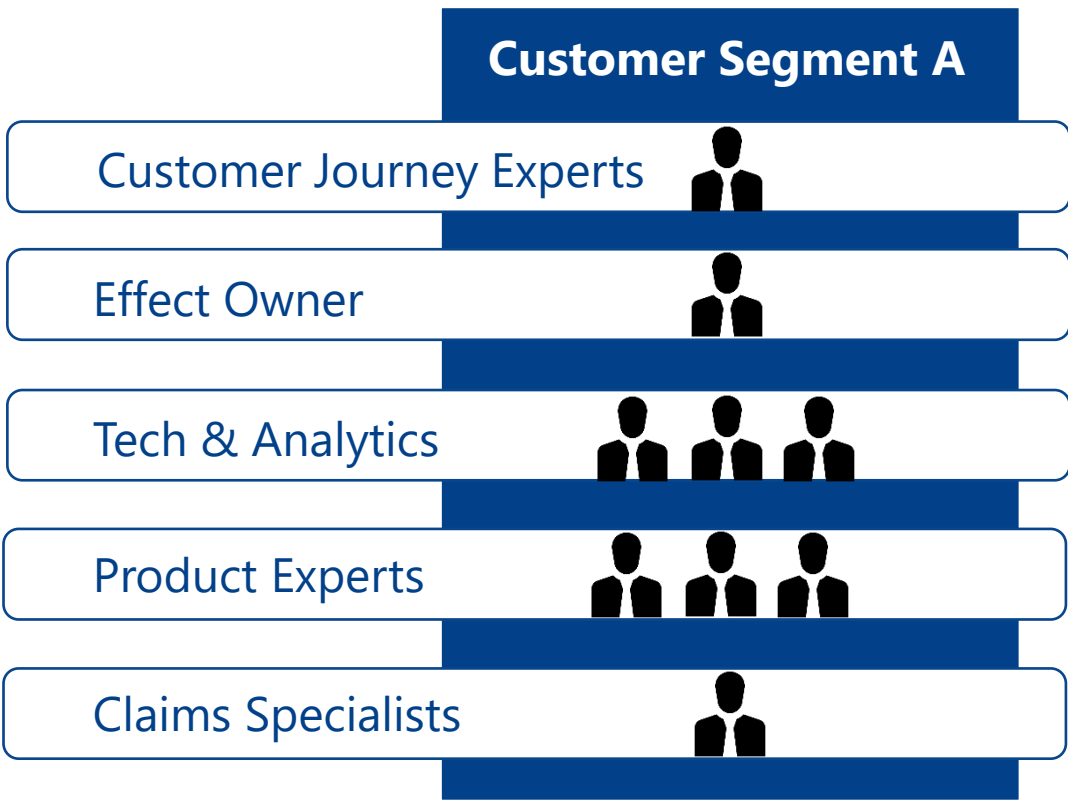
L
★★★★★ 25 August 2020
App constantly crashes; Krasjer hver gang ved pålogging

Same issue persisted for 4 years!

Poor app store ratings stemming from **repeated and persisting** customer satisfaction issues **yet to be resolved**

...which can be easily addressed with our new proposed Agile methodology

Customer Segment A



1

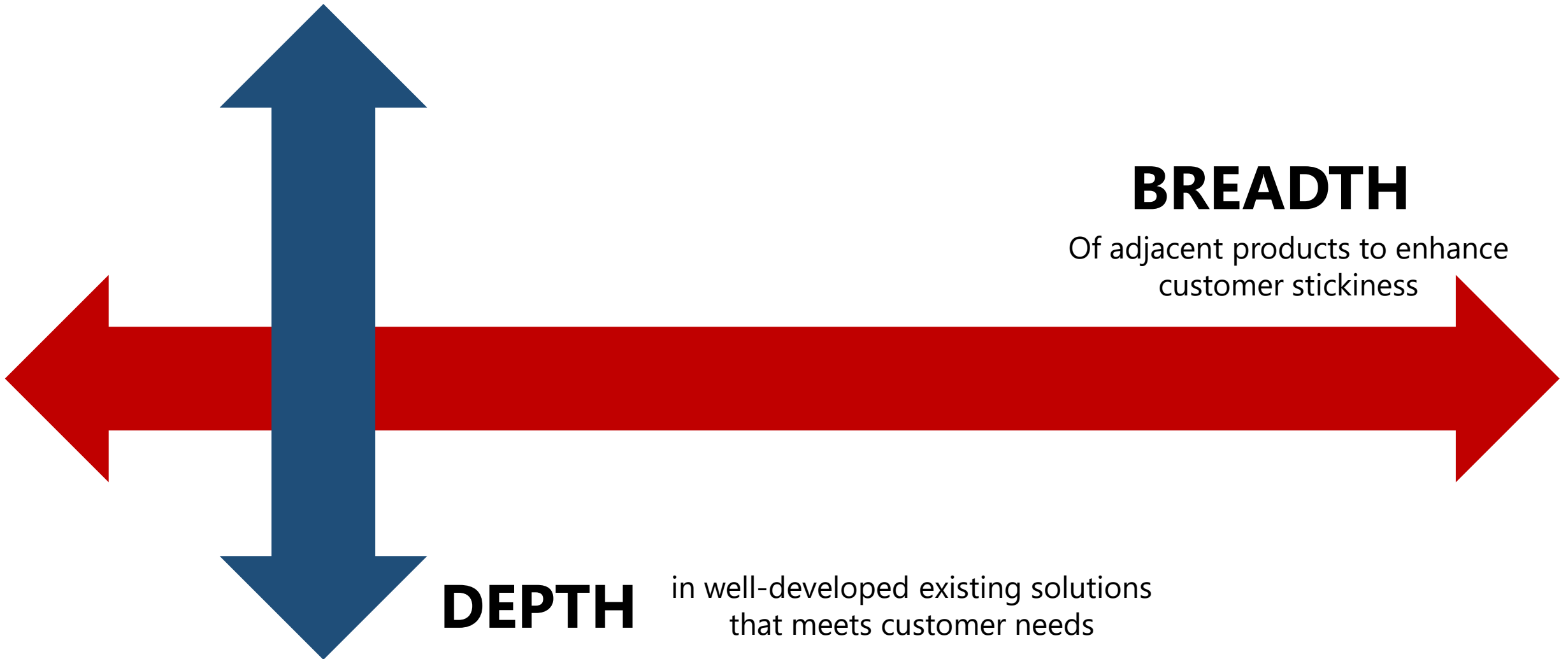
Receives immediate feedback directly from customer

2

Feedback is immediately forwarded to relevant experts within the Tribe

3

Issue is solved and effect owner re-liaise with customer to ensure problems are addressed



DIAGNOSE

DEVELOP

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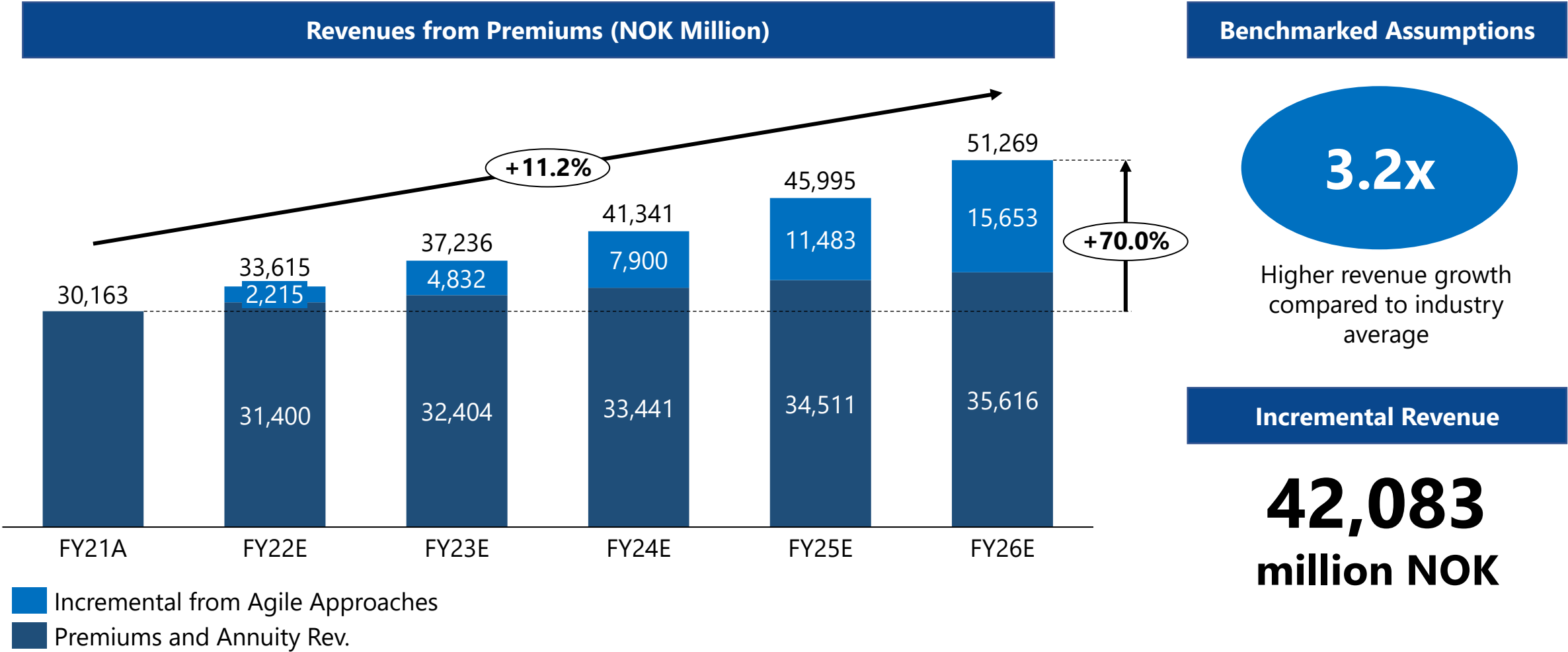
DETERMINE

Impact of Agile

DEAL



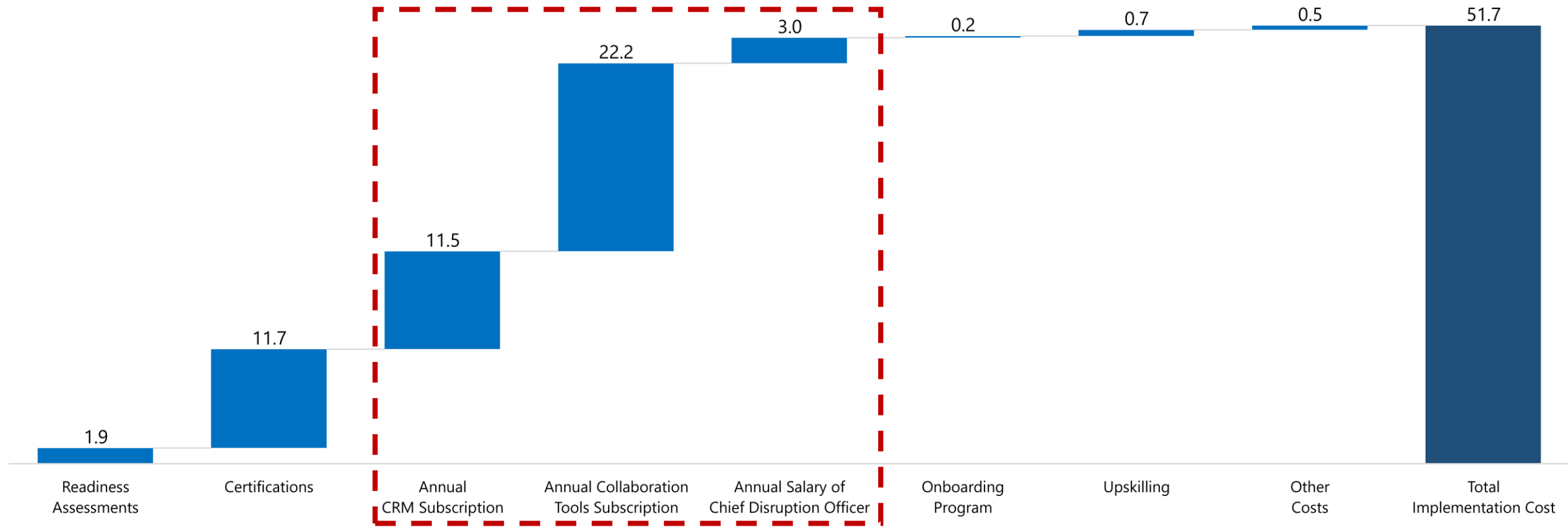
We expect the following returns from the implementation of our Agile transformation



Source: FitchConnect, McKinsey

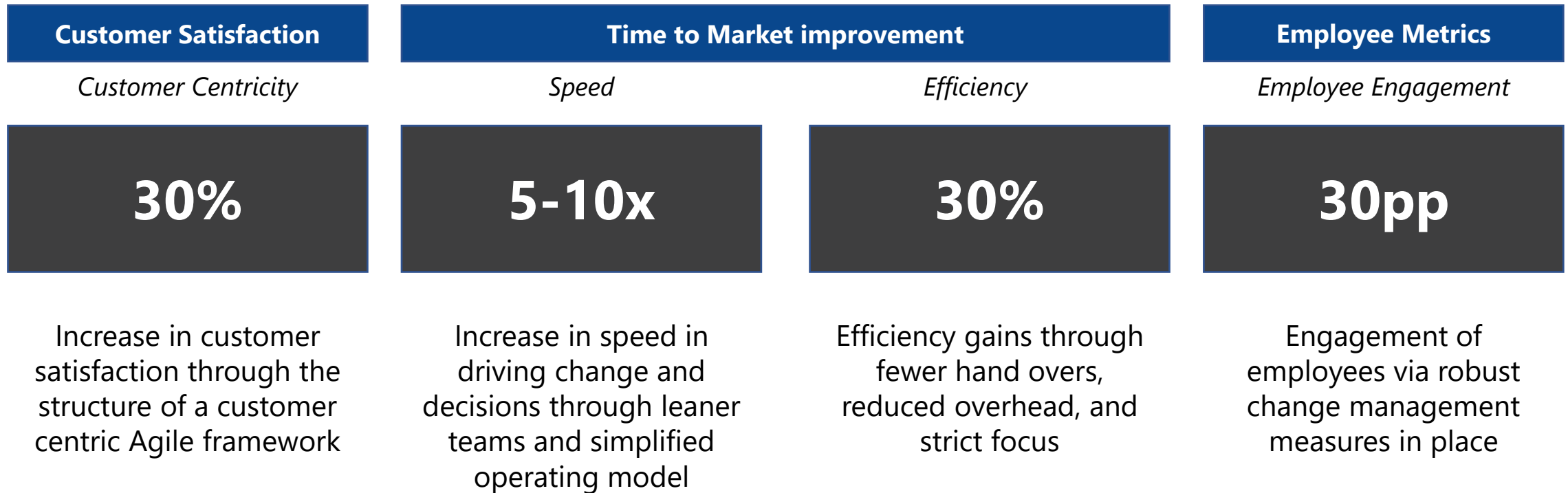
Our forecasted implementation cost is NOK52m, mainly driven by recurring infrastructure cost

Implementation Cost Bridge (NOK Million)



Source: Slack, Salesforce, Scrum Alliance, Gjensidige Annual Report

We expect the following returns from the implementation of our Agile transformation



We expect our recommendation to address both key issues
of **customer satisfaction** and **time to market** highlighted in the situational analysis

Source: McKinsey

DIAGNOSE

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Implementation Strategy



Gjensidige Take Steps

A robust implementation strategy is crucial to fully realize the benefits of Agile strategy

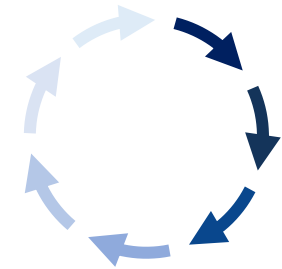
1

Assess**Readiness** to changeEmployees' **capability****Infrastructure** for operations

2

Adapt**Onboarding Program****Chief Disruption Officer****Upskilling & Career Mobility**

3

Always Improving**Feedback Loop**

Assess: Understanding the current situation of the organization is of utmost importance

Assess

Adapt

Always Improving

Key Questions to Consider

1

Readiness

Is the rest of the organization ready to change?

2

Capability

How many of the employees have undergone Agile certification?

3

Infrastructure

Can the current IT infrastructure handle the CRM and collaboration between teams?

- 1 **Readiness:** Given the drastic change to a new method of work, gauging employees' readiness to change provides heads up for contingency plan

Assess

Adapt

Always Improving

The following tools can be used to assess employees' willingness to change



Organizational Readiness to Change Assessment (ORCA) tool



Change Readiness Assessments

Change readiness is critical when implementing an organizational mindset change

- 1 Emotional readiness (confidence) often influences outcomes of the change program
- 2 Higher level of readiness likely leads to greater effort, persistence, and more cooperative behavior
- 3 Readiness level can affect the employees' morale

- 2 **Capability:** Employees will undergo Agile certification to equip them with the technical skills and develop familiarity the Agile framework

Assess

Adapt

Always Improving

Certification brings about various benefits...

- 1 Equip the employees with the necessary skills according to their roles
- 2 Create an effective and productive working environment, with cross-functional capability
- 3 Shorten the execution time since the training is well structured

Agile Certification Providers



Agile
Fundamentals



Business Agility
Foundations



Agile Project &
Delivery
Management



Certified
ScrumMaster



Certified
Scrum Product Owner



Certified
Scrum Developer

3 Infrastructure: Robust IT infrastructure is the foundation for smooth cross-team collaboration and seamless customer service

Assess

Adapt

Always Improving

Strong IT infrastructure ensures smooth operations...

CRM Providers

Collaboration Tools Providers

1

Robust solutions ensure seamless collaboration and real-time data sharing between teams



2

Strong performance ensures reliable and continuous delivery, minimizing disruptions to customers

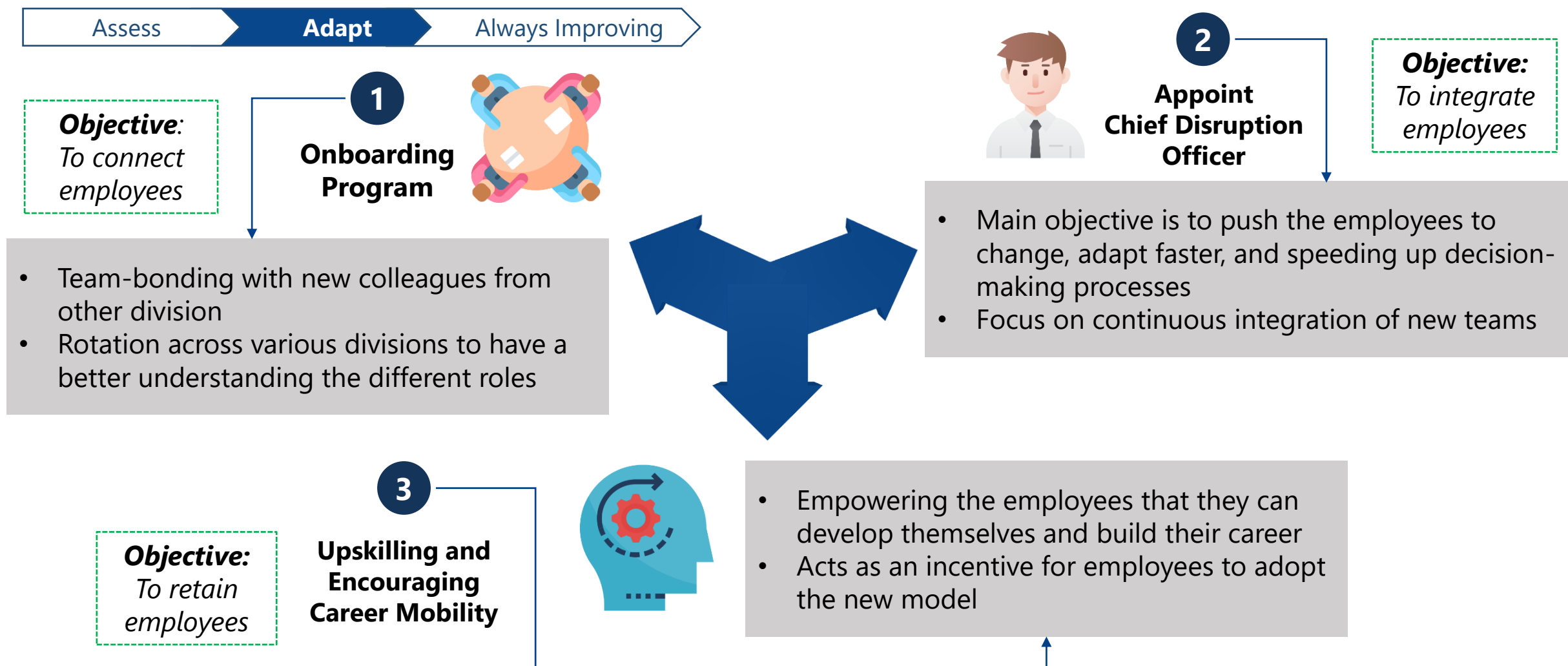


3

Easier dissemination of information or tasks, increasing employee productivity

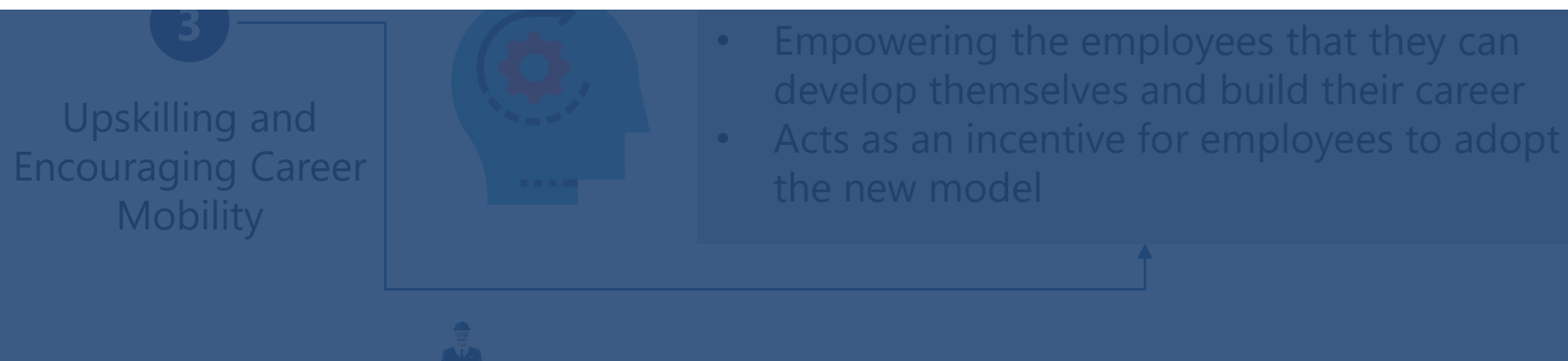


Adapt: Focusing on the actions to change the mindset and behaviour of the employees

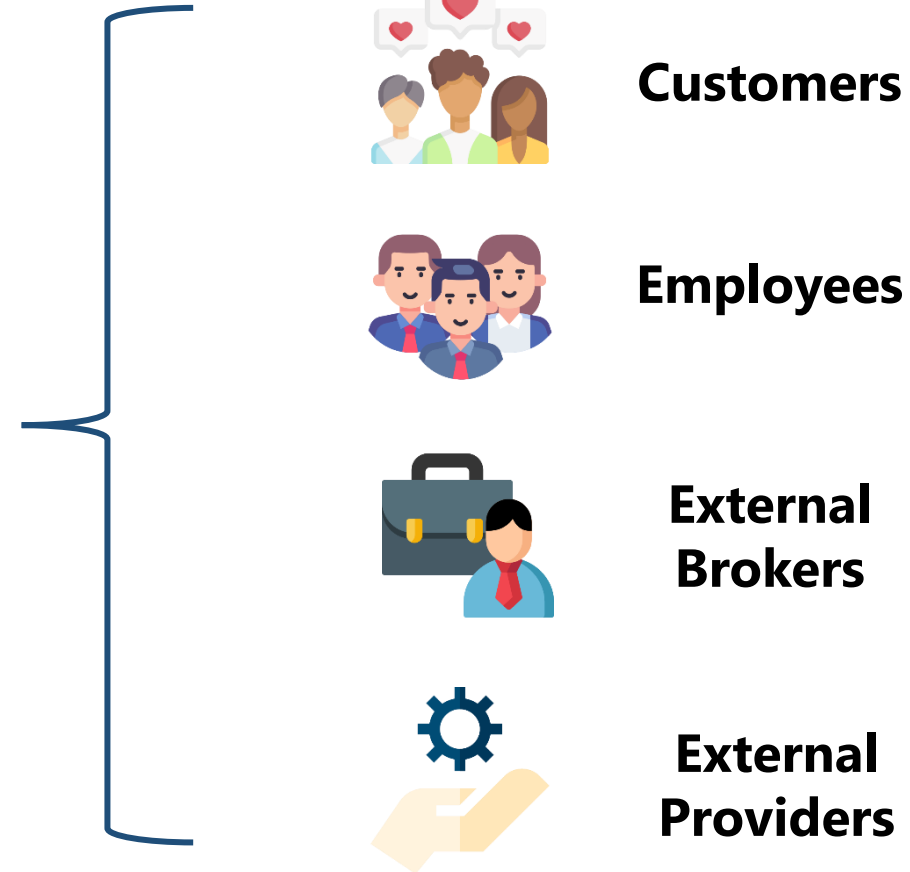
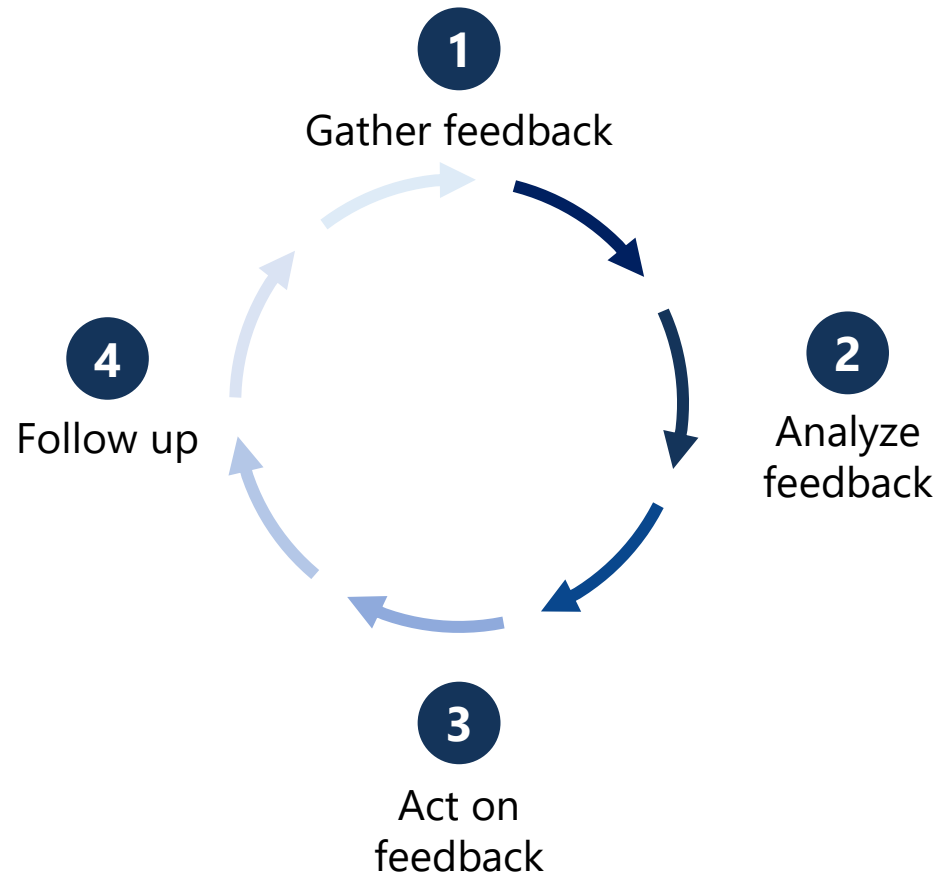




These initiatives (new model) will be run **in parallel** with the old model to **minimize the disruption** during the implementation



Always Improving: Continuous feedback loop to ensure smooth transition to new model

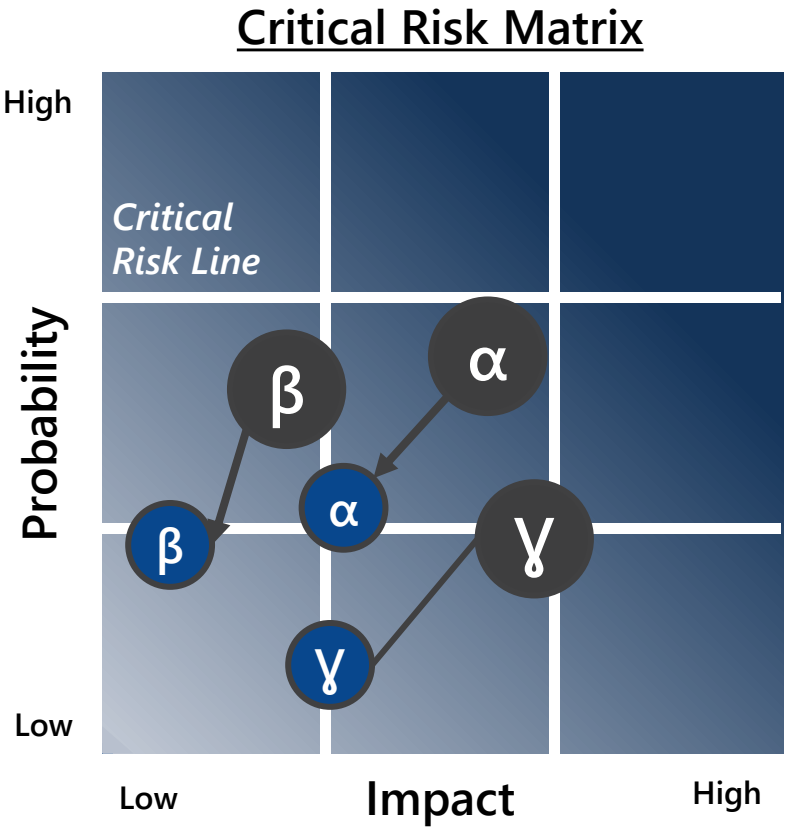


Implementation Timeline

Our strategies are highly feasible, and can be rapidly rolled out for immediate implementation

	2Q2022	3Q2022	4Q2022	2023 and beyond
Announcement of the new Agile model & team re-organization				
Assess				
(1) <u>Readiness</u> : Conduct the readiness assessment				
(2) <u>Capability</u> : Gather information and engage with certification provider				
(2) <u>Capability</u> : Launch of certification programme				
(3) <u>Infrastructure</u> : Engage with tools provider				
(3) <u>Infrastructure</u> : Tools integration with internal systems				
Adapt				
(1) Launch of onboarding programme				
(2) Introduction of Chief Disruption Officer				
(3) Upskilling & Career Mobility				
Always Improving				
Prepare and launch some feedback channels				
Continuous review and update				

With proper mitigations, Gjensidige can keep risks in check to achieve long-term success



	Risk	Mitigation
α	Resistance from employees: Employees do not want to embrace the new method of work	Align their incentives (e.g., annual bonus pool) with KPIs attached to the success of new Agile framework
β	Operational integration risk: Clash in the business operations process due to confusion	Ensure proper planning and prepare for contingency plan, in case normal business operations is disrupted
γ	Agile Burnout: Due to the faster pace of work, employees become exhausted & inefficient	i) Plan sprints effectively (e.g., if teams are struggling, consider extending or splitting it into smaller sprints) ii) Boosts communication within team

Our 2-part proposal addresses the 2 key questions, furthering adoption of Agile in Gjensidige to enhance customer satisfaction and facilitate swift innovation



Issue

Gjensidige would like to **further its adoption of Agile in its internal organization** and processes to continue generating positive business outcomes in the future



Questions

1. How can Gjensidige adjust its customer engagement framework to **maximize customer satisfaction**?

2. How can Gjensidige **reduce its time to market** for products it plans to roll out?



Strategy

Standardized ID and Segment Allocation (SISA) + Customer-centric Agile framework



Impact



5Y Revenue CAGR
11.1%



Customer Satisfaction
+30%



Execution Speed
5-10x Increase

VINNE 
Consulting

for


Gjensidige

Appendices after this page



Platform to attract and drive conversion to future customers



Pulse by Prudential: Freemium app which also offers D2C low ticket policies

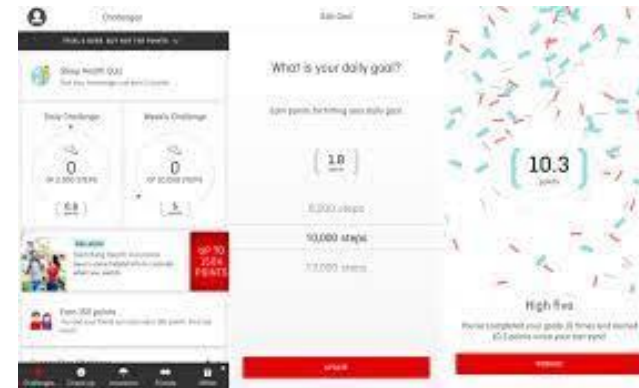


Emma by AXA: Mix of free for all and members only health and lifestyle services



Ping An Good Doctor: One-stop-shop providing services across the care continuum

Members-only gamified rewards program to drive loyalty and cross-sell



Gamified rewards program to improve customers' health and deepen wallet share

Business Implications and Applications of Agile

Case Study: Emma by AXA is a digital ecosystem combining insurance e-servicing, health and wellness services and a virtual concierge

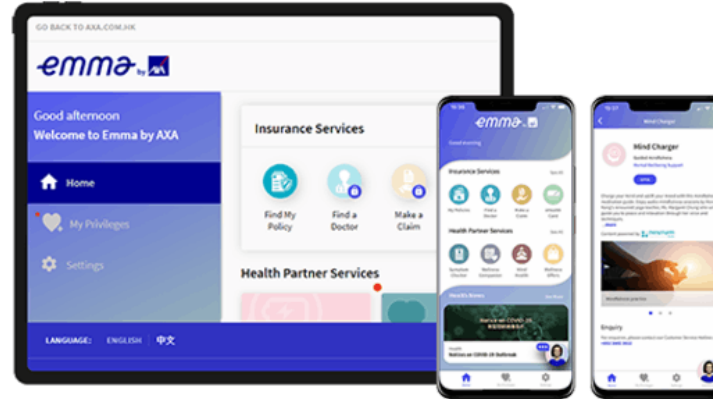


Digital ecosystem launched in May 2019



Anchor Feature: Chatbot for insurance and health services enquiry

Other Services



Mind Charger: Audio clips and quick reads on mental wellbeing topics

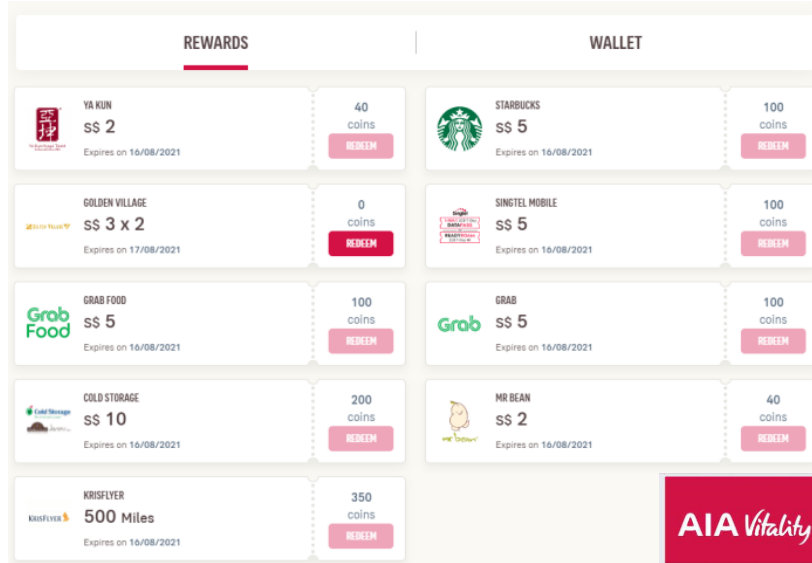
Symptom Checker: AI-driven chatbot powered by sensely

Physical wellness support services

Success

c. 360k downloads

35% users new to AXA



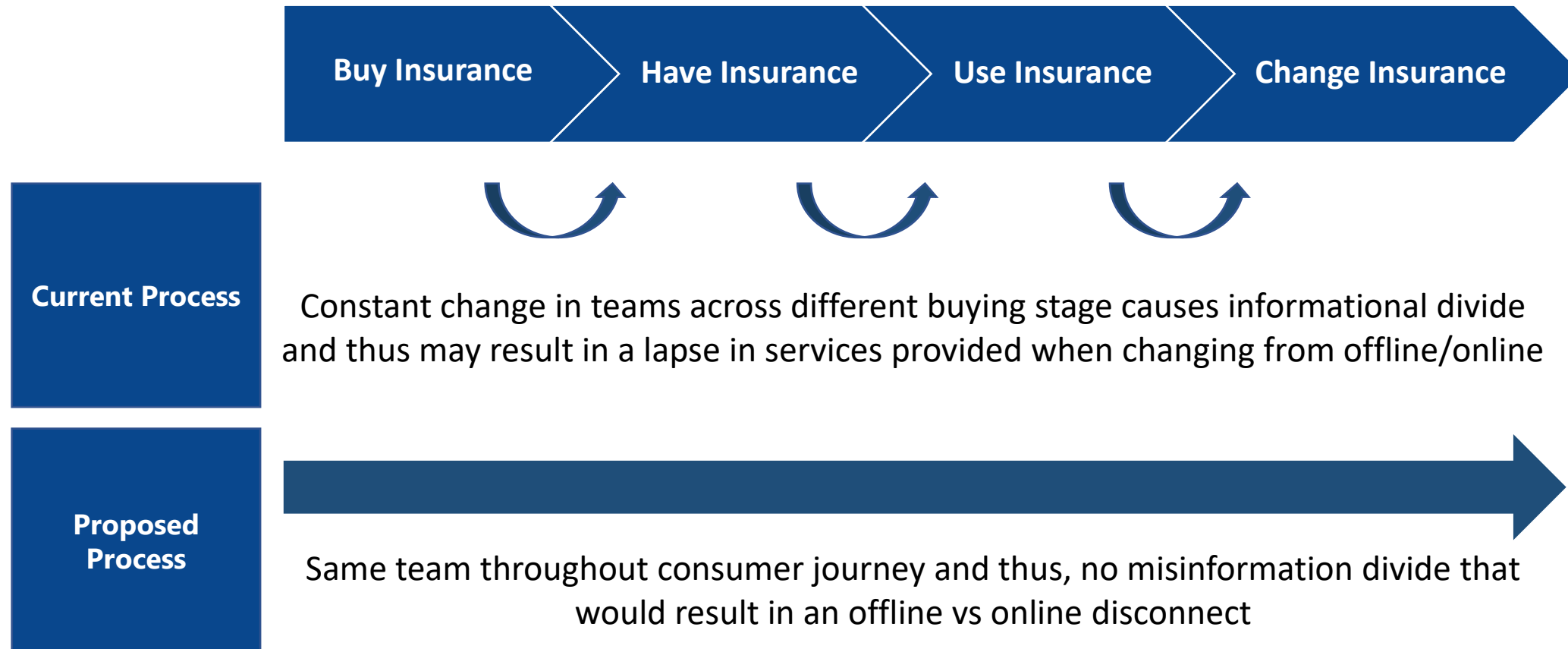
Key Features

- Tired point systems allowing members to earn points
- Accrue points by completing health assessments
- Accrue points by syncing wearables
- Redeem Rewards

Success

800k
Workouts per day

>1.7M
Members across markets



Proposed Customer-Centric Agile Frameworks

The squad roles will create a multi-disciplinary team, offering end-to-end service for their specific customer segment

Effect Owner

- Prioritize the team's tasks
- Ensure goal achievement for business and technology
- Approve launch / production
- Will be part of the management group Market and customer experiences

Tech & Analytics

- **Campaign Analyst:**
 - Technical development, implementation of outbound and inbound campaigns
 - Monitor and optimize activities / processes
 - Organized in Analytics and Data
- **Digital Editor:**
 - Optimize and update websites and contact points to achieve business goals
 - Create content and distribute in customer journeys
 - Organized in Customer Journey and Engagement

Claims Specialists

- Assist in processing of claims
- Receive customer feedback and enable continuous development
- Test and implement innovative new product ideas

Product Experts

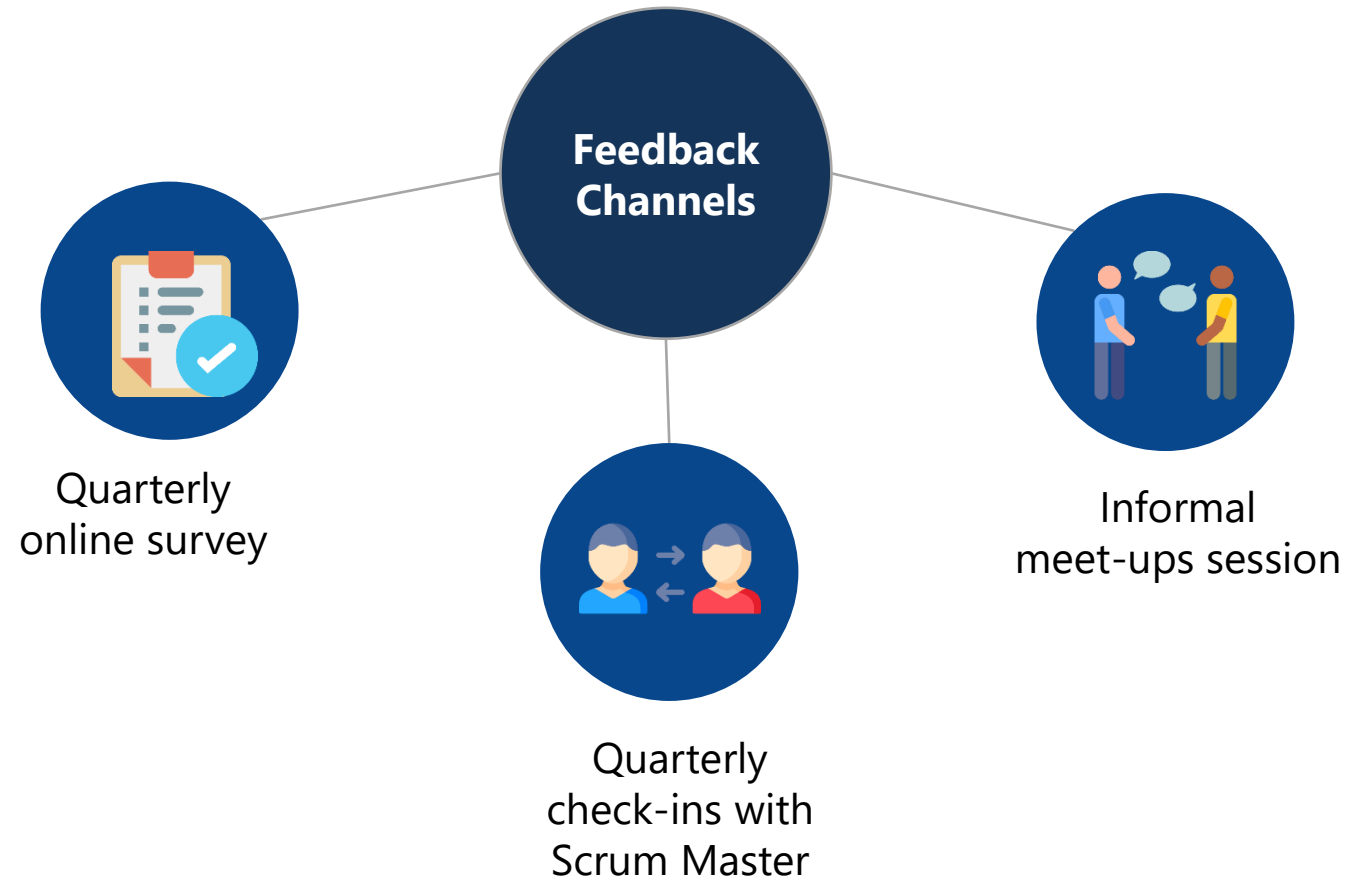
- Address customer concerns
- Provide product recommendations, develop portfolios
- Receive customer feedback and enable continuous development
- Test and implement innovative new product ideas



In addition, each customer is paired to a **Customer Journey Expert**, who manages the customer across channels for their entire lifecycle with Gjensidige. This expert will champion customers' needs while consulting with the appropriate squad to provide the best service.



- All employees at headquarters were put on “mobility,” effectively meaning they were without a job
- Everyone was requested to reapply for a position in the new organization
- This selection process was intense, with a higher weighting for culture and mind-sets than knowledge or experience
- Nearly 40% are in a different (and higher) position to the job they were in previously



Description

This tool measures organizational readiness to implement evidence-based practices in clinical settings. The [Organizational Readiness to Change Assessment \(ORCA\) instrument](#) consists of three major scales that measure:

- strength of the evidence for the proposed change/innovation;
- quality of the organizational context to support the practice change; and
- organizational capacity to facilitate the change.

The ORCA tool was developed from the Promoting Action on Research Implementation in Health Services (PARIHS) framework, a theoretical model to guide implementation of evidence-based interventions. The ORCA instrument operationalizes the constructs defined in the PARIHS framework.

The tool consists of 77 items, with subscales, grouped according to the main areas of the PARIHS framework:

- Evidence: the nature and strength of the evidence and its potential for implementation (4 subscales)
- Context: the environment or setting in which the proposed change is to be implemented (6 subscales)
- Facilitation: capacity or types of support needed to help people change their attitudes, behaviours, skills and ways of thinking and working (9 subscales)

Steps for Using Method/Tool

The Organizational Readiness to Change Assessment (ORCA) tool consists of 77 items in the following scales:

1. Evidence Assessment:

- Amount of discord within the practice team about evidence (the extent to which a respondent sees colleagues concluding a weaker or stronger evidence base than the respondent)
- Research evidence
- Clinical experience
- Patient preferences

2. Context Assessment:

- Senior leadership culture
- Staff culture
- Leadership behaviour
- Measurement (leadership feedback)
- Opinion leaders
- General resources

3. Facilitation Assessment (to assess the organization's capacity for internal facilitation to support change):

- Senior leaders practices
- Champion characteristics
- Leadership implementation roles
- Implementation team roles
- Implementation plan
- Project communication
- Project progress tracking
- Project resources and context
- Project evaluation

Premiums Forecasted with and without Agile implementation

Organic

Income Statement

For the Fiscal Period Ending

Currency	2022E NOK	2023E NOK	2024E NOK	2025E NOK	2026E NOK
Premiums and Annuity Rev.	32,027.57	33,713.50	35,488.18	37,356.28	39,322.71
	4.10%	3.20%	3.20%	3.20%	3.20%
No. Customers	2.082	2.149	2.217	2.288	2.362
Premium per customer	15,383.08	15,690.74	16,004.56	16,324.65	16,651.14
	2.00%	2.00%	2.00%	2.00%	2.00%

With Agile

Income Statement

For the Fiscal Period Ending

Currency	2022E NOK	2023E NOK	2024E NOK	2025E NOK	2026E NOK
Premiums and Annuity Rev.	34,243.04	38,545.33	43,388.17	48,839.45	54,975.64
	6.10%	5.20%	5.20%	5.20%	5.20%
No. Customers	2.122	2.232	2.348	2.471	2.599
Premium per customer	16,137.15	17,266.75	18,475.42	19,768.70	21,152.51
	7.00%	7.00%	7.00%	7.00%	7.00%

Key Assumptions

- Cross selling of products leading to higher premiums per customer
- Better customer service resulting in more market share and thus higher no. customers

Implementation Cost Breakdown

<i>in NOK, otherwise stated</i>		
Number of employees	3,700	
Cost of assessment/employee	500	Based on PMI
Cost of readiness assessments	1,850,000	
Cost of certification/employee	3,500	Based on Scrum Alliance
% not yet certified	90%	
Cost of certifications	11,655,000	
Annual CRM cost/user	15,600	Based on Salesforce Enterprise
Sales & Marketing team	20%	
Annual Cost of CRM Subscription	11,544,000	
Annual Collaboration Tools cost/user	6,000	Based on Slack Enterprise
Annual Cost of Collaboration Tools Subscription	22,200,000	
Annual Salary of Chief Disruption Officer	3,000,000	Pegged to other senior executives salary in Annual Report
Cost of Onboarding Program	200,000	
Cost of certification/employee	1,000	Average cost of Coursera certification
% participation	20%	
Cost of upskilling	740,000	
Other Costs	500,000	
Total Implementation Cost (NOKm)	52	