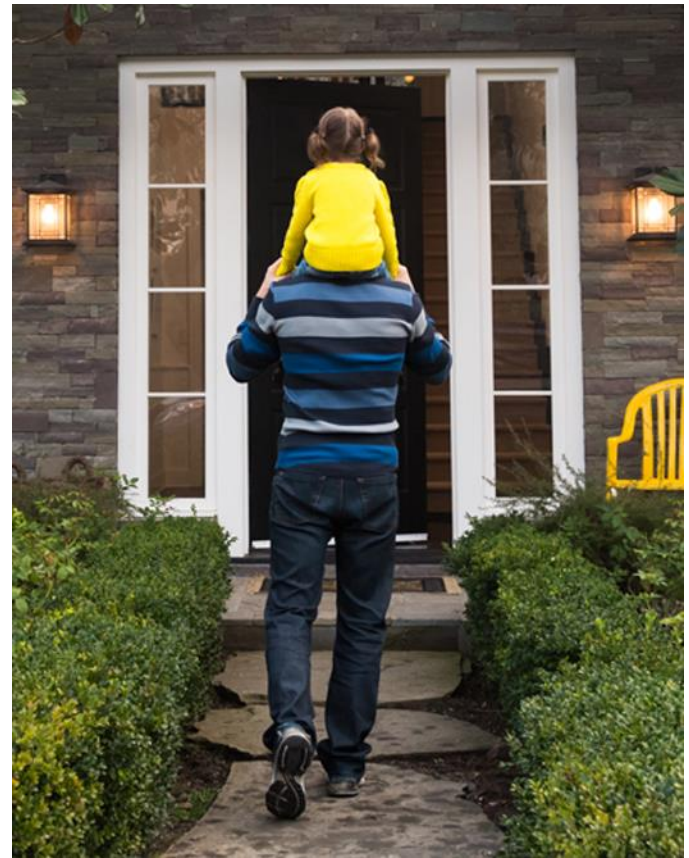




Measuring Insight & Innovation



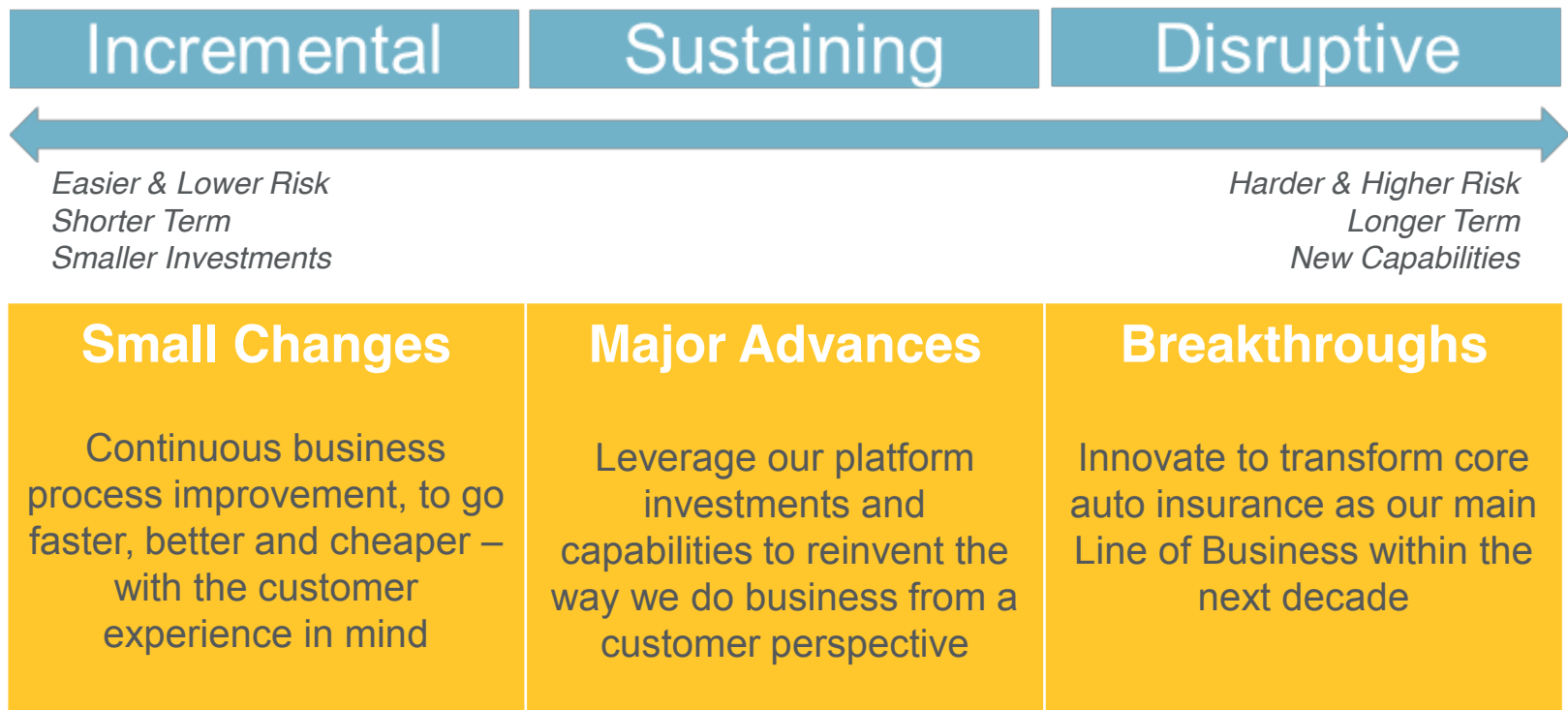
March 2016



Defining Innovation @ CSAA Insurance Group

Innovation at CSAA Insurance Group is the process of finding better, faster, and cheaper ways to improve service, creating outstanding member experiences (simple, proactive, personal), creating new products and services, and growing partnerships and revenue.

Innovation Continuum



Measuring Innovation @ CSAA Insurance Group

2015 Innovation Index – Employee Engagement Survey

Question Text	Total Favorable Score	CSAA IG Overall 2014	TW High Performance Norm
5 The company does a good job of encouraging the sharing of information and ideas across the organization.*	72	2	2
19 My immediate supervisor/manager encourages new ideas and new ways of doing things.	85	3*	12*
24 The company does a good job of recognizing individuals who provide breakthrough ideas.	75	8*	n/a
30 At the company, you can try new things in order to be innovative.*	71	3*	n/a
34 This organization is doing a good job of moving quickly from creating ideas to implementing them.	59	n/a	n/a
47 In my department, we collaborate to come up with innovative solutions.	83	3*	n/a
48 The company has established a climate where one can challenge our traditional ways of doing things.	73	5*	3*
50 At this company, we do an excellent job anticipating new products and services that our customers will value.	67	n/a	-1
51 Please indicate the extent to which you feel you can impact innovation at this company.	62	6*	n/a

★ Statistically Significant Difference (+)

★ Statistically Significant Difference (-)

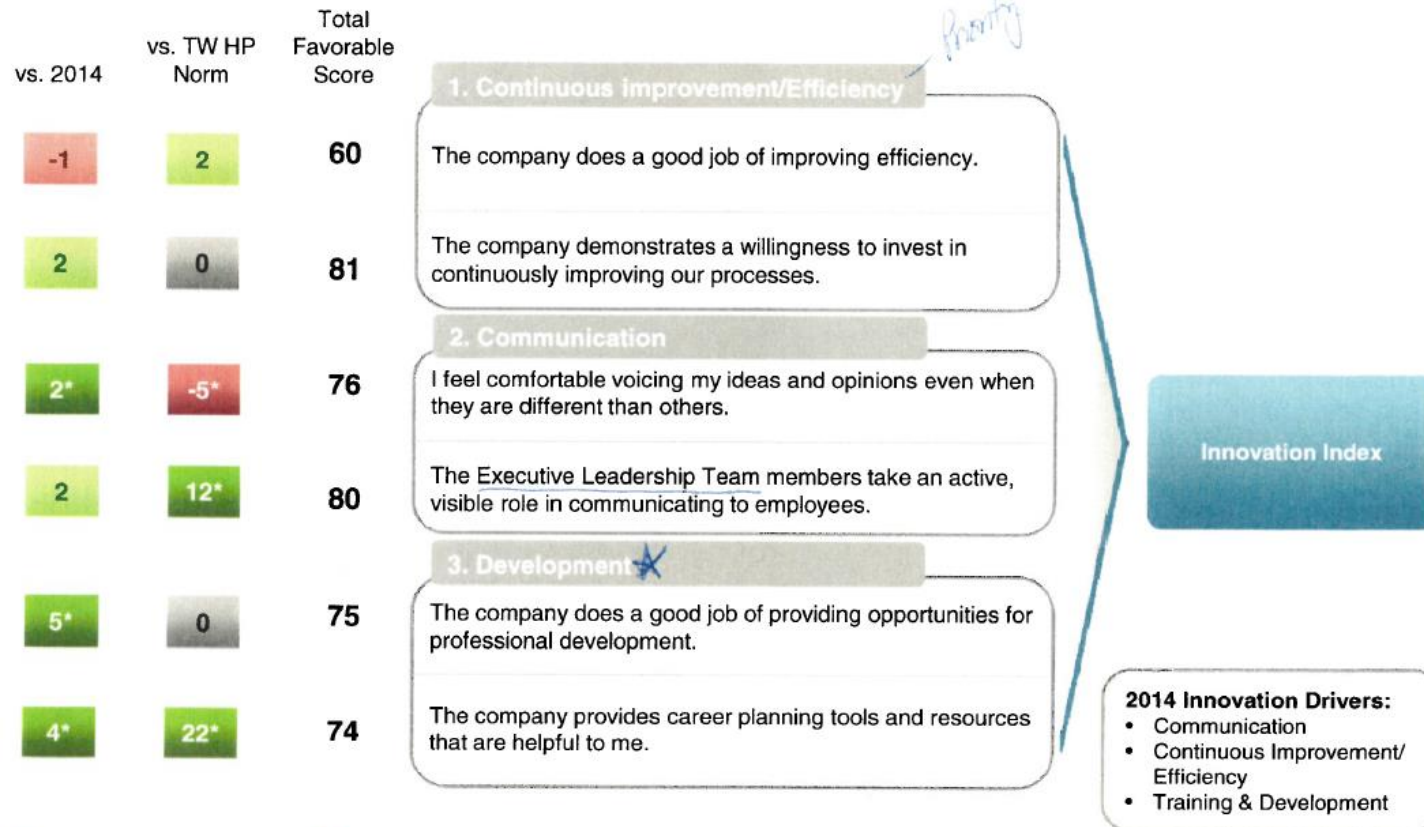
★ Key Driver Question



Measuring Innovation @ CSAA Insurance Group

2015 Innovation Index Driver Analysis – Employee Engagement Survey

Key Drivers of Innovation Index



★ Statistically Significant Difference (+) ☆ Statistically Significant Difference (-)



Defining Insight @ CSAA Insurance Group

Insight is a deep understanding of a person or thing that's the starting point for innovation. Insights can include:

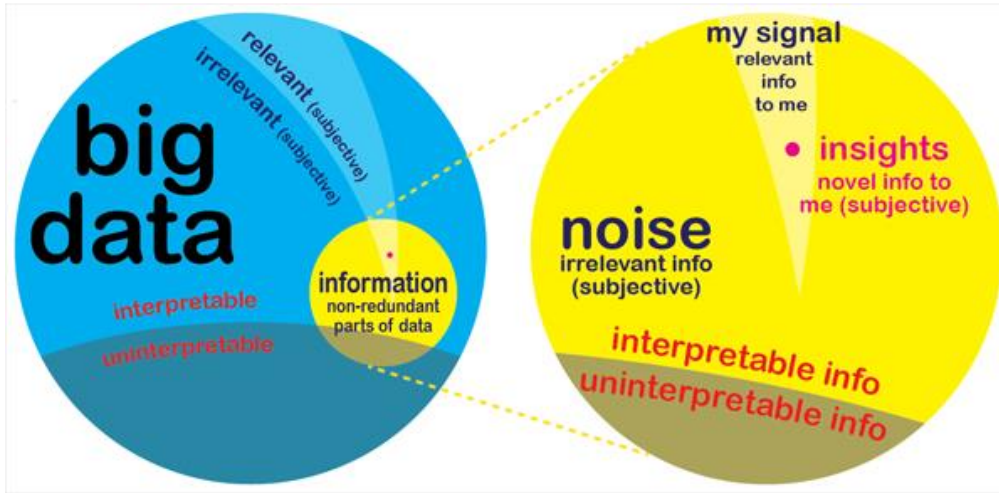
- Pain points
- Problems
- Needs
- Desires
- Workarounds
- Motivations
- Gaps
- Opportunities



Insight allows us to see a problem or situation in a different light

In delivering insurance that is simple, proactive and personal, **insight** allows us to better understand members and their needs. This, in turn, drives innovation. It leads to improved product and service design addressing these needs in a way that is both intuitive and accessible to our members.

The Path from Data to Innovation



DATA → INFORMATION → INSIGHT → IDEAS → INNOVATION



Measuring Insight

Draft Insight Index

- I have access to data and analytics that help me better understand our customers and their needs.
- I am able to use data and analytics to improve how I work.
- I can easily connect multiple sources of information in ways to help me see things in a different light.
- I am responsible for ideas and their implementation to improve operational performance.
- I receive the support and training necessary to improve my creative thinking skills.
- I seek opportunities to observe, or listen to, our members and/or internal customers to improve my understanding of their expectations of me.
- I have the freedom to challenge how we do things and ask how we could do them differently.
- I have the ability to connect with people in other departments to explore alternative solutions to problems.

Embed in Employee Engagement Survey, Baseline in 2016



Draft Insight Maturity Model

Level 4 - Predictive

Insight is democratized. Everyone is responsible for its generation. All employees have the skills and tools to innovate. Everyone has access to and truly understands how they can impact customer needs. Insight generation is a disciplined and standardized process across business channels. Qualitative judgement is balanced with quantitative tools and analytics. There is a fully unified analytics strategy in place, and with insight, enables top and bottom line growth.

Level 3 - Strategic

Tools and analytic practices are highly standardized within business units. The analytics strategy has created alignment around the core tools and analytics necessary to advance our business. Communities of practice have sprung up cross-department to explore common data and uncover key insights. Data visualizations and simple dashboards are commonplace, information is easily consumed. Insights are beginning to be used to improve processes, develop new products/services and enhance existing ones.

Level 2 - Proactive

Access to data is improving within lines of business. An analytics strategy is in place but is in the early stages of execution. Key tools and analytics have been identified but there is no alignment or agreement on the which tools will be key to driving customer insight going forward. Early efforts are underway to identify the key metrics, and contributions necessary to drive insight. Insight is being created within technical communities: data scientists and key analytic talent. Work has begun to consolidate data in a single source of truth for customer information.

Level 1- Reactive

Responsibility for the creation and use of insight is not clear, no standardized approach. It occurs, but it is generally randomized. Information and analytic tools are siloed within each business group. An integrated analytics strategy is not in place, or is non-operational. Very little cross-business dialogue or interaction occurs with respect to the use of data and information. Most employees do not know what data is available, or where or who to go to to acquire it. No single source of truth exists for customer/market information. Key insights are the purview of managers or executives. Access to innovation tools and/or training is lacking.

