Luke Minshall, Managing Director of Arimo Consulting Ltd was tasked to manage a cultural change programme for Norwich Union, the UK’s largest insurer with around 12 percent of the life insurance market and over 6 million customers.

Background In May 2000, Norwich Union introduced a new service provider philosophy to the general insurance business. This involved a major cultural shift in recognising and valuing each individual employee as being key to achieving high performance. The new measure of capability was to be switched away from the organisational competency framework and in place adopt a strengths-based approach to recruitment and selection.

The Challenge One of the central customer-facing roles within Norwich Union General Insurance is claims adviser. Norwich Union employs 2,500 claims advisors who are responsible for helping the customer through the process surrounding insurance claims, providing support and understanding as needed, giving advice on cover and arranging any necessary repairs or replacements for customers. Often, the role requires sensitivity and tact, as, for the customer, initiating a claim – whether it is the result of a car accident, robbery or loss – can often be a stressful experience. It is a customer-facing role and advisors deal with customers’ real-life, real-time needs every day of the week. This puts them in a prime position to promote customer loyalty and customer satisfaction, and in this way to become an important profit-generating part of the business. To this end, Norwich Union recognized that high-performing claims advisers could become a key differentiator for the business within the insurance market. Claims advisers have a pivotal role to play in adding value to relationships and there was no better place to start in terms of developing a customer-centric culture.

Measure The first task was to identify the strengths required to be a high performing claims adviser. Simultaneously, the project needed to ensure that those strengths were closely aligned with the organisation’s philosophy of being “a service provider with insurance at our core and care at our heart.”

Once the strengths were clearly identified, a strengths-based environment could be established through an effective, strengths-based attraction and selection process.

Think Central to creating high performing claims advisers was the emerging awareness of the power of strengths-based organisations. This approach was already being researched at the US based Gallup Institute. Arimo Consulting established a project team of academic and HR professionals from Norwich Union and the Centre for Applied Positive Psychology (CAPP), the world’s only membership body dedicated to building strengths-based organisations. CAPP brought insight to the project by referencing existing work that was already bridging the divide between the academic and commercial worlds so as to build strengths-based organisations that achieve “people at their best.” A key component in helping people be at their best is strengths-based psychology and the importance of focusing on people’s strengths. Strengths are defined by both CAPP and the Gallup Institute as “a pre-existing capacity for a particular way of behaving, thinking, or feeling that is authentic and energising to the user, and enables optimal functioning, development and performance.” So, by creating a strengths-based mind set with claims advisers, the organisation was able to begin the process of developing a culture of high-performance.

Build The research element of the programme identified the strengths that differentiate between high and low performing claims advisers. This was achieved by obtaining data from 6 UK based claims sites. The data were then used to develop bespoke strengths-based assessment processes for these roles. Training sessions were designed and run for the HR recruitment team in strengths-based interviewing and assessment and this included a manager toolkit to support the recruiting managers.
Operate  The impact of the strengths-based approach was measured both from the perspective of business performance and from the users’ perspective – including the managers who conducted the interviews and the applicants and hires who underwent them. The new strengths-based recruitment process resulted in positive feedback from both. Managers found it very useful in terms of discovering more about the candidate – what to listen for and what questions to ask in strengths-based interviewing. One manager reported: “I feel as though I’ve got to know this person better than I’ve ever known any candidate previously.” And they have also been able to identify candidates who did not have the required strengths. Another manager commented “I’ve rejected a candidate who had the relevant prior experience, and who on a competency-based interview would have got through. But they didn’t have the strengths needed for this role, and allow people to do more of what they do best – naturally. This is achieved by harnessing the uniqueness of people, valuing people for who they are, celebrating what they do best, rather than lamenting what they don’t do well (such as during the traditional annual appraisal), and matching people and roles, rather than expecting people to change.

External Perspective  The strengths-based approach was also illuminating from the candidate perspective. One candidate said: “The interview was one of the most interesting and enjoyable interviews I have ever had. I was just able to be myself.” And another was persuaded that this was not the right job for him: “About half way through the interview, I realised that the job wasn’t for me – I didn’t have the right strengths. And strangely enough, that was okay.”

The business results  From a business perspective, Norwich Union Insurance is now recruiting people who “are made for the job,” rather than people who “are able to do the job”. Research shows that the use of strengths can help facilitate the attainment of goals, build employee engagement, increase general wellbeing and vitality and drive competitive advantage. Focusing on strengths allows people to be at their best and to better achieve their goals, and for the organization this means increased performance and motivation. Results so far have been impressive – since implementing the strengths-based recruitment process, Norwich Union General Insurance has seen turnover figures halve. David Hope, Director of HR comments: “The outputs from this programme have injected energy into our transformational journey to become a high performing Global Financial Service organisation.”

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To discover how your organisation can develop a high performance culture visit www.arimo.co.uk

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