Insurance Innovation Checklist

Innovation is universally challenging, especially when so many are expected to innovate without knowing how. This Life Design Sprints checklist includes tips and tricks on how teams can prepare to be as effective as possible when introducing a new way of thinking.

GET READY WITH PRE-SPRINT WORK

People can feel uncomfortable when they don't know what to expect. Preparation is a big part to overcoming resistance. Following these steps will get your team ready for the sprint:

☐ **GATHER BACKGROUND:** Early on, work to understand the problem you hope to solve. Identify the impact the problem has on your customers and/or your business, who it affects specifically, any past attempts at solving it, and what metrics should be used to measure results.

☐ **ALIGN AROUND A PURPOSE:** Agree on the mission and purpose of the design sprint. Early in the process it should be clear what everyone is getting together to solve and why.

TIP: A pre-sprint survey lets you see where everyone's head is relative to the topic. Share the information for full transparency.

☐ **SET EXPECTATIONS:** Priming participants with what to expect lets people start thinking about the objective and familiarize themselves with the basics of design sprint methodology.

DECIDE WHO TO INVITE

Identifying and engaging a productively diverse group of stakeholders can be daunting. Follow these steps to help select the right participants.

☐ **INVITE THE RIGHT PEOPLE:** Once you've defined the problem, you next need to identify job roles impacted by it or knowledgeable about it. The roles should be diverse and across all dimensions, including underwriting, claims, IT, administration, and digital distribution.

☐ **SELECT BACKUPS:** Identify one person and a backup for each role. These people should have a strong line of sight into their business areas and they should be able to articulate how their team functions and how it would be involved in or affected by a solution.

☐ **RECOGNIZE THE DECISION MAKER:** Often this person is the ultimate project owner, the sponsor, or the champion who'll lead the project. The one who will make decisions on behalf of the business to keep the project moving following the sprint.

MANAGE INTERPERSONAL DYNAMICS

Everyone's opinions and contributions are equal in a Life Design Sprint. The only exception is the decider has the final say. Here are four ways to handle the interpersonal dynamics you may encounter.

☐ **DEFINE EVERYONE'S ROLES IN ADVANCE:** Invite each participant, including the senior leader, to fill a distinct role and contribute their expertise from the context of that role.

☐ **BEWARE OF THE HIPPO (HIGHEST PAID PERSON'S OPINION):** A senior leader can provide a cross-functional perspective and crucial support for a fledgling project. In some cases though, you could miss out on opportunities to benefit from the group's collective knowledge if a HiPPO is too dominant. If concerned, reach out to your facilitator for help navigating the best approach.

☐ **NO NAYSAYERS:** Understand if a naysayer's pushback against a design sprint is rational, personal, or defensive. If the individual cannot contribute to productive disagreements and constructive collaborations, you may choose to run the sprint without them.

TIP: It's best to include diverse viewpoints, provided everyone is interested in solving the problem.

☐ **SET UP A SAFE ENVIRONMENT:** Recognize that individuals may feel exposed. Set expectations and work to create a safe environment in which people can both share their expertise and ask questions when they don't have the answers.

FIND A TIME ON THE CALENDAR

Finding a free week on everyone's calendar can be an obstacle to scheduling a design sprint. Follow these tips to avoid cancellations.

☐ **RECOGNIZE THE VALUE OF FOCUS:** Giving people time to come together to dissect an important business problem without having to multitask has the potential for outsized reward. If necessary, you can work with your facilitator to shorten the sprint. Sprints are about quality over quantity.

☐ **COMMIT TO A QUORUM:** You'll know if the show can go on in the absence of a participant. And it doesn't work to have someone call in remotely. Everyone has to be in the room, so remember your backups!

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ACCEPT COMPANY HISTORY

If a similar project has failed at the company, be sure to share your insight with your facilitator.

☐ **KNOW YOUR HISTORY:** Understand the context and depth of any negative perceptions around a business and address them head-on. This understanding will help ensure the solution coming out of the design sprint that appears similar will be given a chance based on its own merits.

☐ **DON'T REPEAT THE PAST:** It may be tempting to tackle a problem that's simply too charged, risky, or political. It's often best to choose a different but equally valuable problem that doesn't come with historical or emotional baggage.

ELIMINATE DISTRACTIONS

People showing up physically but not mentally can be an obstacle.

☐ **AGREE ON NORMS:** It's best if the facilitator sets norms of participation in advance and at the beginning of the sprint: no phones, no computers, no calls, and no side conversations.

☐ **GET UP AND COME TOGETHER:** Set expectations that participants will work in non-traditional ways, such as getting out of their chairs and working in clusters near whiteboards. The result is greater engagement.

PROBLEM AUDIT: WHEN NOT TO SPRINT

Some types of problems are not right for a design sprint: they lack a business case; don't align with the company's mission; or stand apart from the normal flow of operations.

☐ **ASK YOURSELF: IS THIS THE RIGHT PROBLEM?** Work with the sprint facilitator in advance to articulate a problem statement that reflects an unmet need in the market, something that multiple customers are experiencing and will pay your company to solve.

OVERCOME DOUBTS

Skeptical stakeholders can be turned around by outlining the underlying purpose of a design sprint without buzzwords or unrealistic expectations.

☐ **EXPLAIN THE VALUE:** Bringing together a group of motivated individuals, diverse in their talents but aligned in their mission, and then having a trained facilitator lead them through a single problem delivers the most benefits and progress in the least time.

☐ **DON'T OVERPROMISE:** A Life Design Sprint reflects best practices from multiple fields including cognitive science, consumer-centric design, and lean methodologies. It's not magic; it's a marriage of focus and facilitation.

☐ **OVERCOME INERTIA:** When a project has languished due to early-stage, a Life Design Sprint can help identify what needs to be done and clarify the expected benefits, allowing people to know what to do and why they're doing it.

Brainstorming falling short?

Life Design Sprints break down barriers for immediate impact. Learn how they accelerate innovation in life insurance.

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