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CREATIVITY AND CREATIVE INDUSTRIES

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1. INTRODUCTION

The world in which we live is in a process of constant change, and specifically the world of companies is not far behind. To maintain success in a company, you must reinvent yourself day after day. For this reason, it is important that special attention is paid to concepts such as creativity, in order to solve conflicts in the best possible way or obtain new ideas. This will give the company a competitive advantage over other companies and it will make a difference in the market.

Companies are increasingly aware of the important role that creativity has within the organization, regardless of the sector or industry they are. Many people associate creativity solely with the creation of new products, but far from it, creativity has no limits, it is found in all kinds of sectors. For this reason, with this project I want to demonstrate that the insurance sector also has creativity in mind.

This project will consist of a theoretical part where we will explain the concept of creativity and delve into qualities such as types, requirements or elements that influence the creativity of a worker. We will continue with the total explanation of the chosen company, which in this case is Reale Seguros, in order to translate the theory into a real company. We will talk about history, values, financial results, recognitions and many other things that will help us understand the climate and the culture that is breathed in the company.

Once entered the subject, we will proceed to show the answers to a series of questions that were asked to two workers of the company, who are in different jobs. Thanks to this, we will be able to analyse how the Reale Seguros company works to encourage the creativity of its workers and assess the importance they give to this concept.

We will show that the presence of certain creative factors affects companies in terms of productivity, satisfaction, efficiency and benefits. And in this way the company manages to shorten the distance that leads them to obtain an advantage over the competition.

Therefore, in summary, the work is divided into two parts. The first is found in point 2 of this work and is called the theoretical framework, in it we will break down the concept of creativity and we will know in what ways it can appear in a person. And, on the other hand, in point 3, analysis of the practical case, we will first explain the history and the history of the company over the years and then we will end up focusing on the part of the company where it works with the creativity of its employees . The latter through an

interview with two of its workers, in order to draw conclusions and possible improvements to achieve maximum productivity in each of them.

Because there are no limits to achieving it, being or not being creative is not related to intelligence. We all have this ability, you just must know how to bring it to light, open your mind and dare to think differently.

2. THEORETICAL FRAMEWORK

First, we will explain and analyse the theoretical knowledge of the concept of creativity and everything that surrounds it. With this, we can deepen the study of a practical case of a real company that will be discussed in the second part of this work.

2.1. History and definition of the concept of creativity

The meaning of the word creativity has turned many times over the years. If we go back to the ancient age, we see how this word is always related to divinity. Plato said that the poet was a sacred being, possessed by the gods, who could only create what his muses dictated to him (Plato, 1871). So, creativity was a privilege for only a few.

When the modern age arrived, humanism was consolidated thanks to the rise of confidence due to the mental capacity of human beings to solve problems. So, creativity is beginning to be thought of as a hereditary gift or as Immanuel Kant says something innate, a gift of nature, which cannot be trained and which constitutes an intellectual trait of the individual (Kant, 1975).

But when we reach the second half of the 19th century, a new concept called Gestalt appears that comes from Germany to affirm that the mind is the one that orders and shapes all the information it receives from the five senses of the human being. When we get a new point of view about the whole, instead of rearranging its elements, we reach creativity.

Currently we have another perspective regarding the creativity of people, especially if we focus more on creativity in companies. Over the years, people have based their lives on overcoming obstacles to achieve success as their ultimate goal. For this, they unconsciously carried out analyses on the success of other people to copy or learn some aspects or skills. Be that as it may, the creation or discovery of new ideas, new approaches or new solutions makes people stand out in such a way that the definition of creativity is a very broad concept, and to this day still very difficult to define. Each person has a skill that is at different levels and that works in different fields of action, such as science, economics, music, etc. For this reason, there is no single definition that we can associate with this concept, but there are many definitions that are close to the thinking that we have about creativity, such as:

- Alex Faickney Osborn, publicist, creativity theorist and creator of Brainstorming (1953): "Ability to represent, anticipate and produce ideas. Converting familiar elements into something new, thanks to a powerful imagination."
- Flanagan (1958): "Creativity is shown by giving existence to something new. The essential here is in the novelty and the non-existence of the idea or product. Creativity is demonstrated by inventing or discovering a solution to a problem and by demonstrating exceptional qualities in solving it."
- Erich Fromm, psychoanalyst, social psychologist and humanist philosopher (1959): "Creativity is not a quality that artists and other individuals are particularly endowed with, but an attitude that each person can possess."
- M. I. Stein (1964): "Creativity is the ability to relate and connect ideas, the substrate of creative use of the mind in any discipline."
- Ellis Paul Torrance, psychologist and creator of the Torrance creative thinking tests (1965): "Creativity is a process that makes someone sensitive to problems, deficiencies, cracks or gaps in knowledge and leads them to identify difficulties, seek solutions, speculate or formulate hypotheses, approve and test these hypotheses, modify them if necessary, in addition to communicating the results."
- Silvano Arieti (1976): "It is one of the main means that the human being has to be free from the shackles, not only from their conditioned responses, but also from their habitual decisions."
- María Teresa Esquivias Serrano (1997): "Creativity is a complex mental process, which involves attitudes, experiences, combinatorics, originality and play to achieve a production or contribution different from what already existed."
- M. Runco and S. Sakamoto (1999): "Creativity is among the most complex human behaviors. It appears to be influenced by a wide range of educational, social and evolutionary experiences, and manifests itself differently in a variety of fields."

2.2 Phases of creativity

To name the different phases of creativity, on the one hand we must speak of Graham Wallas, a professor and theorist of political science and international relations, who with his book *The Art of Thought* published in 1926 presents one of the first models of the creative process. According to Graham Wallas it consists of 4 stages:

- 1) Preparation. This phase includes the period of detection and identification of the problem or need to be solved. Here we analyse the situation, collect useful information and experiment with the different possibilities. All this in a conscious and voluntary way.
- 2) Incubation. The problem or need is internalized in the right hemisphere of the mind, where possible ideas or solutions begin to be generated. Everything happens in an internal and unconscious way in which that disconnection for a variable period of time, depending on the capacity of each person, causes stimuli to be produced that manage to conceive that idea or solution that we are looking for. In short, we turn away from the problem and free the mind so that it takes care of everything on its own.
- 3) Lighting. Creative solutions or ideas begin to emerge unexpectedly, moving from the inner processing of the past phase to the conscious.
- 4) Verification. Where the adopted solution is analyzed, verified and validated, so that it can be put into practice, perfected or abandoned. All this in a conscious and voluntary way as in the first stage.

Table 1: Phases of creativity according to Graham Wallas



Source: self-made

On the other hand, the Hungarian novelist, historian, journalist, political activist and social philosopher, Arthur Koestler, teaches us a new way of dividing creativity into phases. According to Arthur Koestler this model consists of 3 phases:

- 1) Logical phase. Where the first thing to do is formulate the problem or the need. From there, all the necessary data is searched in order to find a solution.
- 2) Intuitive phase. Then it is analyzed and internalized to finally determine what is the solution to the problem or need formulated in the previous phase. This phase resembles the second and third phases together of the Graham Wallas model.
- 3) Critical phase. Finally, everything that has been done in the previous phases is analyzed in retrospect and verified to see if it can be implemented or not.

Table 2: Phases of creativity according to Arthur Koestler



Source: self-made

These are the two most important models of the creativity process, where we have been able to observe how the two modes of thought intervene; the conscious and the unconscious, which always go hand in hand and never separately. This is what sets them apart from other theories and makes them stand out.

2.3. Types of creativity

There are infinite ways to classify the different types of creativity, depending on their author, as happened in the previous section. But here we highlight the most important:

- ❖ According to Alfred Edward Taylor, an English philosopher, five types of creativity are distinguished:
 1. Expressive creativity. It is characterized by spontaneity, improvisation and freedom. It seeks to create ways to express the emotions and feelings that are within each individual, therefore, this type of creativity is the most authentic. The relationship between the subject, the object and the environment are direct and there are no limits.
 2. Productive creativity. Where the subject substitutes improvisation and spontaneity for the application of techniques and strategies acquired through knowledge and experiences to achieve his goal. His practical sense seeks to create, solve or improve a need, achieving differentiation with the rest.
 3. Inventive creativity. It is the ability to discover new realities and overcome logic. It is a type of creativity that satisfies the need to go further, to challenge the state of things.
 4. Innovative creativity. This type of creativity is characterized by its high degree of originality, since it alters and transforms reality. An important characteristic is the high capacity for empathy and intuition towards the

environment, which allows us to capture its possibilities, opportunities and needs to create something totally new that transforms that reality.

5. Emerging creativity. It is the most revolutionary of all, it goes beyond modifying or transforming the existing, that is, it leads to the development of totally innovative principles, foundations and ideas.

❖ According to professor and researcher Jeff DeGraff, five types of creativity are distinguished:

1. Mimetics. It is defined as that ability to create from something that already exists, so its degree of complexity is quite low.
2. Analog. It is one in which through the comparison in search of similarities, it is possible to process the new information. Therefore, new ideas arise from the knowledge that has been acquired.
3. Bisociative. Where several completely different ideas come together to obtain as a result the creation or solution of something.
4. Narrative. Which refers to the ability of a person to create stories.
5. Intuitive. It is one in which ideas are not based on knowledge already acquired, that is, it allows the development of completely new ideas based on the principle that every situation has a solution, so there is no limitation.

Table 3: Types of creativity according to different authors

According to Alfred Edward Taylor	According to Jeff DeGraff
Expressive Productive Inventive Innovative Emerging	<ul style="list-style-type: none">• Mimetics• Analog• Bisociative• Narrative• Intuitive

Source: self-made

2.4. Creativity requirements

Psychologists Sternberg and Lubart (1995) explain that creativity requires six different but interrelated resources that work together in creative behavior. These are:

1. Intelligence. Which we can divide into three key aspects for creativity:
 - The synthetic capacity, which includes three components of knowledge acquisition or processes used in learning. On the one hand, selective coding involves distinguishing relevant information from information that is not. Selective combining involves combining elements of relevant information in a new and different way. And finally, selective comparison involves relating new information to old information, but in a new way.
 - Analytical capacity is the part where you judge the value of your own ideas and where you recognize which ideas should be discarded and which not. Once the selection has been made, the weaknesses and strengths of these ideas can be evaluated and ways of improvement can be proposed.
 - Practical ability, which defines how to sell the value of each idea to others, since in order not to be rejected, it is very important that people who want to have a creative impact learn to communicate their ideas effectively.

2. Knowledge. It encompasses all the information that an individual collects throughout her life and that, depending on the situation, can help or hinder creativity. If we do a good practice of our knowledge, we will be able to anticipate the movements of others. If the opposite happens, it is because a person can become so accustomed to seeing things in a certain way, that they begin to have problems seeing them in any other way.

3. Styles of thought. It is the way to use or explore your own intelligence, to make the most of each person's abilities and thus not follow the same guidelines as others.

4. Personality. Numerous research studies (summarized in Lubart, 1994; Sternberg and Lubart, 1991, 1995) have supported the importance of certain attributes of the creative personality, such as the desire to continually overcome obstacles, the will to take reasonable risks, and the will to tolerate ambiguity. In addition, job satisfaction, mood and self-efficacy are stimulating for greater creativity.

5. Motivation. Sternberg ensures that people who are energetic, productive, and encouraged to achieve their goals will have a better chance of success in a creative endeavour. As we will see later and according to the Amabile (1983) model, motivation is one of the key components for creativity and not all forms of motivation have the same effect on creativity. There are two types of motivation; the extrinsic and the intrinsic.

- Extrinsic motivation. It is defined as all those actions that we carry out in order to obtain some type of external reward, be it something physical or monetary, that is, the stimuli come from outside the individual. The motivating factor is not a natural consequence of the task, some examples could be bonuses, improvements in working conditions such as having a company car, in-kind rewards such as travel, etc.
- Intrinsic motivation. It is born from within the person in order to satisfy non-material desires, such as self-realization, the enjoyment of a job or task simply by doing it or wanting to always continue to improve.

Most people are generally influenced by both types of motivation, seeking balance. Amabile (1983) has shown in his research the importance that it has in creative work, since it is not something inherent in a person, but each person has to look for it and decide with what to motivate themselves.

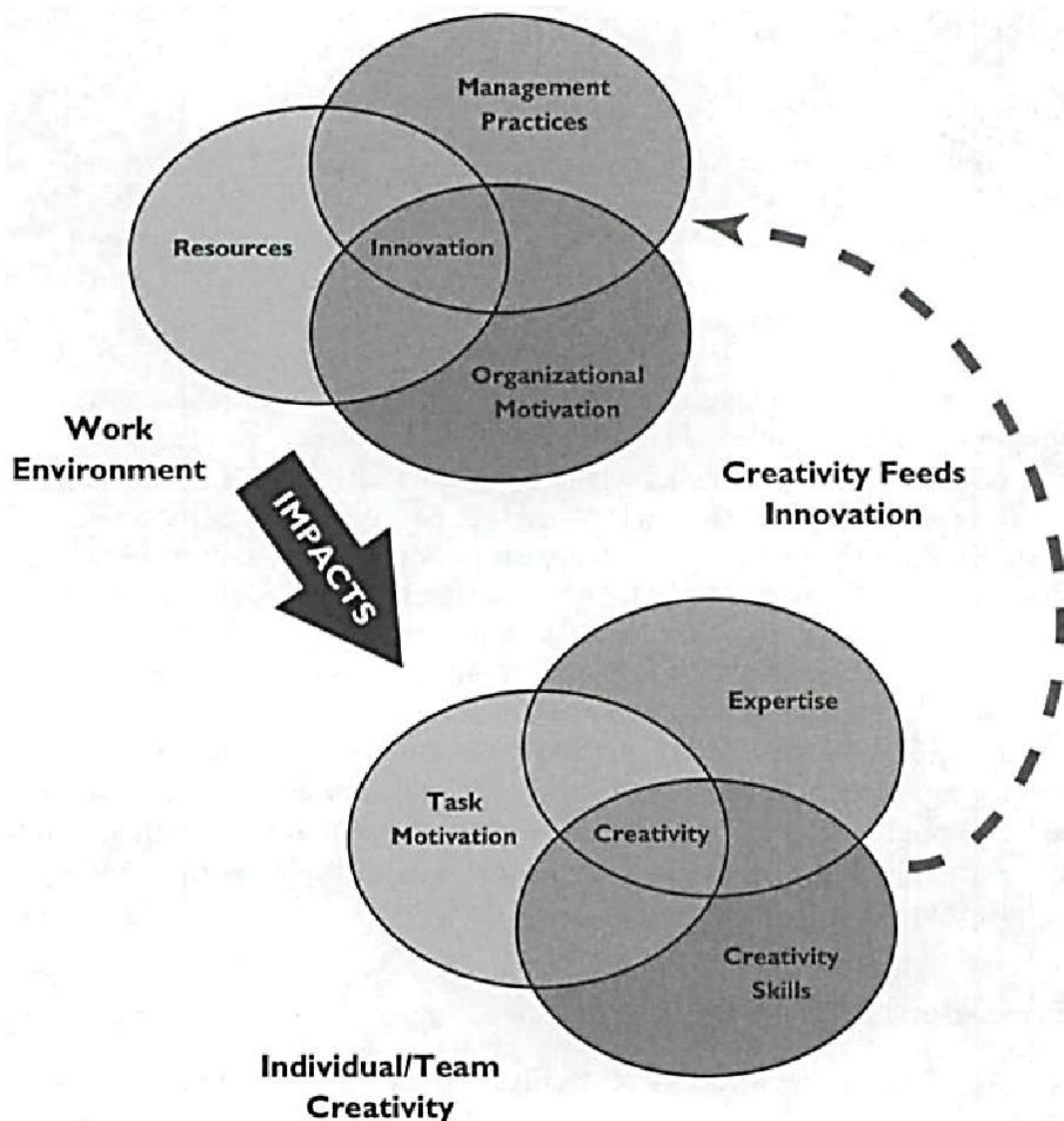
6. The environment or environment. A person may have all the internal resources necessary to think creatively, but if the environment is not favorable, that creativity within him will not appear. Creativity needs minimal resources to enhance it, such as the physical, material environment or even relationships with those close to it.

The environment most conducive to creativity is one that reduces some obstacles, that reduces the risks inherent in any new idea or activity, and that in turn rewards people who take those risks (Sternberg, 2005).

2.5. Elements that influence

We should not forget to study both the elements that favor creativity, to be able to squeeze them, and the elements that inhibit creativity, to be able to reduce or eliminate them. This analysis can be carried out from the study "The Social Psychology of Creativity: A Component Conceptualization" by Amabile (1983). In it he distinguishes between two categories, the factors related to individual creativity and the factors related to interactive creativity, each with their respective components. This means that, on the one hand, there are his personality traits and work styles, and on the other hand, we find the work environment and available resources.

Table 4: Elements that influence creativity



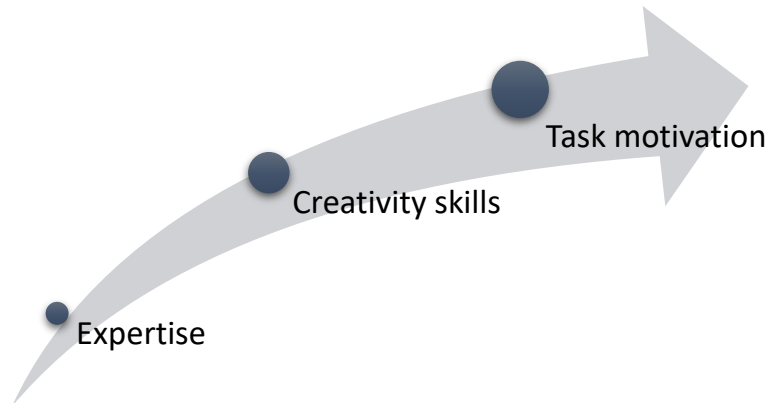
Source: Amabile (1983)

2.5.1. Axes of individual creativity

In this category, we will focus on explaining each of the three components that make up individual creativity. The mastery of knowledge, creative thinking and motivation of the task, will show us those factors or personal characteristics that are necessary for creativity to be present.

1. **Expertise.** This aspect forms the basis of any creative work. It includes the memory of factual knowledge, technical capacity and talent in the field of work, and all of them depend on innate cognitive capacities, innate perceptual and motor skills, and received formal and informal education.
2. **Creativity skills.** Having assumed the above capabilities, we will go one step further to achieve creative thinking. This factor seeks other types of skills that go beyond what is considered acceptable or commonly good. Here, we focus mainly on an adequate cognitive style tending to consider problems from new perspectives, on the implicit or explicit knowledge of techniques or heuristics for the exploration of new ways of thinking or to generate novel ideas and, finally, on a style of flattering work. And we will achieve all this depending on the training, the experience in the generation of ideas and the characteristics of the personality of each one. The latter related to skills of self-discipline, independence, tolerance of ambiguity, breadth of interests, originality, tendency to take risks, perseverance in the face of frustration, curiosity and commitment.
3. **Task motivation.** This factor is considered decisive and important, since it can influence the deficiencies of the other two factors explained above. Therefore, the previous two, the domain of knowledge and creative thinking, determine what a person is capable of doing, but the latter determines what the person will actually do. In this factor we will focus especially on intrinsic motivation. The existence of desires that focus on self-realization or self-improvement is essential to arrive at a creative idea or solution. This intrinsic motivation can compensate for deficiencies in the two previous factors, which is why it is crucial to study how to incentivize it. Within the component model that we are studying, motivation consists of two elements; the person's initial attitude towards the task and their perception of the reasons for carrying out the task.

Table 5: Factors of individual creativity



Source: self made

These three factors are what determine creativity according to Amabile (1983), who says that it is at its highest point when an intrinsically motivated individual with a high domain of experience and high ability in creative thinking works in an environment with high support for the creativity.

2.5.2. Axes of interactive creativity

On the other hand, we cannot forget the axes of interactive creativity, since they exert a great influence on the individual, which helps to highlight and accentuate their characteristics in the individual part of creativity. This set; The capabilities and the favorable and motivating environment in an organization will make it fully capable of reaching the highest point of creativity.

Focusing on the work environment, the axes of interactive creativity are:

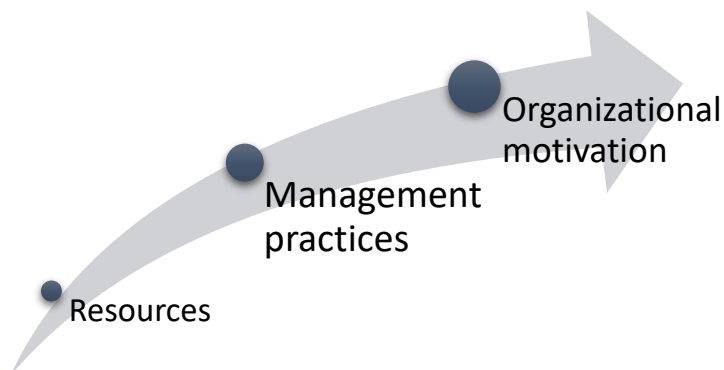
1. Resources. This component includes everything the organization has available to help in the work climate and therefore creativity. All of them can be classified into three categories:
 - Tangible resources. They are those goods owned by the company such as facilities, work equipment or raw materials. When the individual arrives at his workplace, he must feel that he is in a cozy and pleasant place, where equipment and materials are available to help him in his work.

- Intangible resources. They are the technical or technological resources, where we include the patents that the company owns, previously demonstrated studies or systems that help to visualize what we want to achieve. On the other hand, we have the culture within the company, which determines the way of acting, feeling and thinking shared by all the members of the organization, which will determine which paths it will follow until it reaches the creative idea they seek.
 - Human resources. We must not neglect relationships within the company between different workers, as they can affect the individual's state of mind. It is vitally important that the company's workers are at ease with each other, this will make them feel an important part of the company and that, having a positive state of mind within it, they will be more motivated. And as we have already said, motivation is a determining part for creativity to appear.
2. Management practices. This component includes management at all levels, both at the different levels of the departments and in individual projects. Each company has a different hierarchy, where each person, depending on the level they are at, works based on the role and power they have. In a project, supervision within a working group establishes the general objectives to be achieved and allows operational autonomy to achieve those objectives. Planning, clear information and good communication between the supervisor and the work group allow to express the skills of each component, supporting each other and always committed to the work they are doing. This helps them improve their tasks and develop new forms of creativity.
3. Organizational motivation. We will achieve motivated organization if the following management implications are taken into account:
- Human motivation is a key point in the successful management of creativity, so a managerial education on the types of motivation, its sources and its effects on performance should be included.
 - Do not forget to pay attention to the environment to create a highly creative and appropriate workforce.
 - Employees have to see their work as a challenge for self-improvement in the world of work, therefore it will be designed to maximize intrinsically motivating aspects, using all their skills to develop creative work.

- Organizations must promote creativity among staff and make it one of the cultural factors that is clearly communicated and promoted throughout the company. For this task, it is important that the highest levels of management take responsibility for promoting it.
- They must be guided towards the generation, communication and development of new ideas. This includes a fair trial only with constructive criticism and recognition of creative work. Therefore, communication between workers and superiors is very important.
- People must have sufficient resources to carry out their work and sufficient time to consider alternative approaches.

Organizational leaders should focus on achieving synergy between people and their work environments, taking into account different types of motivation.

Table 6: Factors of interactive creativity



Source: self made

2.6. Effects of the environment on creativity

From what we can see so far, there are many elements that influence creativity and must be taken into account. For this reason, special attention must be paid to the environment that surrounds each worker. To expand this information, one must consider both qualities of the environment that promote creativity and qualities of the environment that inhibit creativity. Therefore, next we will name each of the characteristics that must be taken into account according to the study by Amabile and Gryszkiewicz (1987).

❖ Qualities of the environment that promote creativity:

- Freedom. To determine what to do or how to accomplish the task, deciding on how to achieve the overall objective or mission of a project.
- Good project management. The role of the manager is important to protect the team from distractions and interference from the outside, to communicate accurately and to set a clear direction.
- Sufficient resources. Workers must have access to the resources necessary to foster creative work, including facilities, equipment, information, studies, funds, and human resources.
- Various organizational characteristics. Working from a mechanism that considers and promotes new ideas, a corporate climate marked by cooperation and collaboration across levels and divisions, and an environment where there is no failure but learning.
- Recognition. So that the workers feel part of the project and see that the creative work done will receive their due feedback, recognition and reward.
- Time. To think creatively about the problem and be able to explore different perspectives instead of imposing an already determined approach.
- Challenge. It is a way of seeing work as a way of self-improvement and gratitude to the company.
- Pressure. It is the sense of urgency that is generated internally from competition with external organizations or the desire to achieve something important.

❖ Qualities of the environment that inhibit creativity:

- Poor project management. Managers cannot define a clear direction to guide their team to success, there is a lack of communication and cooperation among workers, reward systems are inappropriate and therefore there is no motivation.
- Restriction. For the lack of freedom to decide how to carry out a task to achieve the final objective. In addition to the pressure they put on when time is insufficient and unrealistic to think creatively about the problem.

- Insufficient resources. Especially due to the lack of equipment, facilities, materials, funds and qualified human resources to carry out the task.
- Competition. Referring to any interpersonal or intergroup activity within the organization that fosters self-defence attitudes against competition and creates a hostile and unfavourable environment.

For all these reasons, Amabile (1996) gives so much importance to what is around a worker or his team because as he rightly says “whatever the talents of an individual... the conditions under which he works... can significantly increase or decrease the level of creativity produced”.

3. ANALYSIS OF THE CASE STUDY

3.1. Description of the case study

All the information collected in the previous parts helps us to analyse the concept of creativity more deeply to see how it is present in the insurance sector, where the chosen company is located. We will start with a short introduction to theory in business and then we will get to know the history and history of the company.

3.1.1. Introduction of the methodology

To understand how creativity is generated or promoted within the company, we must understand the role of each employee, regardless of their level, to understand them as a whole and not only separately. As Bayon, Cubeiro, Romo and Sainz said: "Taking advantage of the skills and capacities of human talent is an internal strategy that any organization should consider if it wants to face the ravages of the environment; what is required is to have: coordination, guidance and support from an entity that drives proper performance. " (Bayon et al., 2006)

Therefore, we will search for and develop the different activities that the company carries out to promote creativity among its employees. This will help us understand how they manage to develop those competitive advantages that allow them to differentiate themselves from the competition and capture the attention of customers.

These activities focus on the personal and group characteristics of those who belong to the company's staff. But we have already seen that there are many other factors that

influence the generation and promotion of creativity, that is why the role of management becomes important, since responsibility towards its employees means that they can face the task in a positive way, fearless and wanting to excel more and more.

Thanks to the theoretical study that was carried out in the first part of this work, we can associate some theories or methodologies with some themes and activities carried out at the Reale company. To do this, we have developed a series of questions to determine the creative level of the organization and the organizational climate it influences. Furthermore, we will be able to get to this information from different sources that will help us see this process from different points of view.

Among the various sources used in this work, the role of the employee of the establishment located at Calle Padre Tomás de Montañana, 28, 46023, Valencia, and another employee who works at the establishment of Pérez Galdós Avenue, 16, 12001, Castellón de la Plana too. In the first we have been able to ask a series of questions for subsequent analysis to the company's insurance and risk technician, in the second agency we can have quickly asked one of the network managers, who are in charge of to visit the agencies to analyse any doubt, problem or suggestion and to be able to give you an answer on behalf of the company. The relationship between the two branches is that one of the network managers of the Castellón establishment is in charge of visiting and analysing the agency located in Valencia.

On the other hand, for secondary information resources, the Reale Seguros website (www.reale.es) and other news websites have been used to expand the information.

3.1.2. Company choice

The company that we will analyse below and that has already been quickly named in the previous section is the company Reale, a company that belongs to the insurance sector. Among the various reasons for choosing this company we find that it is a company that considers the human team as its main and most powerful asset, which is why it constantly invests in its training. They are committed to a real commitment to stable and quality employment, working every day to create a climate that fosters both professional and personal development. In addition, it manages to improve itself year after year despite being in a very mature market, with a lot of competition and where the margins are very narrow. This has been possible thanks to the effort to develop a series of

processes to achieve a motivated and committed team with the company, to which we can add a favourable environment and quality working conditions.

Reale is a company in which creativity is very present, since mediators have a very close relationship with clients in order to create insurance adapted to their needs. In addition, as we have already advanced, they have a position called Network Manager who is in charge of analysing any questions, problems or suggestions in order to respond and continue improving.

Therefore, with these two simple examples we can already see how creativity is present in any part of the company, regardless of the department, and all this because it takes into account the opinion, situation and ideas of any worker and studies them to advance all together towards the same goal.

On the other hand, it is important to make clear that in the following sections we will explain the origin and trajectory of the company, but for our study on creativity we will specifically focus on the part of the company that operates in Spain. Therefore, whenever we say Reale, we are simply referring to those companies that operate in Spain within the Reale Group.

3.1.3. History of the company

Reale Mutua Assicurazioni was created in 1828 in the city of Turin (Italy). It is one of the leading companies in the European insurance sector and the largest Italian mutual insurer. It is the sole shareholder of the companies that make up the Reale Group that operate in Spain, where they obtain their entire turnover through insurers Reale Seguros Generales, S.A. and Reale Vida y Pensiones, S.A. and the IGAR, S.A. company, dedicated to the management and exploitation of its real estate assets. With them, Reale has managed to become a benchmark company in the Spanish insurance market, where it has been present since 1988.

Image 1: Reale Mutua headquarters in Turin



Source: www.architonic.com

Image 2: Reale Spain headquarters (Madrid)



Source: : www.ejeprime.com

Since its inception, Reale has recognized its responsibility as a member of the Community in which it lives and therefore, as a further step in this commitment to its society and with the aim of translating this support into concrete actions, it established the Reale Foundation. This is a non-profit foundational entity that was established in 1998 and through its part of the Reale profits are channelled to be used for different projects dedicated to the promotion and dissemination of cultural, social, defence and conservation activities. environment and promotion of amateur sports.

Specifically, the Spanish subsidiary of this company is one of the most experienced insurers in the country, since it has maintained a sustained growth rate since its inception. In recent years, thanks to both internal growth and its acquisitions and alliances strategy, this presence in Spain has been consolidated, expanding the service network for the insured and improving its product portfolio. It works every day to be able to guarantee a close service and a quick and effective response to the needs of its policyholders at all times and, for this, it continues with its expansion as it has more than 55 branches, 350 exclusive agencies and 3,000 active mediators in all the Spanish territory. In addition, it has a territorial network of Service Delivery Centers that is present in 10 cities.

The consolidation of Grupo Reale Seguros in the Spanish insurance market has been reinforced over the years by a successful strategy of development, growth and sustainable profitability, with important moments that have been decisive for its expansion.

The Reale company offers all types of insurance, from home, life, car, motorcycle insurance to dental health, golf, hunter and fisherman, among others.

Image 3: Reale insurance types

RELACIÓN DE PRODUCTOS PARA PARTICULARES Y EMPRESAS		
RAMO	PARTICULARES	EMPRESAS
VIDA	RIESGO	RIESGO
	<ul style="list-style-type: none"> • Vida Esencial II • Vida Global • Temporal a Plazo • Temporal a Plazo Prima Única 	<ul style="list-style-type: none"> • Colectivo • Colectivo Exteriorización
	AHORRO	
	<ul style="list-style-type: none"> • PIAS III • PPA • PIAS Asegurado • Ahorro Prima Periódica III • Ahorro Futuro Asegurado • Inversión Asegurada 	
SALUD	GLOBAL	GLOBAL
	<ul style="list-style-type: none"> • Individual • Profesional 	<ul style="list-style-type: none"> • PYMES
	DENTAL	
AUTOMÓVILES	REALE AUTO: turismos y vehículos comerciales	
	REALE RUTA: camiones, remolques, industriales y agrícolas	
	REALE MOTO: ciclomotores y motocicletas	
DIVERSOS	HOGAR	MULTIRRIESGO INDUSTRIAL
	<ul style="list-style-type: none"> • Hogar Esencial • Hogar Principal • Hogar Principal VIP • Hogar Principal LUJO 	<ul style="list-style-type: none"> • Bodegas • Almazaras • Hoteles • Estaciones de Servicio • Avería de Maquinaria
	COMERCIO	RESPONSABILIDAD CIVIL
	<ul style="list-style-type: none"> • Sanidad • Alimentación • Enseñanza • Estética y Droguería • Local sin Actividad Comercial • Oficinas y Despachos • Restauración • Farmacia • Textil y Complementos • General con Almacén y actividad secundaria 	
	EDIFICIOS	TRANSPORTES
	RC CAZA Y PESCA	ACCIDENTES COLECTIVOS
	EMBARCACIONES DE RECREO	ACCIDENTES CONVENIO
	DECESOS	TODO RIESGO CONSTRUCCIÓN
	ACCIDENTES INDIVIDUAL	DECENAL DAÑOS EDIFICACIÓN
	ASISTENCIA EN VIAJE	RESPONSABILIDAD MEDIOAMBIENTAL
	RESPONSABILIDAD CIVIL	PÉRDIDAS PECUNIARIAS
		RC D&O

Source: www.reale.es

It should be noted that they are very concerned and committed to the well-being of their clients, which is why 9 out of 10 clients are satisfied. Its strategic alliance contributes to the tranquillity, security and well-being of the more than one and a half million Reale clients, through a range of close and trusted insurance and financial products and services.

Reale offers its clients the widest range of professional products, to guarantee the safety of their activities and assets. Reale's activity in Spain focuses on Individuals and Companies. The products they offer change according to what type of customer contracts the service.

3.1.4. Company characteristics

❖ Mission

Regarding its mission, Reale guarantees the well-being of people through its activities and the relationships between insurer-client, mediators and other stakeholders. In addition, it constitutes the basis of the policies, behaviours and actions of all companies in order to guarantee the quality of services and to maintain their continuity and independence in the long term.

❖ Vision

Its vision focuses on being the benchmark mediation company and facing new markets, so that the people who belong to Reale feel that they take care of their well-being and that they meet their needs thanks to a great team that works with integrity. and transparency. They offer real people a “Reale” treatment, that is, special.

❖ Values

Reale has a series of guidelines that determine the corporate identity, thus marking the philosophy and the way of acting of the organization. These values are:

- Integrity, where great importance is given to the ability to be consistent between what is said, the decisions that are made and the actions that are finally done.

- Responsibility, with which Reale Seguros has a fairly rigorous internal policy so that if each professional fulfils his tasks, is efficient and responds to them, it will facilitate the proper functioning of his work team.
- Innovation, where it tries to keep up to date by giving a creative and innovative approach to each situation, to be attentive to possible changes in the future of the market and thus provide a wide variety of solutions to meet the needs of people.
- Internationalization, with which you want to be open to everyone, transmitting your values and experiences, regardless of where they come from.
- Cohesion, for which they carry out integration activities that promote solidarity, participation and understanding of all the members of a work team
- Centrality of the person, creating suitable environments to work and promote integral development.

Table 7: Reale Seguros values

Valores Reale
<ul style="list-style-type: none"> • Integrity • Responsibility • Innovation • Internationalization • Cohesion • Centrality of the person

Source: self made

3.1.5. Business strategy

As for the corporate strategy, Reale uses a unique business strategy because it is dedicated to the sale of all types of insurance. Although as we have previously mentioned, it also has a real estate agency operating in the Spanish market, such as IGAR S.A. Therefore, Reale Group operates in the Spanish market with both insurance and real estate. But by focusing the company towards the insurance part exclusively, we

can see that the structure of this company leaves IGAR S.A. outside the scope in which it operates and therefore the use of a single business strategy is justified.

As for competitive strategy, Reale Seguros uses differentiation. For example, within the car insurance for individuals (Reale Auto) we find the following services which differentiates the company from its competitors. These services are such as:

- Customize it according to your needs.
- More than 2000 professionals in the sector at your disposal.
- Financing of point recovery courses.
- Defence of fines (covers the expenses derived from the appeal of fines)

On the other hand, Reale focuses on the consumer having confidence and security in the company. In an interview with Ignacio Mariscal (CEO of Reale Seguros Generales and Reale Vida y Pensiones) he explains that some of the strategies are focused on the reputation of the company and the well-being of people in general.

As Ignacio Mariscal said: "For Reale, the satisfaction of the people who collaborate, be they employees or collaborators, is a strategic objective. In fact, in our table of strategic indicators together with business indicators, indicators are included that refer to the level of satisfaction of our employees. We do not think of people as a resource at the service of the business, but as an end in itself, the result of our CSR policies.

Specifically, in 2017 Reale launched a strategic plan where all the actions were aligned with the plan's strategic objectives:

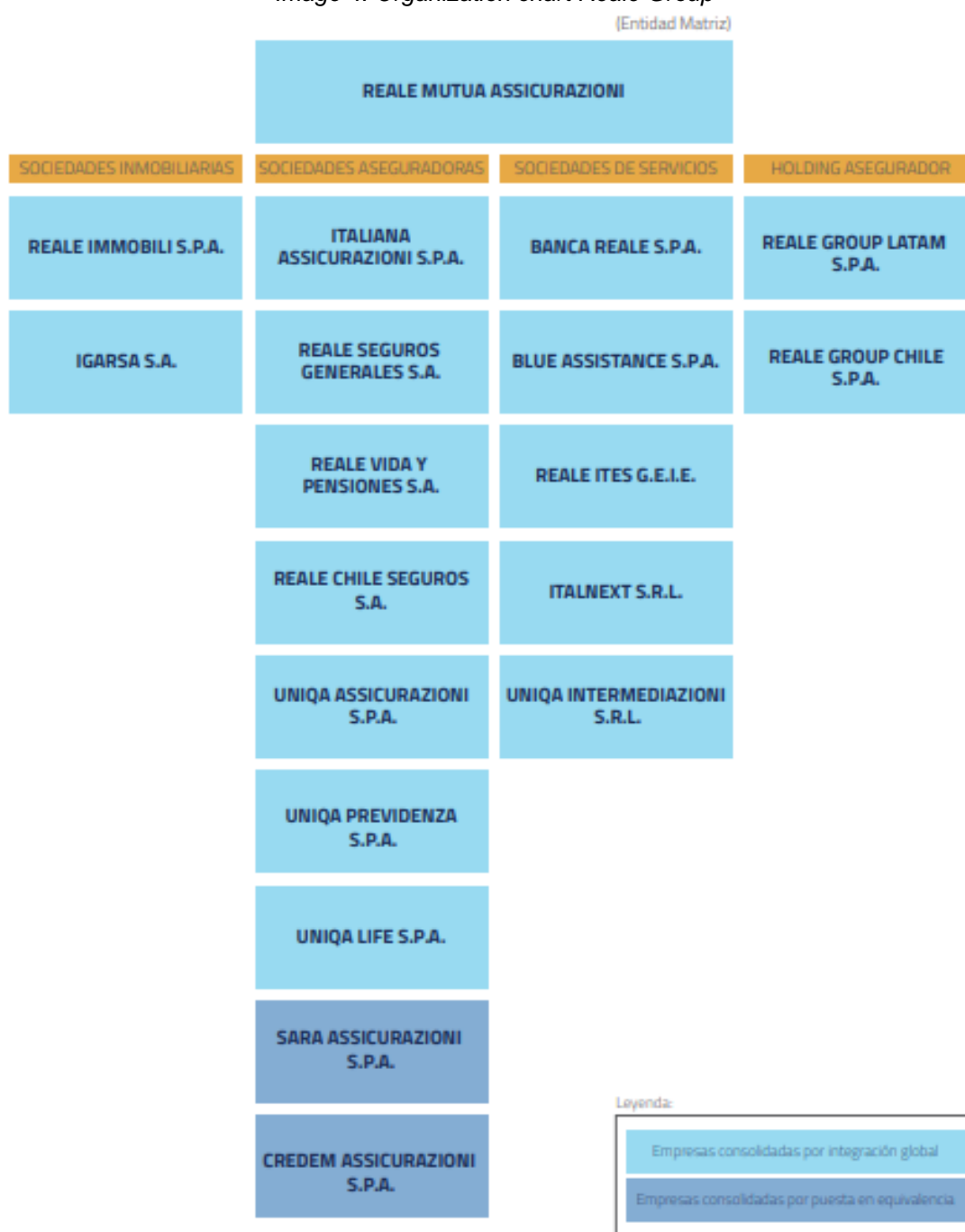
- Grow profitably
- Gain quota in mediation
- Manage with customer vision
- Digitize REALE
- Achieve excellence in management
- Ensure corporate social responsibility

The plan has more than 25 initiatives to respond to the strategic objectives and establish the bases on which the company works.

3.1.6. Organizational structure

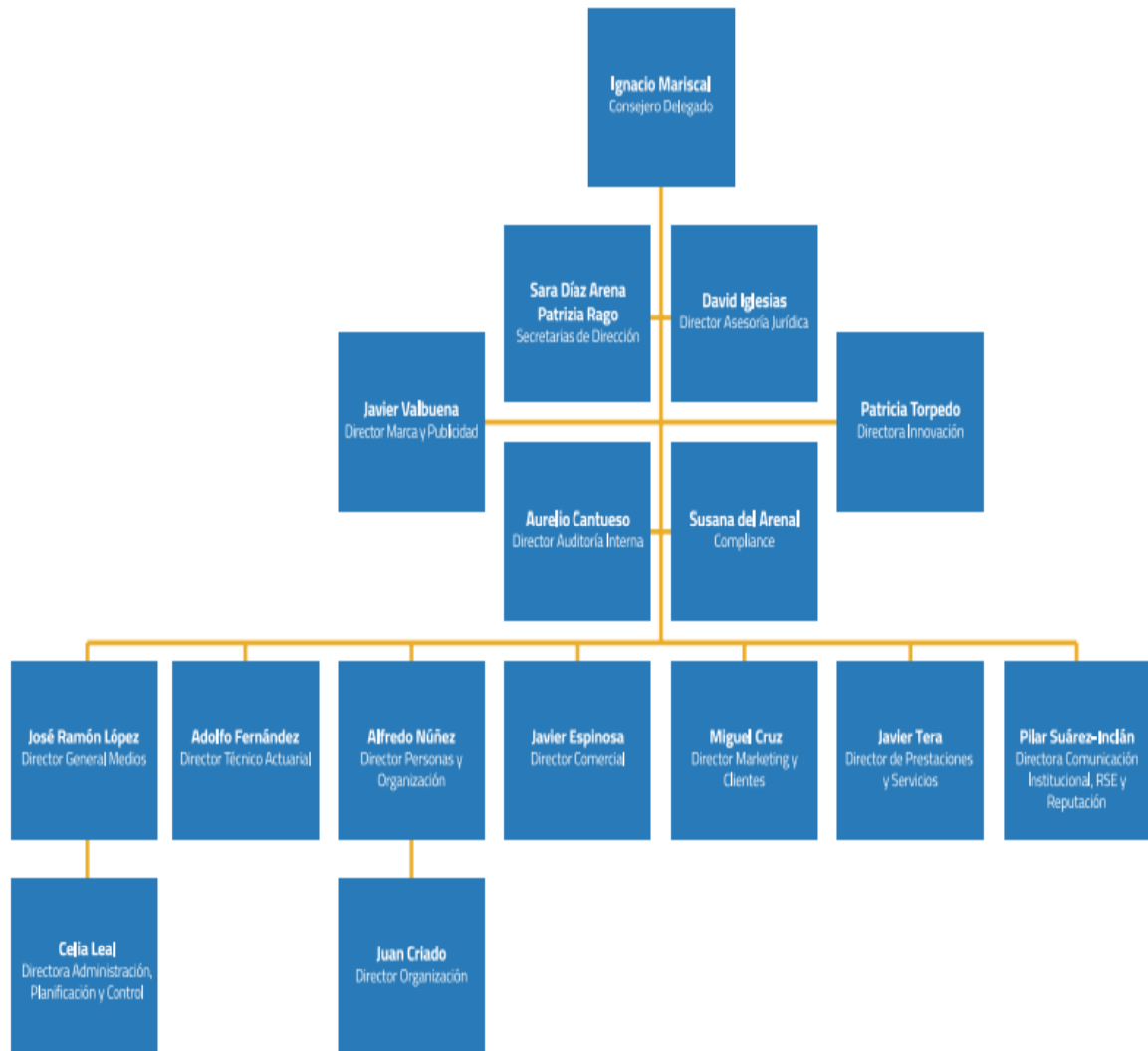
First, we will get to know better the entire business of the parent entity Reale Mutua Assicurazioni. As we can see in image 4, the parent entity is divided into 4 different companies that make up the entire organization; real estate, insurers, services and insurance holding. In this way, we are able to better visualize the distinction that the company makes in Spain between the main activity, such as insurance, and real estate companies.

Image 4: Organization chart Reale Group



Source: www.reale.es

Image 5: Organization Chart Reale Seguros Spain



Source: www.reale.es

On the other hand, in image 5 we can see how the Reale company is organized in Spain. We find a structure that seeks to respond in an organizational way to the corporate strategy chosen by the company. It represents the basic division that the company makes of the actions and businesses in which it is engaged and how the organizational units created are integrated. It focuses on the specialization of activities, so that the tasks are grouped by functions.

Ignacio Mariscal Carnicero is under the responsibility of the CEO of the Group companies in Spain, who is in charge of directing and managing the different departments of the peninsula. The design and implementation of its Strategy

corresponds to the Management Committee, which is also responsible for defining the objectives and monitoring and status of the status of the project portfolio, as well as the status and evolution of the Company business. Likewise, said Committee is informed of all the Social Responsibility actions undertaken by the group and analyses the periodic reports of the Customer Service and Defense Service. It meets biweekly. The rest of the Group's operating structure in Spain depends on the Management Committee.

It should be noted that the company uses a functional structure since it has the need to have specialists at different hierarchical levels, and we can see this in the image, where there is a person in charge in each department. Each employee receives orders, communication, and advice from several different bosses, each of whom is a specialist in their role. Therefore, its greatest advantage is specialization.

3.1.7. Financial results

In order to talk about the company's business figures, we will base ourselves mainly on analysing the net profit obtained, which is calculated according to international accounting principles (IAS / IFRS), the combined ratio, the solvency margin and disaggregated figures of Life and Non-life of the last 5 years.

Going back to 2015, Reale Seguros obtained a net profit of 30.9 million euros, 24.7% more than the previous year. The combined ratio of the company, that is, the sum of the loss ratio and the expense ratio normally calculated on premiums, has risen to 96.8% in 2015. The solvency margin has risen to 386.8% compared to the year previous according to Solvency I, although it did not drop much once the new Solvency II criteria were applied, only ten points, according to the calculations of its own model. In addition, the improvement in revenues occurred in all the insurer's business areas, which grew 4.2% in cars; 4.5% in multi-risks and 6% in the rest of non-life products. In the Life branch, Reale Vida y Pensiones, the other insurance company of the Reale Group in Spain created five years ago, achieved financial balance and increased its turnover by almost 20% to 30.4 million, with a solvency of 174%.

In the following year, it obtained a net profit of 34.2 million euros, 12% more than the previous year, helped by improved income in all business areas. The combined ratio remained at 95.9% and the solvency margin stood at 209.4%. The volume of policies continued to increase compared to the previous year, specifically, it rose 3.7% in cars,

3.4% in multi-risks, 6.5% in civil liability and 27.5% in the field of rest of non-life products. Regarding the Life branch, it continued to increase the volume of premiums by 50.7%, reaching 45.8 million euros, with a solvency that increased to 199.5%.

In 2017, Reale obtained very positive economic results, in which we can highlight a net profit of 56.9 million euros, which is 66% more than the previous year. This large increase was one of the best results in Spain to date. All this was thanks to the improvement in the combined ratio, which closed at 95.1%, and the solvency margin, which ended at 201%. There was also a growth in all the branches where it operates that specifically increased by 4.2% in cars, 3.4% in individuals and 10% in companies. On the other hand, the Life branch registered an increase of 20%, to 11.5 million euros, despite the fact that total premiums fell by 28.4%, to 32.8 million.

In 2018, despite not achieving such a notable improvement as the one they had the previous year, they managed to reach a net profit of 41.2 million euros. Its combined ratio was 96.2%, improving one point compared to the previous year and its solvency ratio presented a margin of 207.5%, a high margin with respect to the sector. Home growth stood out with 3.3% of written premium, as well as the almost 8% that grew in the insurance business for SMEs. Regarding Reale Vida data, the benefit doubled compared to 2017, reaching 1.88 million euros and continued to grow in premium volume with 18.5% life risk and 30% life savings, exceeding 40 million euros.

Finally, last year 2019 the net profit was 51.5 million euros, 10 million more than last year. The Company's Solvency ratio amounted to 210.8%, which represents a particularly high degree of solidity and consistent with the objectives that guide the Company's strategy. In addition, the reduction in the loss ratio has led to an improvement of almost one percentage point in the combined ratio, which stands at 95.4%. Specifically, in the Non-life branch, a growth of Home and SMEs could be seen with an advance of 4% in the last year, as well as that of Auto, which grew by 3.2%, which almost doubles the average growth of the sector. And also, Reale Vida, which this year celebrates 10 years of activity, has achieved 10 million more than last year, exceeding 50 million in premiums.

Table 8: Reale's business figures

	2015	2016	2017	2018	2019
Net profit	30,9 mill.	34,2 mill.	56,9 mill.	41,2 mill.	51,5 mill.
Combined ratio	96,8%	95,9%	95,1%	96,2%	95,4%
Solvency margin	386%	209,4%	201%	2017,5%	210,8%

Source: self-made

All these data demonstrate that Reale Seguros is in constant development as well as having a concentration of operational and financial profitability, related to the change in the market cycle and the existence of fairly low interest rates.

3.1.8. Rewards earned

All the components of Reale in Spain are a key part of the current and future success of the company, which is why they are committed to their training and guide their work. The entire Reale Group considers the Human Team as the main and most powerful asset, which is why it represents a key value, whose management model is based on the balance of Company, Work and Family. This contributes every day to the satisfaction of the mediators for working in the company, which in turn is transmitted to the clients, since the mediators know their needs perfectly and advise them in the best way. They know first-hand everything related to the service they sell and thanks to the quality of the mediators they go further every day.

Thanks to Reale's commitment to the people who work there and the tireless effort they make every year for the company, it has received high-level awards. Some of the most important are:

- The Great Place To Work Institute has recognized the company Reale for the sixth time as one of "The 50 best companies to work for in Spain". Normally, it has been among the first positions on the list, reaching the 8th position in 2017, the 4th position in 2018 and the 7th position in this last year 2019, within the category of 500 to 5000 employees.

- They continue to maintain the certificate under the EFR (Family Responsible Company) seal, with the A + rating obtained in 2016, and which recognizes the Conciliation and Equality Model. The company's objective is to allow the entire human team to assume, in a fully satisfactory manner, their work, personal and family responsibilities. Compliance with these objectives will improve society as a whole, creating value and making a difference as a company.
- The Equality mark awarded by the Ministry of Health, Social Services and Equality. Since its first edition in 2011 and until today, Reale continues to receive this recognition for standing out significantly in the application of equal treatment and opportunity policies and for the implementation of different measures aimed at facilitating the reconciliation of life, personal, family and work.
- Reale was the first company to obtain the "Rational Hours" Seal, which accredits rational hours and conciliation policies in the organization. This initiative is promoted by ARHOE, which is the National Commission for the Rationalization of Spanish Hours and has the support, among others, of the Community of Madrid. Through this seal, organizations that decide to actively participate in the achievement of objectives, such as productivity and competitiveness, and the reconciliation of the people that comprise them, are recognized.
- Reale has been awarded the International Prize for Diversity Management that the Foundation for Diversity awards each year. The insurer has been recognized by the jury for its innovative practices such as the existence of a Diversity Committee or its catalogue of more than 160 reconciliation measures.
- In 2017, Reale won the first prize in the category "Best Policies for flexibility and reconciliation of professional and personal life", in the second edition of the "El Mundo Zen Adecco" awards. These awards recognize companies and executives who conceive business management beyond the income statement, who see their employees as people and work committed to society with specific plans for job creation.

3.2. Analysis of the case study

From this moment, we begin the practical part of this project, in it we will analyse to what extent and in what way they foster creativity in the Reale company. To do this, we have conducted an interview with two company workers with a series of questions that will show us the importance that they give to creativity within the organization and which in turn will give answers to what was previously seen in the practical part. One of the workers belongs to the technical table department and is in charge of selecting the risks

that are considered acceptable and of rejecting those that are considered not. The other worker is a network manager and is in charge of supervising the work of the risk technician.

(Employee A and employee B, respectively)

To achieve our main objective, we will show you the questions asked in the interview:

QUESTIONS

❖ Origin of creativity

- What elements or requirements do you think are most important to make a person be creative according to psychologists Sternberg and Lubart?
- What are the methods used by the organization to promote creativity? Is there a specific system of idea generation?
- Are there specific criteria for evaluating creativity and performance of each employee?
- According to Amabile, the existence of certain factors can inhibit creativity do you think competition can reduce the worker creativity?
- Do you think that the personal attribute of every individual can affect the level of creativity? For better or worse?
- In which jobs do you think the company is most present creativity within the company?

❖ Resources

- Do you think that the availability of resources of an establishment may affect creativity in some way of an individual?
- In what order of importance would you classify the following resources that can be distinguished in the company? (facilities, personnel, financial resources, resources intangibles)
- Do employees have access to the resources they need at all time?

❖ Organizational climate

- What do you think is the ideal environment within the company?

- Is pressure a factor that is used every day to improve the creative skills of employees? So, do you think it is the best way?

❖ Motivation

- What type of motivation is the most used, extrinsic or intrinsic?
- How is motivation focused on achieving objectives, individually or as a group?
- Do you think employees can motivate each other without having motivations from the business aspect?
- Is creativity promoted by some method of reward in your company?

❖ Intermediate and management controls

- How to consider the various objectives that are presented to the company? Do you think they are reliable targets, affordable and realistic?
- What should a leader's attitude be if the qualities mentioned above are not met?
- How to motivate the chain of command to its members and internally solve problems?

Each one of them focuses on an important part of each of the creativity requirements, which we have studied in the first part of this work, specifically in point “2.4 Creativity requirements”. In this way we can delve into specific aspects to discover the degree of creativity that influences each section.

3.2.1. Origin of creativity

As we have already said, creativity is also very important in the business world, so companies must be aware and try to maximize it in each of their workers. And here comes the difficulty, because the company must know and know how to enhance creativity in each of its workers individually, since each person has an education, knowledge and motivation. This is the basis to get the maximum level of creativity within the company.

The questions asked and their respective answers in this section are:

1. What elements or requirements do you think are most important to make a person creative according to psychologists Sternberg and Lubart?

Employee A: From my experience in this company I think that the most important are knowledge of the environment, intelligence, skills and mastery of the topic or product on which you work.

Employee B: I think motivation. It is evident that intelligence or knowledge is relevant, as well as having personality or concerns to propose new ways of doing things, but in my opinion, what is really critical is that an employee has enough motivation to worry about a problem and proactively search different or even better methods of solving it than those already established.

2. What are the methods used by the organization to promote creativity? Is there a specific system for generating ideas?

Employee A: Mainly I think the first thing is to be ordered to classify the ideas and make them very clear. Perform many tasks manually and let yourself be advised by people with more experience than you. It is very good to receive advice and know how to apply it to your ideas. Gain experience in errors, correct them to create new applications or more competitive products.

At my workplace, we are constantly generating unique solutions for each case on a daily basis, which means that our work is not mechanical and does not have a unique solution. In addition, the company encourages the continuous search for creativity through challenges that are proposed to company workers. Specifically, last year a collaborative event was held that was born in order to bring the reality of the insurance sector closer to young people and at the same time take advantage of their dynamism to obtain fresh and different ideas in an activity that demands innovation, which in turn it promoted teamwork.

Employee B: Yes, I know that there are systems for this. In the communication email that is sent to us every Monday there is frequently information about projects that are being carried out to improve a certain work system, implement

a new application, or develop an additional product for our panel of insurance solutions. In addition, all employees are often questioned so that we send our ideas to the mailbox established in each case and we are even invited to participate directly in the work groups if we feel like it. I am sure that Reale is one of the companies that listens the most to employees and facilitates participation, even having a specific and anonymous communication application that all of us can use to make our concerns known to managers.

3. Are there specific criteria to evaluate the creativity and performance of each employee?

Employee A: There are courses very frequently, with evaluations for each and every employee in order to be informed at all times of updates. The courses can be oriented both on the company's own activities and on activities in an economic, political, social and legal environment. For example, the last course we took was on court fraud, where they showed us how and when insurance fraud can be committed. And we answered questions such as from whom, the insured, the insurer or the mediator? From there we analysed all kinds of possibilities and shared the information among all the workers we had attended.

Employee B: Yes, through the heads of each department or branch. For example, in my case I receive every year the report of my performance by my command, where in each one of the analysed sections I am valued, being the greatest merit to look for new and innovative ways of doing things, make me a reference. Of course, in certain cases, this can lead to an increase in remuneration.

4. According to Amabile, the existence of certain factors can inhibit creativity. Do you think that competition can reduce the creativity of workers?

Employee A: According to Amabile, I don't know. But from the practice, what I do know is that competition forces in most cases to reinvent yourself, create new products, modify and improve them to combat that competition. And more in this sector, which is a very established sector and in which there is strong competition at the service level. That is why it is important to continue advancing and reinventing yourself according to the present time.

Employee B: Not at all, competition only increases the need and motivation to be more proactive and creative. In fact, that is what our economic system is based on. In my opinion, what inhibits creativity the most is having a bad work environment or a toxic boss who, instead of rewarding his subordinates for thinking, considers it a waste of time, a nuisance or even a good reason to reprimand them.

5. Do you think that the personal characteristics of everyone can affect the level of creativity? For better or worse?

Employee A: I understand yes. For a person to be creative, there are many factors, but I understand that mainly one must be positive, outgoing, vocational and of course intelligent. If you have any of these characteristics, you have what it takes to be creative. On the contrary, on other occasions, insecurity, obsession with perfection or lack of enthusiasm can negatively affect the appearance of creativity. Therefore, I consider that it is important to know how to make the most of each characteristic and put aside what blocks us, and many times we do not give it the interest it deserves.

Employee B: Of course, each person is one way. We all know someone who only knows how to do things as they are explained to them and never thinks of anything else.

6. In which jobs do you think creativity is most present within the company?

Employee A: Although within my company each product is supervised, studied, created or modified by its own department, the studies on them in a more professional section are carried out by Insurance Actuaries. These are located at the headquarters and are in charge of analysing and estimating the risks, quantifying their financial implications in uncertain futures. In other words, they seek solutions to real-life problems, mainly in insurance and finance.

Employee B: In all those where decisions have to be made, where the worker's level of autonomy is high, as well as where negotiations have to be carried out, since persuading someone else of something or reaching agreements requires thinking a lot, giving them turns to things and find the formula to unite common interests.

3.2.2. Resources

Creativity is currently highly valued within companies. Despite being a difficult task to achieve, when it is really achieved, the best ideas arise. Managers are aware of this and try to get their workers to get 100% of themselves, but for this they need significant support from the company.

The resources that a worker has at his job is an important part to develop creativity. Having the right resources can be the difference between a victory or a failure of a business strategy. Good use is essential to achieve maximum profitability. And as we saw in previous points, the company must offer tangible, intangible and human resources.

The questions asked and their respective answers in this section are:

1. Do you think that the availability of resources of an establishment can affect in any way the creativity of an individual?

Employee A: In some cases, I understand yes. A person may have an idea or a product that, in order to develop it fully and effectively, needs tools or resources from the company where they are working to develop that idea. If at that time they do not have them and the company wants that person to have creativity for their own benefit, they must put at their service, means and resources so that they can do it. In my case, I have all kinds of tangible, intangible and human resources, such as the office, computer, a computer system adapted to our needs, regulations and a trained and responsible human team.

Employee B: Of course, I always say that to be creative and to be able to innovate, you also have to have time available. Of course, when you normally have much more work than you can handle, it is difficult to develop ideas.

2. In what order of importance would you classify the following resources that can be distinguished in the company? (facilities, personnel, financial resources, intangible resources)

Employee A: From my point of view, from most to least important, I would classify the following resources in this way:

- a. FINANCIAL RESOURCES
- b. PERSONS
- c. FACILITIES
- d. INTANGIBLE RESOURCES

Employee B: From most to least important: personal (it has always seemed to me the determining factor), intangibles, facilities, financial.

3. Do employees have access to the resources they always need?

Employee A: If you can answer by giving a %, I would say 75% instantly. And that percentage would increase if there were more time margin, since they consider each request made. And normally there is no problem because it is always to try to improve.

Employee B: In Reale's case, that's the way it is, without a doubt. I am fortunate to belong to an organization very concerned about the well-being and needs of its employees.

3.2.3. Organizational climate

Creativity is a skill that requires the help of the environment for its development. The organizational climate is influenced by a series of elements that create a particular environment, which goes hand in hand with the values and culture of the company, and which in turn influences the behaviour of the workers. Some of these elements are the organizational structure, the size, the different forms of communication, management styles, etc.

The questions asked and their respective answers in this section are:

1. What do you think is the ideal environment within the company?

Employee A: Teamwork is very important and for this, the treatment between colleagues has to be good. However, as there are different departments in which the role of their work is different, in some cases there may be differences in roles. I explain to you. A Technical Department is not the same as a Commercial

Department. The Commercial Department has the main purpose of creating business by promoting and encouraging mediators to take out policies in which, many times, the risks they try to contribute can be risks with the possibility of many claims. The role of the Technical Department is to analyse, assess, study the choice of risks that give the Company good claims and good profitability. Hence the possible difference between these two departments.

Employee B: Sincerely, the one we now have within the Castellón branch, where you can fully trust the support of your colleagues, who you know give their best and can always count on them for the slightest problem. In addition, the management style allows us to have total freedom to say what we think and gives us autonomy to carry out our function as we deem most appropriate.

2. Is pressure a factor that is used every day to improve the creative skills of employees? If so, do you think it is the best way?

Employee A: In my case, it is not pressure, nor do I think it is the best thing to improve creativity. On the contrary, I think that the best way to promote it can be peer courses, Team Building activities and coexistence and events between company employees. The latter is something that we used to do more of and that now for reasons that I don't know is not so much done. The truth is that this related us and even united us with workers from other departments, which was an advantage when it came to be communicating when work required it. I am not saying that this no longer exists, because Reale has always been a company that bets on its workers, but it is true that the involvement in this aspect has decreased.

Employee B: No, in fact I think the pressure is totally counterproductive since it is easy to get nervous and cloud your mind. I have never believed in pressure as a method to improve employee benefits, but rather in the trust, tranquillity, co-responsibility and autonomy of each one.

3.2.4. The motivation

Most people are creative, but only 2% of them acknowledge that they are. This is because many times fear and perfectionism block us and we believe that it is because we do not have that capacity, but quite the contrary, the problem is that we do not know how to develop it because we have our mind blocked with negative thoughts.

That is why it is so important to have a motivation, especially intrinsic, to be able to demonstrate to ourselves that we do have the ability to be creative. To do this, managers must know how to try to motivate their employees and make them feel an important part of the company. "The more motivated a worker is to carry out his task efficiently, the more effective capacity he has" (Vroom, 1964: 204).

The questions asked and their respective answers in this section are:

1. What type of motivation is the most used, extrinsic or intrinsic?

Employee A: In my opinion extrinsic motivation is more effective. Receiving commissions, rappels, in short, you work to earn money and you must reward those who do it well. For example, every year Reale gives us for Christmas a card with a certain amount of money as a Christmas basket, we also have incentives that each employee charges for doing a job well done in terms of production results account and in terms of good overall loss ratio of the company. And, in addition, it holds an annual gala for the entire company staff where it invites us to dinner and gives some recognition to Reale employees.

Employee B: The intrinsic one, the one that is born in each one. In my opinion, extrinsic motivation has little success or at least a short journey.

2. How is motivation focused on goal achievement, individually or as a group?

Employee A: Normally it is individually, although in many occasions the motivation is rewarded in a Pyramid form. A mediator charges a commission for taking out a policy. From the sale of this policy, the Commercial that carries that mediator may also charge a rappel and, in turn, the Branch Director may charge a rappel on the sales of that mediator and that commercial. So, I think there has

to be a little bit of individual motivation and a little bit of group motivation, because after all we are all going in the same direction.

Employee B: From my point of view, it depends on how comfortable one is in the team. If you have full confidence in your colleagues, the best motivational approach to achieve objectives is as a group since all people want to contribute to success and as a team it is usually easier to get psyched by mutual support. However, when one believes that one of his companions is a drag or is not committed, the normal thing is to want to make war on his own and feel that individually they have less problems.

3. Do you think employees can motivate each other without being motivated from the business side?

Employee A: It is very strange for employees or colleagues to motivate each other. The best motivation there is to earn money in exchange for your work.

Employee B: Yes, when people who are very passionate about their profession get together it is easy for them to get feedback and be able to generate their own motivation.

4. Is creativity promoted through some reward method in your company?

Employee A: In the work departments that I know and with whom I have contact, understanding creativity in this sector as the generation of ideas, the creation of a product or type of insurance or the solution to a problem, the creativity in an economical way. If we understand creativity, for example, as creating a specific method for increasing an insurance portfolio (increasing the number of policies), then there is a reward. Those mentioned above as commissions and rappels.

Employee B: Yes, as I said before, there are programs planned for this and even mechanisms to obtain salary improvements, as well as sharing of best practices on certain issues.

3.2.5. Management and middle managers

Creativity must be pursued at any organizational level, this includes top management. About 60% of company managers believe that creativity is one of the most important qualities of leadership. So they must know how to use the relationship between work environments and maximize productivity and company profits. They are mainly responsible for motivating and giving support and example to the rest of the workers. That is why it is important for workers to know that there are no bad ideas, so that they feel that there are no limits when it comes to creativity.

The questions asked and their respective answers in this section are:

1. How do you consider the various objectives that are presented to the company? Do you think they are reliable, affordable and realistic targets?

Employee A: Yes, right now I consider them reliable, realistic, and affordable in that order as well. Because, although the objectives are increasing, the company is growing much more year after year. In the sustainability report that he makes every year to see the results of the company it is demonstrated.

Employee B: Yes, it is another of Reale's strengths, that all objectives are measurable and realistic, to the point that follow-ups are made and, if it is appreciated that they were too demanding or that market circumstances have made them impossible, are revised downwards. Without going any further, this is what has happened with the recent crisis caused by the pandemic.

2. What should a leader's attitude be if the three qualities mentioned above are not met?

Employee A: You don't deserve to be called a Leader. The leader must mainly gain the empathy of his followers and they must mainly trust him. If you demand more than what the workers can give, in the end you will be discouraged, and you will not be able to get the most out of the work done.

Employee B: I think being very honest, communicating it to the team and trying to find formulas to establish reasonable compliance percentages, in order to maintain motivation.

3. How does the chain of command motivate its members and internally solve problems?

Employee A: Mainly with the treatment of people, mutual respect and dialogue. Communication is one of the key values of the company.

Employee B: Knowing his subordinates very well, to take personalized measures based on the needs and interests of each one. People are very different, each one is moved by something and it is capital that the command knows it, has the ability to identify it well and acts accordingly to get the whole group to get involved and work in the same direction. The same can be said in problem solving, there are people who may require more attention and others who like best work is giving them more space and autonomy.

3.3. Results and conclusions

Throughout this project we have been analysing the concept of creativity, starting with the explanation of the theoretical part and ending with analysing and contrasting all of this in a real company. Reale Seguros has made us open our eyes to realize the importance of insisting on business creativity and the benefits that come with it. Knowing the economic data of a company seems an easy task nowadays, but to consider a transparent company, we not only have to rely on the economic data that they show us. But in all the activities, training and dedication that the company carries out to reach those results.

All this is linked as if it were a circle, because a satisfied and happy worker with the company he works for translates with positive effects on productivity and therefore greater benefits. This is why creativity is such an important aspect of business.

At Reale we have verified that they are aware of this and that is why they create close relationships with each of their employees. It is difficult to believe when we speak of a company of such a high level and with so many workers under its charge, but as we have seen, it is not an impossible task. We have learned how creativity works in each of the elements that influence it. We have delved into its origin, the necessary resources, the organizational climate, the motivation and the middle managers and leaders.

But what is clearly clear is that the company's human team is an essential factor for it to continue growing. That is why we must insist on the well-being and motivation of each employee, to get 100% of each of them and thus improve the results of the company. Respect, companionship, a good atmosphere and motivation enhance the generation of ideas, but often due to a lack of freedom, communication or trust, the ideas never get to be shared with senior officials of the company. From my point of view things can always be improved, so knowledge and experience are also factors to consider because they make the deficiencies of some department or method that is used known first hand. It is essential to take into account all workers regardless of their hierarchical level because they are the ones who truly know the measures of their jobs and know if they add value or, on the contrary, inhibit it.

To get a little more specific, we will analyse one by one the different points we have discussed and the results of the interview with two the Reale worker.

- ❖ On the one hand, at the origin of creativity, we can see how workers agree with the importance of aspects that enhance creativity such as knowledge, motivation or the environment. And despite being at different levels, each of them continuously receives training and information from the company, adapted to each job. Therefore, we can say that for Reale any worker is just as important, which helps each of them feel part of the company and always want to work for the good of the organization. As the two workers have told us in the survey, there is always good and continuous communication between departments of the same and different levels. The job of the network manager (employee B) is based on analysing the results of the work of the other employee (employee A), in order to monitor and provide solutions or take into account proposals from the levels below. Every year each worker receives a report of their performance by their management, in this way they can see where their strengths and weaknesses are and thus be able to continue improving. This is a very important point that we should highlight and value, since in many companies this does not usually happen.
- ❖ Regarding resources, employees agree that they are very important to enhance creativity and that without them it would be very limited. Currently, each of the workers has equipment, computer systems and training to make decisions when accepting or rejecting risks, and also the branches are strategically distributed to be close to customers. On the other hand, supervisors have the means of

transportation and equipment necessary to be in continuous contact with each of the branches. Reale takes into account the needs of all its employees, since according to its ethical code one of its main values is the centrality of the person. As one of its workers described well, "People are the origin and destination of our reason for being as a Reale group."

- ❖ The organizational climate is essential for the aforementioned to be true, that is, a worker cannot feel an important part of the company if the relationships between colleagues at the same and different levels are dire. For this reason, the employee trusts in the importance of maintaining a good relationship with the rest of the workers to feel like a team, which have the same purpose, which is to always work to maximize productivity. For this reason, the Reale company enhances these relationships in two ways; On the one hand, it conducts Team building courses and activities to create close relationships, and on the other hand, the commissions the different workers are related to, so they all have to work together towards the same goal in order to achieve these commissions.

The problem comes when part of these workers strives to continue improving themselves and the other part is content to reach the objectives. This difference can create a bad feeling between them and sometimes make them feel dragged by the actions of the other. Therefore, communication remains one of the most important aspects of the company. Creating continuous meetings to be able to calmly discuss these issues with other workers is essential for a perfect work environment. Without reproaches or penalties, simply feel free to talk about any issue with another partner and to resolve any discrepancies. Or even reinvigorate excursions or outdoor activities, which, as one of the Reale employees tells us, have been discontinued, but they are very necessary activities to share moments outside of work and strengthen relationships with your colleagues.

- ❖ Motivation is one of the points that has caught my eye the most, since it is where there are the most discrepancies between the two employees. One of them speaks practically only of extrinsic motivation and on the contrary, the other employee speaks only of intrinsic motivation. During the time that I have studied this career and especially the time that I studied subjects such as human resources, we have been taught that, although there must be a balance, intrinsic motivation gives better results, and more when we talk about associating it with creativity. But analysing the results of the answers I got, I realized that, in the four

questions in this category, the workers did not coincide in any of them. Employee A believes that financial rewards are the only ones that motivate employees to remain productive. On the contrary, employee B attaches more importance to the continuous improvement of the work he has been doing and believes in the support of his colleagues to make this happen.

Therefore, I believe that Reale should change this and seek a balance, because when a worker wants to continue growing or even moving up, the best thing is for the company to enhance it through intrinsic motivation. This does not mean that there only has to be intrinsic motivation, far from it, but it should make your employees see that they also value the desire to improve their staff. Because in the end, the commissions they can get can generate a competitive environment in the company, which would affect the good organizational climate that exists and would be a step backwards.

- ❖ And finally, middle managers and department or branch leaders are treated by other workers with respect and admiration, so this hierarchical difference is never noticed, as the interview employees explain to us. The objectives that are demanded of them in the company are reasonable and they have even told us that they are reviewed regularly so that at no time do they become unattainable objectives due to an uncertain environment.

With this we conclude the analysis of the five points to be treated about creativity. Although it is true that there are still certain limitations, because the available results come only from the jobs of a branch in Valencia and one in Castellón, within a company as large as Reale. Despite this, thanks to the transparency of the Reale company, we can get a lot of information both from its web pages and interviews, and from its workers, whom the company always keeps informed.

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