

**Presentation to the 41<sup>st</sup> Annual Risk and Insurance  
Management Society, April 2003**

***Creative Leadership in Crisis***

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**Introduction**

**A. New World of Risk**

Risk, defined as uncertainty regarding loss, is constantly changing in our postindustrial age. We are moving to more and more of a service economy; intangibles are now estimated to account for over 30% of business net worth. According to Ernst and Young's Cap Gemini group, in 1997 corporate investment in intangibles, which include R&D, brand, reputation and training, surpassed for the first time the investment in physical plant and assets. They estimate this number as exceeding \$1 trillion in the US.

How are organizations and the risk managers challenged with protecting these assets working to keep up with the ever-expanding need for new ideas and new forms of asset protection? The answer is not found in the products and services currently offered by the insurance marketplace. Insurance has failed to keep up with the new exposures, new assets and new risks that every company in this economy is facing.

**New Frontiers of Risk**

In this geopolitical context the answer lies not in machines, existing systems or off-the-shelf insurance (which will omit such critical assets as non-owned consultancy networks, the value of goodwill, service delivery processes or the availability of a supplier to deliver "just in time"). The solution, which is good news for Risk Managers, is that the answer lies in the undiscovered and the unknown. We are at new frontiers in identifying, managing, assuming and transferring risk. It is time for Risk Managers to take the mantle of leadership and join the Creative Class. As we know, insurance has become unreliable, uncollectable and inconsistent. We are challenged to create new methods for understanding and identifying risk and for new Risk Management processes.

## **Innovation as a Discipline**

What is Innovation? Simply defined, it is *Business Creativity* that contributes to organizational value. Innovation itself involves risk. There must be a reason to look at change, to upset the apple cart. The impetus can vary from proactive concerns regarding competitive positioning to fears about survival. Companies that have clearly designated heads of innovation now include Air Products, Dates-Ohmeda, Cargill and Bristol-Meyers-Squibb. These positions maintain responsibility for managing the intangible assets of knowledge and creating a corporate culture of innovation and new product development.

**As a Risk Management consultant and Innovation leadership coach, I organized this talk so we in the Risk Management community could examine:**

- How does innovation occur?
- How does crisis create innovation through the need for creativity and renewal?
- How can innovation avert crisis?
- What are the tools that we can teach risk managers to be aggressively creative to see the vistas that can challenge their organizations?
- How do we value and protect intangible assets?

## **Business Insurance Query**

To begin, I contacted *Business Insurance* and Paul Winston, editor, was kind enough to post our query on their on-line forum. Our question was posed as follows:

The views of Business Insurance readers are being sought as part of a survey that will be presented during a session at the Risk & Insurance Management Society Inc.'s annual meeting in Chicago. The survey is seeking examples of creative solutions to risk management and crisis challenges. Results will be discussed during Session RM 206: Creative Leadership in Crisis, which is scheduled for Thursday, April 10. To participate in the survey and share your experiences, please visit the Online Forum area of the Business Insurance Web site. Participants will be asked to share their response to the following: "Please share an innovation or creative leadership solution that you, your organization or client designed in response to a risk management or crisis challenge."

The answers were few, and in many ways telling, that we in this industry have not been exercising our creative muscles. We tend to allow boxed insurance products to create our work and our Risk Management methods.

First, let's look at a summary, of the responses and dialogue:

*"In many ways, the best crisis leaders are those who manage their operations to avoid crisis. The keys to good luck are often sound planning and preparation. Our adrenalin might flow more feverishly in crisis, but crisis is not the best test of crisis leadership"*

*“In response to a client’s failing to return leased equipment in remote parts of Europe, a new approach to insurance using the client’s named was created”*

*“The creation of OIL Insurance Ltd. and Energy Insurance Ltd. To serve the needs of the Energy, Utility and Chemical industries are prime examples of leadership in crisis circumstances”*

and my favorite:

*“I agree we must avoid the crisis in the first place, with an ever increasing workforce that is 2<sup>nd</sup> generation of an” I don’t care” attitude. Crisis leadership is very important, but we need to understand that the fuzzy logic stuff does not help you when you are on a witness stand, we operate on a basis of” let’s keep ourselves and our customers out of the newspapers”. Jane, the words chaos and managed don’t belong in the same sentence.”*

And from our RIMS query:

*“During the recent threat level-Orange situation, our company planned and held a management retreat for 180 of our senior staff. We created a contingency plan in the event there was a problem because on September 11, 2001, we had a number of people scattered across the country and Canada and we spent a lot of time and effort getting them home to the safety of their families”*

**These responses highlight the need for new Risk Management responses as well as the confusion over the leadership requirements and agility needed in a chaotic situation.**

### **I. Crisis Response: Innovation in Response to Crisis**

Interestingly, two of the examples I located to illustrate new ideas born in crisis or challenge are related to the auto body repair industry.

#### **Progressive Insurance Company**

Progressive Insurance Company came up with some amazingly innovative ways to make car repairs more palatable. These include:

- Drop your car off and Progressive finds you a body shop, or uses their own
- The paperwork is streamlined
- They give you a rental car
- They give you a big box with all of the personal belongings in your car to transfer to your rental
- Progressive certifies the repair
- You are beeped with an electronic pager when the car is repaired

Progressive made a solid business case for this new practice: They believe for every dollar spent, they will save seven dollars in costs and become a customer service leader.

## **Akzo-Nobel**

Akzo-Nobel, a large Dutch conglomerate faced a significant challenge in its automotive paint unit when oil prices jumped in the 1970's. The problem was that auto body shops were losing business because customers were not driving and thus had a decrease in the number of accidents. In response, the company, to support its high-end, European import, Sikkens paint line:

- Developed a consultancy approach to its business
- Instead of simply selling paint, body shops were brought on as supply chain “partners”
- Programs were introduced to teach marketing and new business development as well as significant training and business management education for the shop owners
- The innovative idea of making business services a central element of the Sikkens approach gave Akzo a competitive advantage to which the rest of the industry has struggled to catch up.

## **Eli Lilly**

This pharmaceutical firm was in trouble in 2000 due to the loss of patent extension on the anti-depressant Prozac. The effect was significant: a \$36.8 billion loss in market capitalization. Eli Lilly's CEO took a brave and bold step of leadership:

- R&D budget was increased by 30%
- 700 new scientists were brought in
- New drug development was focused on products exceeding a \$500 million market opportunity
- Lilly is now chock full of promising new drugs, which are expected to easily make up the Prozac margins.
- The company's stock has begun to recover

## **II. Crisis Avoidance: Innovation to Avert Crisis**

Finding the stories of the averted crisis are more difficult to unearth because they may be unexciting. The fire, the company downfall, the death of a worker never occurred because an innovative risk control or company strategy was put into place. Here are some great examples:

### **Alcoa**

Alcoa once had worker injury rates well exceeding multiples of the national average. This safety dilemma was viewed as an opportunity to reshape the company. Beginning in 1987 they began:

- Emphasizing divisional measurement of safety
- Applying management pressure and attention to the reduction of accidents
- Developing measurement tools that provided this information
- Ultimately reducing injuries to 1/20<sup>th</sup> of the national average which tracked with the companies significant increase in profitability and esteem
- The company grew in 1999 to over \$29.9 million in market capitalization

Dupont shares similar stories in safety awareness and worker injury reduction accompanied by major quality improvements and company expansion.

## **Shell Oil**

The oil companies are interestingly credited with inventing scenario planning. Shell is often held as the great example of the need for innovative, strategy planning.

- In 1971 they identified their great exposure to OPEC pricing
- They responded by planning for this “unbelievable” possibility
- When the crisis came in the mid 70s they had reserves available to absorb the pricing shocks
- They moved to become the number 2 company, up from number 7

## **III. Crisis Recovery: Innovation to Recover from Crisis**

There are numerous stories of companies, especially small businesses, that have not recovered from the devastation of September 11<sup>th</sup>. Eight years ago when I worked with renowned, Dr. Larry Barton author of *Crisis in Organizations*, many in Risk Management were unfamiliar with Crisis or Disaster Recovery. It is now clearly part of best practices in Risk Management.

## **Marsh, Inc.**

All of us in this industry were directly affected by or intimately familiar with the crisis and disaster faced by Marsh and their group of companies on September 11<sup>th</sup>. I myself was in a New York area meeting with a Marsh NY account team on September 11<sup>th</sup> and lived through this event. Jeffrey Greenberg, Marsh’s President, wrote an eloquent and personal story of managing the firm through these trying times. I would like to point out some of the lessons and innovative responses he cites in his well-known article from *Harvard Business Review*:

- Marsh placed their employee and dependent needs first. Significant funds were invested in communications, employee benefits and counseling services.
- Management remained present and calm and at the same time invited divergent information from many sources within the operation.
- A full command center was immediately established during the loss.
- Communication was clear and controlled with daily announcements and web site updates. The press was not given interviews outside of these systems.
- The only press interview later given was to the Wall Street Journal.
- Marsh decided not to simply recover operational systems, but to take the opportunity to improve the technology that had been lost.
- Marsh’s MMC Capital division even introduced a new product to its Risk Management customers as they sponsored financing for Axis Specialty.

It is amazing the goodwill that Marsh generated as well as their ability to continue to serve clients and create innovative solutions that added value.

## **Singapore Airlines**

Singapore Airlines is a company that is renowned for its investment in employee training and development. Its training expenditures are over ten times more than that of its US competitors. In October, 2000 the airline suffered a devastating deadly crash. Their innovative crisis response included:

- Immediately offering victims' families \$25,000 for expense assistance
- Assuming responsibility for pilot error and offering \$400,000-five times the legal requirement, to families

With its proactive generosity, it thus protected its reputation as a leader in the industry.

## **Johnson and Johnson**

The Tylenol tampering case is an oft-cited innovative response to crisis and was one of the responses I received on the Business Insurance poll. Many risk managers know the story. In short:

- Johnson and Johnson immediately took all product off the shelf, at considerable cost exceeding \$100 million
- An innovative press strategy group worked on media relations round the clock resulting in over 125,000 press clippings and major TV appearances
- New product tampering seals (an innovative idea) were introduced almost immediately

The company and brand have easily recovered the more than \$500 million in costs these responses required.

## **IV. Risk Management Practices that Support Agile Recovery and Innovative Futures**

Your job as a risk manager is to “**Get on Top of the Box**” as we like to say. How do you plan for the unexpected and unintended event?:

1. **Scenario Planning**-Use this form of visioning to think up near impossible events that could happen, such as losing the World Trade Center. In light of the recent failures in corporate governance and the responding liability faced by Enron, Sunbeam and the like, testing, forecasting and thinking of unlikely futures indicates that we can no longer determine what is “unlikely” and now companies have legal requirements to chart these courses and plan for adaptive strategies.
2. **Risk Mapping**-Utilize Risk Measurement and the concepts of looking beyond the traditionally insured to look at market and external influences, strategic issues, corporate governance and planning and control issues, logistics, production and marketing issues, financial, legal and technology lists. The maps available are quite exhaustive and the real key to success is evaluating the significance of a potential event, that is the *frequency and severity* of a particular occurrence.

3. **Simulation Exercises**-Once you have found these wild ideas, practice them, run a drill, test your systems and see what you learn.
4. **Crisis Management Planning**-Then incorporate this knowledge into a simple, well laid out plan. Most important is responding to the intangibles, the communications, customer and employee reassurances and a place to organize your knowledge and press relations so you can be perceived as surviving and prospering in the midst of a challenging time
5. **Disaster Recovery Planning**-Plan for the recovery of physical assets, supply chain interruptions, worksite replacement. Leave the plan flexible enough to adapt to many circumstances and at the same time assure that critical assets are duplicated or separated such as customer contact data, systems and product design information and other intellectual property.
6. **Knowledge Management Systems**-Encourage the protection, duplication and collection of intellectual property. This critical asset can be the sole net worth of certain companies such as dot.coms and new start-ups or of sales persons with amazing customer relationships.

## **V. Leadership and Emotional Intelligence**

Individual leadership, which involves risk taking and encouraging others within your organization to take risk, generates a culture of measured risk as demonstrated by companies such as 3M, which “burns out” the mature business lines in search of the new moneymakers.

**Make your interactions within your organization dynamic, creative and innovative.**

**Our leadership training programs emphasize and teach the following skill sets, many of which I presented at RIMS National, 2000.**

1. Visioning and Clarity of Focus
2. Matching project priorities to Vision
3. Emotional Intelligence
4. Communication Skills
5. Managing Risk and Fear
6. Strength to make Decisions
7. Motivational and Coaching Skills
8. Team Management Skills including Facilitation
9. Matching Leadership Styles with Team Styles
10. Ability to Enable Team Processes

*“Authentic leaders have absorbed the fundamental fact of existence—that you can’t get around life’s inherent contradictions. The leadership mind is spacious. It has ample room for the ambiguities of the world, for conflicting feelings and for feelings and contradictory ideas...I believe the central leadership attribute is the ability to manage polarity.”*

—Peter Kostenbaum as quoted in *Fast Company*, March 2000.

Now let's talk about how you work on the edge of the conventional to better serve and protect your organizational assets.

## **VI. Innovative Practices**

As referred to above, 3M “burns out” its older products. David Hurst, author of *Crisis and Renewal* says of 3M: “Far from making the company’s business fire-resistant, its reliance on crisis seems to make them fire-dependent!” They seek out change and renewal. As too does GE, known for its world-renowned “black belt” leadership-training program, which requires internal certification in leadership skills that include risk assessment processes. This program is supported by significant investments in training and development. GE also created measurement practices demanding that each business unit claim the number 1 or 2 spot in its specific industry. These methods create change, crisis and renewal.

- **Advanced Brainstorming**-Accelerating the creation of ideas with a specific focus on value creation for the organization.
- **Facilitation that respects Divergence**-When given a new idea work on changing your response from, “That will never work,” to “That is an interesting idea” and work on emotional intelligence to avoid a critical perception. This is the polarity referred to by Kastenbaum.
- **Improvisational Practices**-Managerial improvisation, of which we will provide you with a demonstration, improves participant’s skills in managing under dynamic and perhaps chaotic environments. It helps to teach managers to access intuitive choices and make quick, rational decisions. We use comedic actors to help teach this process.
- **Group Decision Making Processes**-Methodologies that assist in avoid “Group Think” and retaining the
- **Customer Insight and Feedback Loops**- Understanding your customer and knowing fully the nature of your customer interaction and the true and real needs your product or service matches.
- **Customer Ethnography Studies (Outside Looking In)**- Helps companies go beyond focus groups and get in the trenches with their customers through observation of your clients to uncover unmet and unarticulated needs, which allows you to develop leading edge customer solutions. ( These are opportunities that no one can consciously express. This process is keenly looking for work arounds or products applied in other than their original intent.)
- **Open Communication Systems**-These processes engage customers and employees to assist in the risk identification process and the request for quality solutions. The processes bring burgeoning issues to the forefront and are addressed until waiting for a crisis or disaster to happen such as the Firestone Tire recalls.



## **VII. The Risk Manager's Call to Action**

The number of uninsurable risks whether due to the capacity of the loss or the lack of an insurance market is growing dramatically. Don't MANAGE a set of menu driven risks that you have been assigned or find in your various checklists. Risk LEADERSHIP calls for setting your sights beyond the horizon of foreseeable events. The true definition of leadership is a combination of management skills, creative thinking and envisioning an unknown future.

To quote the author, Shira P. White who wrote, *New Ideas about New Ideas*:

*Creativity is not neat and orderly. It is not organized. It is difficult, if not impossible to measure. Flashes of brilliance can come from anywhere, triggered by anything. It takes a lot of guts to swim in a fluid environment, chock full of new stimuli, riddled with risk and uncertainty. It is hard when something so ephemeral is so important, but without innovation we are destined to stay where we are or even slip backwards.*

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*Innovation and Improvisation in Risk Management*

### **Innovation as a Core Value Driver**

Peter Drucker—the father of business strategy—said back in the '60s, “business has only two basic functions: marketing and innovation. Marketing and innovation produce results. All the rest are costs.” I’m not a marketer; but I know a lot about innovation. This is something that can happen at any time, in any business unit you can imagine. It is ***the harnessing of the creative impulse to build business value.***

### **Leadership = Managing + Imagination**

That sounds easy, right? The problem is, organizations and management procedures are constructed almost solely to deliver predictability and stability. Who wants new ideas in that context?? Interestingly, the difference between a leader and a manager is that a leader does not concern him/herself with the day-to-day quite as much; they look to the horizon, or perhaps a bit beyond the horizon, to *imagine* [see, there’s that creativity thing] what might lie ahead. They instill this imaginative spirit, this ability to handle just about anything, in their staff and in themselves. Ever met anyone like this? They get some huge problem dumped in their laps and just say, “okay, here’s what we’ve got to do...” They don’t panic, they don’t stick their head in the sand, and they don’t blame anybody. They get the job done.

### **The Agile Organization: Nokia’s Response to Crisis**

For the past several years I’ve been looking at *organizations* that do this, just like your favorite leader might. Nokia changes business models every couple decades. They started in forest products, then switched to consumer electronics, then to cell phones. They dumped an entire business model, scrapped it, every 30 years! This was a company that “bet the farm” on its own vision of a possible future: TV sets in every Finnish home, cell phones in everyone’s pocket. The company itself became very, very skilled at innovating: adapting to new market conditions, creating brand new markets—like affordable, durable cell phones—at just the right time. Similarly, it could face unforeseen crises—like the time a plant in New Mexico, which produced a critical chip for its phones, burned down, and they redesigned the chips and found new suppliers in 3 weeks—and respond with such immediacy that they literally trounced the competition. A competitor, by the way, used the same supplier. They did not respond in the same focused way, and lost 3% market share. Nokia gained 3% market share. Imagine netting 6% just due to your ability to innovate, to respond swiftly to such risk.

### **The Forward-Thinking Organization: Shell Oil in the 1970s**

Another flavor of the innovative business culture is the ability to plan for the unexpected, even the impossible. Pierre Wack, Shell’s European Director of Strategy, realized in 1971 that all oil companies had exposed themselves to considerable risk: what if this upstart organization called OPEC decided to reverse its policy of stable oil prices, and gave the world an oil shock? Most executives had a uniform reaction: Impossible! Ridiculous! He spent the next several years conducting scenarios (sometimes known as simulations, and rooted in wargaming) of the future: what if oil prices shot up? What if they tanked? He took all of Shell’s senior managers through a series of multi-day worksessions to teach them how to think about possible futures, not just the most familiar the most likely. When the oil shock came, Shell was prepared to shift supply, tap its reserves, and create significant business opportunity. It went from Number 7 in the world to Number 2. when oil prices bottomed out, in 1986, Shell was again prepared. The company’s management had trained themselves to think unconventionally, to create contingency plans, and to act swiftly to capture share.

### **The Innovative Risk Manager**

The implications for risk managers are clear, in my view.

- If you can be part of an organization that embraces creative thought—and doesn’t penalize it!
- If you can move swiftly (or improvise) to capture opportunity—because remember, the Chinese character for

*Crisis is the same as Opportunity;*

- If you can keep your eye on possible futures—what might *possibly* happen, rather than what is *likely* to happen...

Then, you have a recipe for enduring success. You can cope handily with nontransferable risk, events which lie beyond what is insurable. You can continually innovate and capture opportunity; you can improvise your firm through any magnitude of catastrophic event, usually eclipsing the competition; and you can lead your organization into any number of unknown future environments.

## **A Unique Opportunity to Deliver Value to the Organization**

The risk manager is uniquely positioned for leadership in the field of innovation, futuring and business improvisation. Aren't you the people leadership comes to when they want to know whether they're "covered" for any eventuality? Aren't you effectively in charge of "thought leadership" in terms of anticipating low-frequency, high-cost events? This is where the opportunity lies—for you, the individual as well as for your company.

## **Innovation as a Strategic Advantage: The Clarity Concepts Mission**

Renowned business author Peter Drucker once said,

Business has only two basic functions: marketing and innovation. Marketing and innovation produce results. All the rest are costs.

Our work at Clarity Concepts has focused on enhancing individuals' and organizations' capabilities in the areas of innovation and business creativity. It is our belief that if you can systematically harness the power of creative ideas, which come from your employees (and partners, suppliers, customers, et al.), your organization will enjoy a profound strategic advantage.

This is why we offer services in

- advanced brainstorming and planning: unleashing the power of group creativity through facilitated exercises
- market insight tools: in-depth customer-research methodologies such as ethnography, going beyond focus groups to uncover hidden opportunity and understanding of key customer groups
- rapid-prototyping techniques: using the methods of product design to develop robust solutions, business cases and action plans
- individual leadership tools: enhancing the individual's vision and confidence in the framework of innovation

## **Innovation as a Strategic Advantage: The Clarity Concepts Mission**

We believe that through the widespread use of these leading methodologies for innovation our client organizations will generate cost-savings ideas, new products and services on an ongoing basis—placing them ahead of the competition at every turn.

### **Innovative Organizations Anticipate Dramatic Change**

The Greek philosopher Heraclitus once said, "There is nothing permanent except change." At Clarity Concepts we believe that a key competitive advantage is the ability of an organization to react quickly to changing conditions—incremental ones, such as fluctuating interest rates, and disruptive change such as acts of God, and dramatic political change.

We believe organizations that continuously strive to understand and anticipate possible futures, and teach their employees to grasp corporate strategy in changing times, will compete effectively and protect shareholder value. We therefore offer cutting-edge program design and consulting services in these areas:

- Scenario planning: exploring uncertainties, risks and future environments and creating action plans
- Corporate vision and strategy: gaining direction and team alignment through collaborative visioning
- Risk-management futuring: facilitated worksession which combines future scenarios with risk-mapping tools to explore areas of high risk
- Appreciative Inquiry: sophisticated problem-solving worksession

### **Individual-level Innovation Training**

#### **Learning Objectives:**

- Create environments for new ideas and solutions
- Stimulate left and right sides of brain
- Boost confidence and leadership skills

#### **Client Goal(s):**

- Develop leading edge new products and services
- Generate superior team skills
- Enhance work productivity
- Produce breakthrough thinking
- Removal of old “pessimistic” blocks to goals

#### **Learning Modules:**

##### **Stimulating Thinking**

##### **Facilitation skills**

Studying the environments that create innovation and learning

Practice in facilitation skills to mine the incredible effects of brainstorming and collaborative work in generating opportunities

##### **Self-Awareness Techniques**

##### **Self-Expression**

An integration of the Stress Management module with work on breathing, intuition and developing the “inner eye”.

Working through blocks to creativity; use of imagery to communicate and capture elusive new ideas

##### **Walking the Labyrinth**

##### **Creative Leadership**

Meditative walking path technique used to unlock new ideas, self-knowledge and understanding

Various practices of deleting negative response mechanisms from communication, strategy, and outlook

## Strategic Innovation Training

### **Learning Objectives:**

- Learn powerful methodologies for anticipating future challenges
- Generate new ideas and solutions
- Deliver advanced techniques for insight into customer needs
- Learn tools for “deep dive” into business opportunities and prototypes

### **Client Goal(s):**

- Anticipate future challenges and opportunities
- Develop leading-edge new products, services and cost-savings
- Generate alignment and vision in groups
- Propagate techniques for strategic innovation

### **Learning Modules:**

#### **Ethnography**

#### **Customer Insight**

Observational research into the unarticulated needs of the customer, discovering exciting new opportunities for innovations, products and services

Exercises which take market research and ethnography to a new level of understanding, by putting a tangible human face on the subject

#### **Rapid Prototyping**

#### **Business Case Presentations**

Using the methods of product design to generate a multitude of ideas and swiftly synthesize team output into real-life prototypes of valuable new products and services

Using prototypes for new business opportunities to generate mock presentations which produce leadership buy-in and structure for viable business plans

#### **Scenario Planning**

#### **Appreciative Inquiry**

Using group visioning to explore future challenges and opportunities; generating strategy and robust action plans to navigate through these challenges

A new method of visioning, empowering all levels of the organization to think positively about capabilities and act on them to forge new directions

## Teambuilding for Organizational Effectiveness

### **Learning Objectives:**

- Team decisions are often better than individual decisions
- Successful teamwork requires great listening skills and open participation
- Meeting codes of conduct can provide the structure for open communication
- Feedback is an important aspect of group effectiveness

**Client Goal(s):**

- Employee Empowerment
- Developing Self-Directed Work Teams
- Embracing Change Management Tools
- Leadership Development

**Learning Modules:****Teambuilding Experiences****Brainstorming Methods**

Specifically designed role plays, survival exercises and games that illustrate the loss of valuable data and input when decision making and input is not fully shared within a group

Innovation techniques to gather as much input and energy as possible which will stimulate creative “out of the box” thinking.

**Communications Training****Decision Making Processes**

Exercises in listening, eliciting feedback and inquiry to illustrate the necessity of attentive listening. This module includes an element of developing self-knowledge concerning your own listening style. Practice in inclusive decision-making and an exploration of directive versus *consensus* decision-making. Different methods are practiced and examined.

**Running Effective Meetings****Conflict Resolution**

An exploration process that illustrates the failures of many business meetings and coaches participants on developing meeting codes of conduct.

Constructive feedback practices and listening skills create a tool for resolving roadblocks typical to many working groups.