A Work Project, presented as part of the requirements for the Award of a Master's degree in

Management from the Nova School of Business and Economics

How will leadership agility be affected by the organization's Resistance to

Change and Hierarchical Workforce Engagement, in the Future of Work?

Case applied in the Insurance Sector

Field Lab

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Abstract

This consulting research develops an assessment of the impact of leadership agility in the Future of Work, as well as the company's positioning within this future, using the concept of Strategic Foresight and Scenario Planning. Four predictive scenarios of the future were designed, and one analyzed in deep within the insurance sector with the aim of helping the organization's leaders to deal with a context of high resistance to change and hierarchization. The recommendations were developed considering the future drivers of Workforce Engagement and Pace of Work Technology Adoption and built upon specific leadership competencies that must be tackled.

Keywords: Leadership Agility; Future of Work; Scenario Planning; Work Technology Adoption; Workforce Engagement; Ambidexterity.

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List of Abbreviations

AI – Artificial Intelligence

FoW – Future of Work

HPWS – High Performance Work Systems

HR – Human Resources

KPI – Key Performance Indicator

Nova SBE - Nova School of Business and Economics

RQ – Research Question

SDGs - Sustainable Development Goals

SRQ – Sub-research Question

1   Introduction

The current business environment is under more pressure than ever before. Demanding markets, companies aim to succeed in meeting their expectations and wishes. Employers must meet these expectations and find their perfect strategic fit in the market.

This thesis aims to complement the "Future of Work Initiative" with a Portuguese Insurance company. An opportunity has been indicated: showing that the corporation and Nova SBE can be pioneers in developing studies for organizations to thrive today's work environment and develop the ground for tomorrow's effort. Due to this, the research acts as an inspiration to individuals, organizations, and society. Therefore, the applied research aims to understand how work is evolving and predict how individuals and organizations will be facing the future. In particular, leadership styles are being assessed as well as analyzed within the business environment of the company. These topics result in the research question that the present work aims to answer and give recommendations on: *How will leadership agility be affected by the organization's Resistance to Change and Hierarchical Workforce Engagement, in the Future of Work?*

Following, recommendations and insights will be developed for the timeframe of the next five years, which can result in mid- and long-term corporate solutions for public decision-making.

2   Problem Statement

The concept of work is fundamentally changing across several dimensions around the world. The ability to lead under uncertainty is critical if organizations are to adapt to the ongoing disruption and fast-paced change of the market, on a global scale. Moreover, the future shape of industries and the world of work will be fundamentally different than how we currently know it, and it requires adaptive leadership to courageously respond. Therefore, it is crucial to understand the importance of knowledge behind the changing nature of the way we work.

For the first time ever, there are four different generations in the workforce coexisting together: Traditionalists, Boomers, Gen X, and Millennials (Weikle 2019) (Bhalla, Dyrchs and Strack 2017). This not only brings difficulties related to the workforce, but also challenges superiors at a new and unknown level. In addition, megatrends are shaping the world and its development. Several of these affect the Future of Work more than others do, but recent research shows that a few specific trends will most probably affect the way we mainly work. These are: Inclusivity, Greater employee well-being, and Technological advancement (Krys und Born 2020). The timing and depth of impact is unclear, but analysts agree that it will result in significant organizational, social, and economic disruptions (Bhalla, Dyrchs and Strack 2017).

3 Literature Review

3.1 Definition of Management Agility

An organization is agile when it is able to adapt and react to changes in the market in an efficient way. Typically, these business environments are influenced by four dynamic factors - volatility, uncertainty, complexity, and ambiguity (Nick Horney 2010).

Being able to have management agility is a sustainable competitive advantage to organizations, since this capability allows them to get stronger with the changes coming from the inside and the outside of the organization. Therefore, true agility requires speed, flexibility, and a dynamic model, implemented in a stable framework (McKinsey & Company 2015).

Recent and rapid technological advancements have transformed the way businesses operate (Rad and Rad 2021). Although the agility term has been first linked to the software development area, in which it generated significant improvements (Repenning, Kieffer and Repenning 2017), agile work methods have, due to digitalization, been applied to other types of work.

In this context, there is no clear definition of the concept of agile working; nevertheless, researchers relate the term to behavioral constructs, such as flexibility, adaptivity, or proactivity.

Considering the fast-shifting pace in an increasingly complex world, organizations need structures to facilitate the continuous adaptation to change. Agile workplaces represent the next important step in workplace evolution, generating continual improvement through processes of experimentation, integration, and disseminated learning (Joroff, et al. 2003). Thus, agile management frameworks promise to enhance the speed of decision-making, foster team reflexivity, and enable co-creation with end-users. As transformation and uncertainty surround organizations' environment, companies might establish agility as a constant objective within the organization – a moving target (Joroff, et al. 2003). Therefore, it is critical to understand the way organizations are working and which type of structure and strategy they follow.

Furthermore, as organizational structures and governance models are correlated, their coexistence and respective purpose will be deepened in the following sub-chapter.

3.2   Agile Leadership

While facing an unpredictable world, leaders in organizations are struggling to follow the old rules, as people's connections start to become more relevant than solid organizational structures and governance methods, for the organization to be effective as a whole (Nick Horney 2010). Thus, agile leadership represents an entrepreneurial leadership style where, instead of predicting and acting, leaders need to get out of their comfort zone, daily (Phillips 2017).

An agile leader is able to continuously promote shifts in people, processes, technology, and structure. This requires the capability to sense and respond to changes in the business environment with actions that are focused, fast and flexible. (Nick Horney 2010)

Considering this, it is essential to understand what the direct implications are of both the changes in its workforce engagement in a leader's agility behavior an organization's pace of work technology adoption.

3.2.1 The Agile Model ®

The Agile Model ® is a commercial model that is built from best practices in organizational performance, helping organizations and leaders to continuously adapt to the current changing environment of business (Agility - Consulting and Training 2022). The model is designed as a roadmap that leaders can follow, and because of that it has been recognized as the "best leadership model for our changing world" (William J. Rothwell 2008). When assessing the agility of leaders in an organization, it is useful to detect behavioral patterns, according to specific leadership skills that affect people, processes, and technology. According to the model, key agility indicators are the ability of a leader to be focused, fast and flexible. In accordance with these, there are five key competencies that a leader must have to become more agile: Anticipate Change, Generating Confidence, Initiate Action, Liberate Thinking and Evaluate Results. According to this model, for each competence there are three leadership agility skills, which drive the leaders' expected behavior respectively: (Nick Horney 2010)

Table 1 - Skills of The Agile Model Competencies

Anticipate Change	Generating Confidence	Initiate Action	Liberate Thinking	Evaluate Results
Visioneering Sensing Monitoring	Connecting Aligning Engaging	Bias for Action Decision-Making Collaborating	Bias for Innovation Customer Focus Idea Diversity	Creating Expectations Real-time Feedback Fact-based Measurement

For each characteristic mentioned above, there are specifications of what they mean in terms of leadership behavior (*Appendix II*).

3.3 Leadership Culture

When tackling the organizational context, culture is a relevant factor that has implications to an effective ambidextrous leadership, since it is rooted in the organization's processes and mindset of people, representing the stability of the organization (Ronald Bledow 2011). Accordingly, the context can either strengthen or weaken the outcomes of leadership for contextual

ambidexterity, and it is up to the leader's agility to work within this stability/instability duality, that can also be translated into a culture/innovation duality (Havermans 2015). This ability of leaders to find the right balance for a particular context can be better understood when also considering the duality of exploration and exploitation innovation processes, along with the leader's capability of coordinating them both. (Ronald Bledow 2011).

3.3.1 The Competing Values Framework

The Competing Value Framework aims to help leaders understand more deeply and act more effectively in creating value. That is done by providing knowledge about organizational tensions to help them see potential where others cannot see, and practical actions that can be put in place (K. S. Cameron, R. E. Quinn, et al. 2022). It defines four different culture types, organized in four quadrants: Hierarchy, Clan, Adhocracy and Market (Stewart and Carrier 2021).

The model is scientific-based, with more than 25 years of applicability in organizations, and emerged from studies of organizational culture, leadership roles, management skills and information processing styles (K. Cameron 2009), establishing an underlying relation between organizational performance and leaders' efficiency as value creators (K. Cameron, et al. 2021) The intersection of two major dimensions, that can be drawn both vertical and horizontally, result in a two-by-two figure with four quadrants (K. Cameron, et al. 2021). One dimension differentiates an emphasis on flexibility, discretion, and dynamism from an emphasis on stability, order, and control (K. Cameron 2009). The second dimension differentiates an orientation toward a focus on internal capability and the integration and unity of processes, on differentiation from and rivalry with outsiders (Cameron, et al. 2021). Each of the four resultant quadrants represent a distinct set of organizational and individual factors, such as the criteria of effectiveness that organizations must pursue, the leadership and managerial competencies that are most effective and the underlying culture of organizations (K. Cameron 2009).

The Control quadrant arises when organizations are inward looking and focused on stability and control (Stewart and Carrier 2021). The culture focuses on planning, efficient systems, and processes, and enforcing compliance. Leaders drive the organization through processes optimization, establishing policies and procedures (Cameron and Quinn n.d.), ensuring that things are done in a smooth, ordered, and controlled way (Stewart and Carrier 2021). This culture type

Figure 1 - Control Quadrant

becomes negative when taking to an extreme, by leading to languishing bureaucracy and organizational stagnation (K. Cameron, et al. 2021).

The Collaboration quadrant represents a culture that values internal maintenance as well as responsiveness and flexibility. Teamwork, collaboration, human development, empowerment, and inter-personal relationships are techniques highlighted in this quadrant (K. Cameron 2009). Clan orientation is often characterized by being a familiar environment, glued together by the desire to work towards common goals (Stewart and Carrier 2021).

Figure 2 - Collaborate Quadrant

Leaders are driven by values such as commitment, communication, and development to produce effectiveness (K. Cameron, et al. 2021).

The Create quadrant suggests that tools focused on innovation, creativity, articulating future vision, transformation change, or entrepreneurship could be addressed (K. Cameron 2009), in the name of moving quickly to meet external needs. Adhocracies exist where organizations are outward looking and focused on being flexible and response (Stewart and Carrier 2021), being driven to
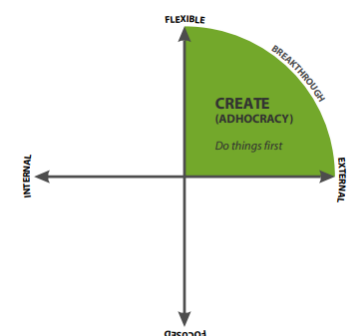
Figure 3 - Create Quadrant

address new change. Leaders build the organization by developing a compelling vision and emphasizing new ideas and technologies, flexibility, and adaptability. Nevertheless, the Create quadrant taken to an extreme becomes negative by being constantly chaotic, trying out one more new idea, and under-emphasizing the achievement of predictable outcomes (Cameron and Quinn n.d.).

Lastly, the Compete quadrant is outwards looking and internally focused, meaning that organizations are very conscient of their positions in the market, and driven to improve it. Consequently, they are highly customer and supplier focused and prioritize improving market position (Stewart and Carrier 2021). Leaders are aggressively competing, driven by values such as profitability and goal achievement (K. Cameron, et al. 2021). The extreme focus on Market orientation
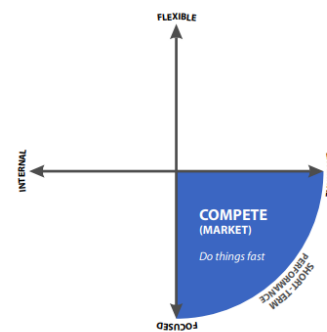
Figure 4 - Compete Quadrant

might become negative by giving rise to self-interests and conflict by neglecting more human people issues (Cameron and Quinn n.d.).

4 INSUR – Company in Analysis

For confidentiality reasons, the company in analysis is referred to as INSUR along the project's document. This Field Lab was developed with the purpose of understanding how leaders can develop organizational agility to cope with the FoW, applied to INSUR, a specific company from the insurance sector in Portugal.

Considering that the main goal of this project is to provide strategic recommendations to INSUR's middle-management leaders, for the future, plausible scenarios of the future were built. In the context of each scenario, tailored recommendations to INSUR were developed, considering its culture type and the leadership style of its middle management leaders.

INSUR is a multinational insurer that was founded almost 200 years ago, being now present in 14 countries from Europe and Asia, including Portugal. It has been a player of reference in the Portuguese market since 2005, representing a brand of trust and commitment to the customer. Thus, its major strategic focus has always been proximity with the customer, that reflects on its hundreds of stores spread throughout the country. INSUR is composed by over 1000 employees, who share the same values of Share, Dare, Care and Deliver, shaping the company's culture that has been built throughout the years.

5 Methodology
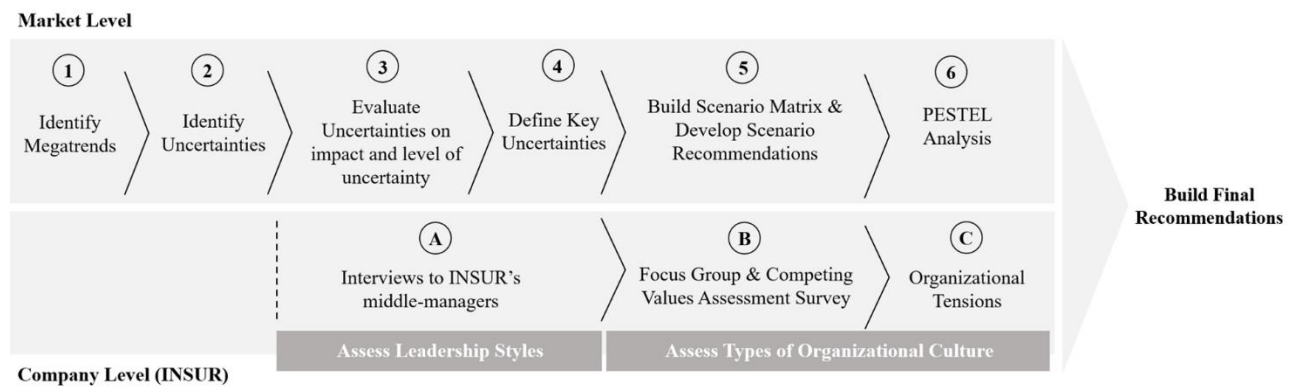
Figure 5 - Overall Flow of the Project Stages

5.1 Exploratory Research

Exploratory research should be applied to better understand an existing problem that was not thoroughly investigated in the past (Formplus 2022) and carried out when it is still at a preliminary stage.

The present paper aims to positively contribute to the investigation of leadership solutions for INSUR's readiness to cope with the Future of Work. Since this type of research is often qualitative in nature (George 2022), the analysis of this project mainly relies on a humanistic and interpretive approach, requiring the participants to offer in-depth responses to questions

about how they have constructed or understood their experience (Jackson, Drummond and Camara 2007).

The first goal of this research was to assess the leadership styles of INSUR's leaders, and, for that, interviews were conducted and analyzed based on The Agile Model ®.

Besides, the second goal of this research was to understand in depth the influence of INSUR's culture on the leadership styles mentioned above, making use of the Competing Values Framework. For primary findings, a focus group was conducted and analyzed in order to perceive the most relevant culture type(s) demonstrated within the participants perspective. In order to validate these findings, a culture assessment was performed based on the Competing Values Framework Assessment, a points system explained further in Chapter 3.3.4, and findings were validated. Finally, it was considered the dataset of the "Future of Work – National Assessment" (Marques, et al. 2022) results, from an on-going research project for INSUR, developed by Nova SBE. The outputs regarding key future organizational tensions were considered in order to assess which of them will have a greater impact on INSUR in the future, complementing in this manner the validation of findings.

Considering the three research types mentioned, there was a triangulation of results which allowed to bring consistency to the findings.

5.2 Leadership Styles Assessment

Regarding the methodology for the leadership styles' assessment, interviews were conducted to 16 middle-managers of INSUR, in order to collect data about their leadership style. Interviewees were either Category Managers or Team Leaders, since these leadership roles require leading a team directly, and the intended analysis aims to focus on leaders' behavior with their direct team. To get a sample as many representatives of INSUR's middle-managers as possible, all interviewees work in different areas of the company. Moreover, the leaders' ages ranged from thirty to fifty-five years old, which leaves them with several years of experience, allowing their

character to be mature enough to draw conclusions about their leadership style (Sample Description on *Appendix I*).

5.2.1 Interviews Analysis

The Agile Model ® was used for the qualitative assessment of the leaders' agility competencies, thus the script was developed with the final intention of assessing the presence of each of the model's five competencies.

In order to analyze the interviews, it was necessary to identify the different skills demonstrated by INSUR's leaders, each of them being linked with a specific competence, as explained in *Chapter 3.2.1*. To assess that, it was considered the frequency with which interviewees mentioned the leadership agility skills, measured on a scale from 1 to 4. Each classification is linked with a type of frequency, as presented in *Table 2*:

Table 2 - Qualitative Scale of Skills Frequency

1	2	3	4
Never mentioned	Occasionally mentioned	Often mentioned	Strongly mentioned

After classifying each competence from 1 to 4, per interviewee, the average classification per competence was calculated, meaning that the higher the average considering the 16 INSUR's leaders, the more relevant the competence is in their pattern of leadership behavior.

Until a certain point of the interviews conduction, a saturation of results was noted, which means that the behavioral pattern was already well-defined and conducting more interviews would not add incremental value to the results.

5.3 Organizational Culture Assessment

Regarding the methodology for the assessment of INSUR's organizational culture, a focus group was conducted in order to understand their perspective of the organizational culture. Besides this, the future scenarios (further built in *Chapter 7.4*) were presented to the participants

in order to detect potential gaps between where INSUR stands now and what should change for the company to adapt to the Future of Work, through leadership.

5.3.1 Focus Group Overview – Primary Findings

A focus group relies on the interaction within the group and the questions asked to provide insight into a certain topic (Jackson, Drummond and Camara 2007).

The focus group at INSUR was conducted with five middle-management leaders from different areas of the organization (Sample Description in *Appendix I*), to bring different perspectives into the discussion. Hence, the interaction among participants was essential to gather relevant information about INSUR's organizational culture, among the four types from the Competing Values Framework. The script was developed in a way that allowed the participants to reflect on four hypothetical scenarios of the future, and brainstorm about what the company could do to adapt to each of them – Gap Analysis.

5.3.2 Competing Values Assessment – Validation of Primary Findings

Within the development of the Competing Values Framework, a tool is provided to objectively assess the culture type of an organization.

As culture is the union of the collective assumptions, expectations, and values that reflect explicit and implicit rules in the organization, the Framework assesses organizational culture in six dimensions: (1) Dominant Characteristics; (2) Organizational Leadership; (3) Management of Employees; (4) Organizational Glue; (5) Strategic Emphases; (6) Criteria of Success.

The assessment works through a points system, where participants must distribute 100 points among four descriptions presented for each dimension, which are categorized as A, B, C and D, being each related to a specific quadrant of culture types, as represented in *Figure 6*.
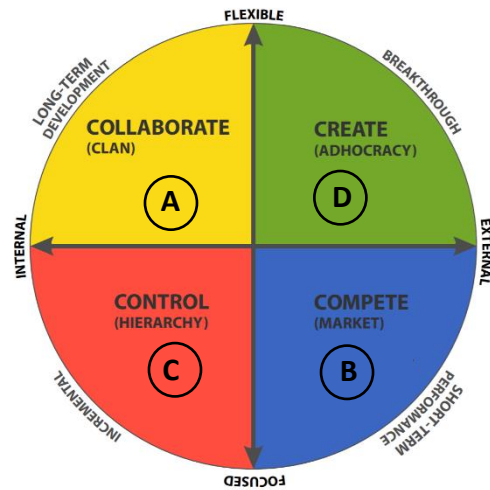
Figure 6 – Competing Value Framework

The tool is designed in a way that, after considering the distribution of points, they must be summed up for each culture type, and divided by 6 (number of dimensions). Depending on the number of participants, this average is divided by the number of people answering. By doing this, it is possible to assess the rate, from 1 to 100, correspondent to each culture type. As a result, there will be different rating for the four culture types, and the higher the rating is, the most relevant the culture type is in the organization in analysis.

In order to perform this assessment based on INSUR's employees, a survey was shared internally with people from the organization, and it was possible to gather 18 responses (Survey Answers in *Appendix VIII*).

5.3.3 Organizational Tensions - Complement of Findings

Based on the "Future of Work – National Assessment" (Marques, et al. 2022) survey, it was possible to define three relevant organizational tensions that are influencing the Future of Work of the analyzed company. These tensions were measured on a scale from 1 to 6, where each extreme is an opposite concept, for each of the company's areas. This means that a result of 3.5 in average represents that the organizational tension does not express a clear position in the analyzed company, regarding the correspondent tension.

5.4 Strategic Foresight and Scenario Planning

The concept of Strategic Foresight and Scenario Planning will be used to build scenarios for the Future of Work, which will take into consideration all the information collected. 14 uncertainties were identified, from which the two most relevant drivers of change (with the highest impact and level of uncertainty) were used as the basis to develop four plausible future scenarios with a timeframe of five years. In each scenario, a gap analysis will be conducted, taking into consideration the leadership styles and the culture of the company now, in order to assess what would have to change in order to better prepare for the FoW. In the end, final recommendations will be designed within which an existing or an adapted strategy must be planned considering INSUR's growth desire.

6 Research Main Outputs

6.1 Interviews

The inputs gathered from the 16 interviews conducted allowed to understand the most relevant leadership agility competencies in the behavioral pattern of INSUR's leaders (Interviews Inputs in *Appendix VI*). By assessing the frequency with which The Agile Model skills were mentioned by each leader, with the scale of 1 to 4, each interviewee in each competence. Consequently, these rating were summed up for each competence, and divided by 16 (number of interviewees), to obtain the average rating of each competence. The main outputs were the following:

Evaluate Results	Generating Confidence	Anticipate Change	Initiate Action	Liberate Thinking
3.6	3.4	3.3	3.0	2.8

Table 3 - The Agile Model Assessment

The most relevant characteristic was the ability to evaluate results, with a 3.6 rating, meaning that INSUR's leaders have a well-defined methodic approach toward their teams. This reflects in creating and managing accurate expectations by clearly defining the priorities and resources that the team needs to achieve its goals. Moreover, it also reflects the great focus on providing

real-time feedback, which was one of the most mentioned behaviors when leaders had to confront problem-solving situations, being referred to as the most essential leadership skill to keep up with the pace of business and help people grow. The way company leaders' approach this is by creating constructive moments with their team members when they can "openly speak to the person and identify the reason behind the problem, to then understand how they can mitigate it in the future" (E 2022) .

In fact, the second most relevant characteristic highlighted in INSUR's leaders' style is generating confidence, with a 3.4 rating. Above all, leaders want their teams to trust them, and this reflects the leader's ability to connect and engage with them by creating healthy relationships with transparent communication. With this, leaders can take the most out of each person's value to contribute not only to organizational but also personal success. At INSUR, this is most likely possible because leaders are concerned about creating climates of inclusion with the sense of a community: "Our weekly meetings are more informal, which I feel helps strengthen the team's bonds" (B 2022).

Another characteristic that was often mentioned was leaders' ability to anticipate change, with a 3.3 rating. This competence refers to the strategic dimension of the leader's role when one can understand the forces of change that influence stakeholder success. Thus, it also includes envisioning how INSUR's core value proposition can improve, considering its current resources and workforce engagement. At INSUR, leaders are formatted to sense this change and monitor the processes in order to empower people accordingly, with the final purpose of identifying patterns that can bring impact to the organization: "My greatest challenge is to retain talent according to what the market is requiring right now and follow the company's strategy, ensuring that its values are being implemented" (C, Interview to INSUR Middle-Manager 2022).

The next characteristic, which was occasionally mentioned is related to initiating action, with a 3.0 rating, which is related to creating the capability for fast and effective decision-making at

all levels. Several leaders mention that they are still improving their task delegation to the team which promotes the best fluency of the processes. From the generic perspective of the interviewees, this means that although they might encourage ideas and gain of insights across the organization, they are still improving the efficiency in implementation at the team's level: "In moments of more tension, I still prefer to take some of the work to myself, which I know has to change in order for the team to become more efficient" (C, Interview to INSUR Middle-Manager 2022).

Finally, the least noticeable leadership characteristic in terms of INSUR's leaders' behavior is liberated thinking, with a 2.8 rating, which is related to establishing processes that encourage and secure innovation inputs in the organization and, consequently, in the team. Even though leaders are aware of the need to innovate throughout time, they still do not act much to achieve that on a regular basis. This can be explained by their focus on evaluating results (most relevant characteristic identified), and the fact that the organization itself shows a considerable practice of risk assessing and having installed a culture very much impacted by hierarchization.

To conclude, the current behavioral pattern in INSUR's leaders is characterized most relevantly by the ability to evaluate results, and least relevantly by liberate thinking. Further in this Field Lab, the development of each of the five competencies from The Agile Model will be the basis to build the project's recommendations.

6.2 Focus Group – Primary Findings

The inputs gathered from the Focus Group (Focus Group's Inputs in *Appendix VII*) were essential for the achievement of the primary findings.

It provided clear patterns within the answers: INSUR's organizational culture and its values have a strong presence, and consequent influence, on the company. The work environment is perceived, in general, as being familiar, focused on people's well-being and development, revealing a strong interest in internal outcomes, rather than in external ones.

Furthermore, leaders at INSUR consider that, generally, the company prioritizes stability and control, rather than flexibility and adaptability. Within the answers, the participants shared a keen sense of organization and structure as key drivers of success, considering that it might not always be easy to keep up with a fast pace of change. Moreover, they also perceive that the highly structured sector of insurance has a strong influence on INSUR's processes and culture. Therefore, there are clear lines of authority and a well-defined hierarchy that aims to simplify the decision-making.

As a conclusion, INSUR's culture is predominantly placed in the Control quadrant, though with already several expressions of a Collaborate-oriented type of culture. The company's culture relies on the idea that control and efficiency with capable processes produce effectiveness. At the same time, the Collaborate quadrant is also rising and growing in the organization, as there have been made several efforts into creating the sense of a community. While transferring this description into the Competing Values Framework, INSUR's culture represents as follows:
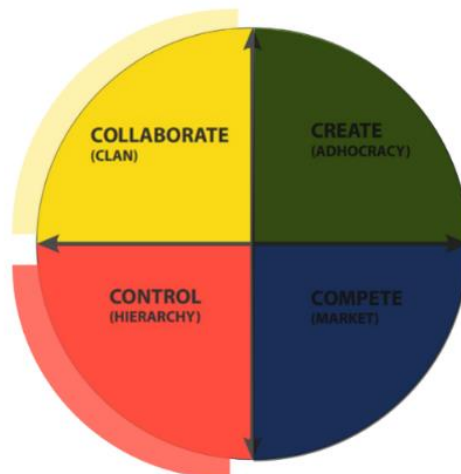
Figure 7 - Representation of INSUR's Culture Now

6.3 Competing Values Assessment – Validation of Primary Findings

Considering the points system of the Competing Values Framework, the calculations were conducted for the 18 answers gathered. The classifications of each culture type were rounded to units in order to better perceive the levels of relevance and expression of each culture type.

The main outputs show that the most representative quadrant of the organization's culture is Control, which had a score of 28 out of 100, and the second-most relevant was the Collaborate one with a score of 27 out of 100. The other two quadrants, which are Create and Compete, were the least relevant, scoring an average of 23 and 22, out of 100, respectively (*Appendix VIII*). In fact, the results validate the primary findings from the focus group, as the culture with a higher expression are Control and Collaborate oriented.

6.4 Organizational Tensions Data – Complement of Findings

Considering the outputs about organizational tensions from the "Future of Work – National Assessment" (Marques, et al. 2022) survey, it was possible to highlight the three tensions that complement the validation of results. The first one, Organizational Structure, had a 2.5 rating which means that the organization is more structured than dynamic. The second one, Decision-making, had a 2.7 rating which means that decision-making processes are more centralized than horizontal and, finally, the third one related to Efficiency vs. Collaboration had a 3.85 rating, which expresses the collaborative dimension of INSUR's culture, alongside all the processes that are efficient. These results, in fact, validate the findings presented so far.

7   Strategic Foresight and Scenario Planning

The present work aims to study the main trends and challenges of the Future of Work, as well as its manifestation in the Portuguese context. As such, it is expected to diagnose INSUR's adaptive capabilities, processes, and structures, in order to devise recommendations to improve its agility to adapt to the new realities of work. To do so, possible business environments might be projected, considering the impact of novel societal, managerial, and technological developments and the associated uncertainty. Strategic Foresight and Scenario Planning represents a valuable tool that enables the projection of possible situations to then provide a

forum for identifying the knowledge, skills and attributes leaders will need to adapt for the strategy of the in new and different scenarios.
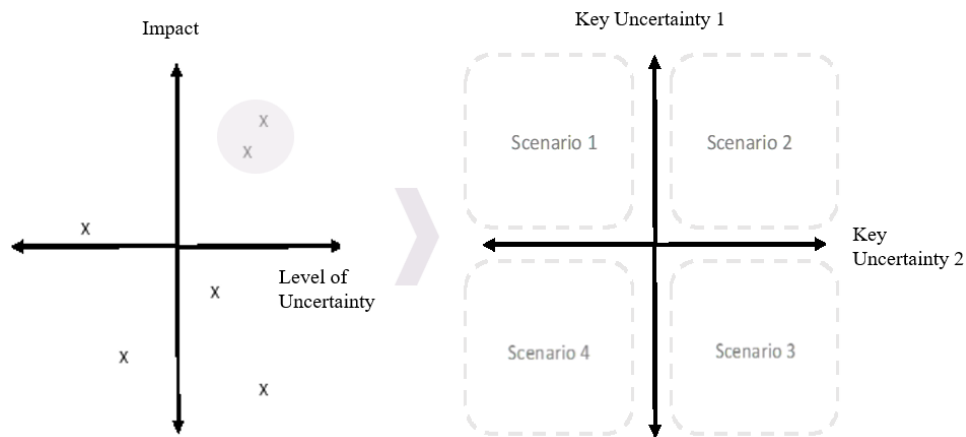
Figure 8 - Process of Scenarios Development

Foresight relates to the ability to create and maintain a high-quality, coherent, and functional forward view and to use the insights arising in organizationally useful ways.

The future is defined as a cone of possibilities, that gets broader and broader and more diffuse, with the vertex placed in the present. There is not a future waiting to happen, there are possibilities associated with the present, and we do not have all the information about those possibilities, so uncertainty is the raw material for Foresight. (Slaughter 2002)

Foresight, on the opposite of forecasting, generates several but logical pictures of the future, and not linear projections on a single point, it increases risk awareness and provides a basis for more effective contingency planning and appropriate forms of resilience.

It is not only about having access to information, is about thinking how to involve the ones who take decisions and how to shift their minds. Information is only the input for a rebuilding process. The aim is not to be precisely right, but to be ready for the upcoming future by building the organizational resilience necessary for an ever-changing and more demanding business environment. In an organization, part of its forthcoming depends on its decisions. However, there are several externalities that might impact the organization and its future such as interest rates, crisis in other countries, etc.

Except in very slim details, the future cannot be foretold, but it is also not a mystery. By building the proper skills, posing the correct inquiries, and supporting the right individuals, the near-term future can be readily recognized.

We acknowledge that we will always be surprised, as there are still events that may happen that one could not even imagine (e.g., the creation of the Internet, the 2007/2008 financial crisis, the plane creation, etc.) – it is not possible to predict everything, and it is important to keep that in mind - the world is too complex to anticipate in its fullness. Using scenarios to future-proof the organization improves the responsiveness to uncertainties, through a concrete strategy, with constant communication, testing, and monitoring processes.

The future results from the interaction between Megatrends coming from the past, trends shaping the future, and key uncertainties, that might take us not just for one but for a plurality of possible futures.

Megatrends are long-term processes of transformation with a broad scope and a dramatic impact. They are powerful factors that shape future markets - larger in magnitude (impact powerfully and extensively on all actors), longer in duration, and deeper in their effects, not a single event but rather a series of events, a trajectory of changes, which are complex combinations of factors. (Uncategorized 2019)

Trends, on the other hand, are a declaration of the direction of change - seemingly unexpected short-term sharp changes with high impact (Uncategorized 2019). There are several similarities with megatrends in the sense that they are industry-independent and global.

As of uncertainties, those are indeterminacies whose possible configurations have the potential to structure different futures for INSUR. These have already occurred (or will almost certainly occur), but whose consequences have not yet unfolded. Another form of uncertainties are Wild

Cards, which are discontinuities, sudden events with a low probability, high impact and a surprising character that could change the course of the future (Futures Platform s.d.).

All in all, the main difference between megatrends and trends is the predictability of the occurrence and its impact, and, in the case of uncertainties, their unpredictability (Unansea s.d.). Thus, the groups aim to correlate them by developing scenarios where both its impact and level on the research question are assessed, ultimately tackling them with the final recommendations.

7.1 Megatrends

The changes of the meaning of work are also shaping and being shaped by driving forces happening in society. There were identified several structural megatrends that should be accounted for when analyzing the Future of Work.

7.1.1 Inclusivity

One outcome of the fight for social justice, equal rights, and opportunity is inclusivity. It is the result of the unrelenting fight against injustice and oppression by those who are marginalized, oppressed, and subject to discrimination. To compete in today's fast-paced, international environment requires having a varied staff. In recent years, the words "diversity and inclusion" have been bandied about a lot. Businesses, and governments have all at least made a token effort to increase diversity and representation inside their institutions. (Ordorica 2022). As such, a greater workforce diversity must be developed in a variety of ways and can take many different forms, but they all have one thing in common: include people with various experiences who offer new perspectives on the human experience (Saxena 2014).

7.1.2 Employees Well Being

Over the years, employee's wellbeing is coming as a priority to organizations, as it affects their health and happiness – when an employee wellbeing is optimized, employees are more focused on their work and their productivity increases. (Cemazar 2020) When employees have a

negative perception of the workplace, the consequences can include an increase in stress, workplace injuries, absences, employee turnover, insurance claims, benefit utilization, and error rates, as well as a decrease in employee productivity, engagement, satisfaction, innovation, customer service, and work quality. (Purcell 2020)

The increase in automation of work, feeling of insecurity and fear of job-loss, skills "Mismatch", remote working, reduced office space, need for social networks/hangouts for workers, changes in organization design, organization of work and work environment, call for the need for other leadership styles and reskilling of management to be able to handle security issues, among others. (Krys e Born 2020)

Employees are rethinking life choices, the pandemics' stress and adversity times caused people to reflect on their lives. Research and polls demonstrate that top recruits view flexibility as a priority and link it to employee engagement and productivity have led to the conclusion that flexibility in the workplace is here to stay, and there is a huge demand for work flexibility, for purpose and meaning. (SINGH 2021)

7.1.3 Technology Advancements

The progress of technological and digital tools such as automation, AI, machine learning, 5G, big data, the proliferation of sensors, cloud computing and advanced analytics that increase productivity and provide better access to information and ideas is the big force that is pushing the change of work and employment. Organizations have been automating work for decades, but it is specifically the increasing speed of change that makes technology advancements a big force of change. (Manyika e Sneader 2018)

One story, two halves: While innovation and technology promote wealth, the absence of such capabilities presents a significant barrier for emerging countries trying to catch up to advanced

economies. While the latter have committed to significant amounts of future investment, for example in quantum computing technologies, AI, and cybersecurity (Krys e Born 2020).

Particularly in the field of AI, an ever more evident number of technologies are being lined up and/or are coming out of the pipeline. AI specialists believe that the capabilities of AI technology will advance almost indefinitely; such tremendous advancements are met with excitement mixed with fear for human values and agency. (Littman, Ajunwa, et al., The One Hundred Year Study on Artificial Intelligence 2021)

7.1.4 Demographics

The world's population has been exponentially growing, and it is even expected to increase by more than one billion by 2030, bringing the total to more than eight billion. The emerging and developing countries will account for 97% of this population growth. Similarly, people in all regions are living longer lives and having fewer children. As a result, the over-65s will be the fastest growing segment of the population, with 390 million more in 2030 than in 2015.

The changing demographic of the workforce is another big force that is shaping work and employment. It includes increasing average age of the workforce (age diversity), gender and cultural diversity (increasingly women are entering and remaining in the workforce) and in several geographies, increasing cultural diversity due to a rise in migration. It is likely that specific regions may experience demographic changes to varying degrees depending on the extent of migration and the current and ageing impacting the demographics of the region. (National Geographic Society 2022).

7.1.5 Increasing Scarcity and Global Competition for Resources

Growth in global population and prosperity also increases the demand for natural resources such as water, energy, minerals / metals, and food. There are, however, limited quantities of resources

available. Our planet appears to be incapable of supporting increased consumption, which results in price volatility. (European Commission s.d.)

7.2 Trends and Uncertainties

For the sake of simplicity, Trends, Uncertainties and Wild Cards will be grouped and referred as solely Uncertainties, as their direction of change is unpredictable and might play an important role on the FoW. These were identified regarding the Insurance sector as a whole, with applicability to INSUR.

7.2.1 Changing Operating Models

The Amazon Effect – the impact created by the online, ecommerce, or digital marketplace on traditional business models (Mitchell 2021) – has created a change in customers'expectations, that increasingly require personalization, on-demand service (Malik 2020). There is a growing push to create an integrated customer experience, in which insurance is bought as an add-on to other services and goods (Tech-driven insurers: How to thrive in 2030 2021). Furthermore, today's customers associate helpful tech tools – such as chatbots, automated claims processing, and omnichannel consistency - with an improved experience (Malik 2020). Current insurers might be able to increase the quality and agility of their digital offerings.

7.2.2 Cybersecurity

Digital transformation has pushed companies to make a higher use of information technology, as well as to rely on remote solutions to operate and deliver their services which, in turn, increases the risk for cyber-attacks. Cybersecurity is the practice of protecting critical systems and sensitive information from digital attacks (What is cybersecurity? n.d.). In contrast to other sectors that mainly hold sensitive financial data, insurers also gather a large amount of protected personal sensitive information, possessing substantial amount of confidential policyholder data

(Cyber risks: what is the impact on the insurance industry? 2021). Hence, insurers might need to manage cyber risk within the company and the value chain.

7.2.3 Artificial Intelligence

Artificial Intelligence is the science and engineering of making intelligent machines, being related to the similar task of using computers to understand human intelligence. AI is to business an incredible technological boost that magnifies, clarifies, and illuminates business decisions (Hopper 2022). Thus, AI is disrupting the sector and insurance executives might acknowledge the factor that will contribute to this change and how AI will reshape the industry, changing what was once a very policy-centric industry to one that is customer centric (Drenik 2022). AI solutions are commonly applied in fraud detection and prevention, by analyzing massive amounts of data and enabling insurers to spot and flag unusual pattern (AI in the insurance sector 2021). Moreover, machine learning - specifically natural language understanding (NLU) - enables insurers to pull pertinent information together to better assess the insurance carrier's potential risk, leading to more appropriate premiums (Uzialko 2022). Furthermore, AI tools determine the parts involved in a claim and forecast the potential costs involved by analyzing images, sensors, and insurer's historical data, thus improving claims processing (Uzialko 2022). Most important, the winners in AI-based insurance will be carriers that use new technologies to exceed customer expectations for individualization and dynamic adaptation (Balasubramanian, Libarikian e McElhaney 2021).

7.2.4 Blockchain

Blockchain is an increasingly relevant topic in the business world and news, as it has the potential to change how companies – and specifically, insurance ones – do business. In short, a blockchain is a database that stores information electronically and in blocks, maintaining a secure and decentralized record of transactions (Hayes 2022). Insurance companies operate in a highly competitive environment in which both retail and corporate customers expect the

best value for money and a superior online experience (Blockchain in insurance 2022). Furthermore, health and life insurers are among the many players scrambling to determine how blockchain could be adapted to improve the way they maintain records, execute transactions, and interact with stakeholders (Deloitte United States 2020). Blockchain can solve the challenges faced by insurance companies by decreasing costs, improve operational effectiveness, and strengthen relationships with the insured (Deloitte United States 2020).

7.2.5 Cryptocurrency

Cryptocurrency is any form of currency that exists digitally that uses a decentralized system to record transactions and issue new units, instead of relying on a regulating authority. Thus, cryptocurrency payments exist purely as digital entries to an online database (What is cryptocurrency and how does it work? 2022). The currencies are based on blockchains, which embed information at every step and offer new levels of claims processing and efficiency (Peach 2021). Cryptocurrencies are gaining wider acceptance across the insurance industry, whether it takes the form of letting customers pay premiums with digital coins, paying claims with the currency or taking the shape of investments and new business lines (Peach 2021).

7.2.6 Hybrid Work Environment

According to research from Guardian's 10th Annual Workplace Benefits Study, "Inflection Point: How COVID-19 is reshaping the employee benefits paradigm," more than half of employees say that they would prefer to work remotely at least part of the time going forward; on the other hand, the same Guardian study also found that 42 percent would prefer to work fully on-site (Guardian 2022). Moreover, GlobalData's *2021 UK Insurance Consumer Survey* found that only 19.1% of respondents believed they would be in the office for four or five days a week after the pandemic. The survey was conducted in Q3 2021 – over a year into the pandemic – which suggests consumers have a good idea of what their situations will be

(GlobalData Financial 2022). Insurance institutions will then need to adapt several policies that provide a flexible work option that meets the need of the entire workforce.

7.2.7 Informal Work Environment

The work environment is the set of elements that make up the climate in which employees perform their job. The traditional and formal work environment is best described by the word "static", in which job roles are concrete, the setting is fixed and does not adapt to individual needs, placing little emphasis on happiness or wellness programs. Overall, in a formal work environment, work is a separate aspect of life (Johnson 2015). Nevertheless, today's business strategies are more flexible than ever before, and many corporations are shifting away from traditional corporate culture (Bryan , Matson and Weiss 2007). In any professional setting, networks flourish spontaneously: as human nature leads people to share ideas and work together even when no one requires them to do so (Bryan , Matson and Weiss 2007). It becomes imperative to consider the impact that collaborative work environment has on corporations' paths: first, it increases productivity; moreover, engagement is also higher for companies that focus on teamwork and shared company values. (Bryan , Matson and Weiss 2007)

7.2.8 Regulators on Insurance Companies

The insurance sector has been seen as an increasing opportunity to build successful businesses due to factors such as the evolution of emerging technologies, the InsurTech movement, the growing participation of global tech giants on the sector, and new business models (Breading 2018). Furthermore, it becomes imperative to stress the increasing importance of regulation on the sector, as a substantial number of investigations are taking place and new regulations are already in the making – such as the European Insurance and Occupational Pensions Authority and the Digital Operational Resilience Act (Breading 2018). Hence, regulators need to discipline the sector according to good practices in financial service and the growing need to protect against cyber risk.

7.2.9 Sustainable Development Goals (SDGs)

The insurance sector arises from various real needs, mainly related to protection from unforeseen financial shocks, as the pandemic or recent environmental impacts such as floodings, have demonstrated. Thus, the protection of people and assets is a critical component to more sustainable, resilient, and inclusive development. Insurance is a risk protection mechanism that, although it is only explicitly mentioned once in the Sustainable Development Goals, it is implicitly relevant in the achievement of multiple goals (Wanczeck, et al. 2017). Thus, the SDGs reflect a trend on the insurance sector, which impact is not yet determined. Moreover, leadership is understood as an inclusive, collaborative, and reflective process, thus being essential for organizations to integrate these sustainable development goals (SDG Knowledge Hub 2018).

There is, as such, a direct role of the insurance sector in nine of the SDGs, namely "No Poverty", "Reduced Inequalities", "Zero Hunger", "Good Health and Well-being", "Gender Equality", "Decent Work and Economic Growth", "Industry Innovation and Infrastructure", "Climate Change and Partnerships for Goals"; on the other hand, insurance plays an indirect and supporting role in five SDGs: "Quality Education", "Industry", "Innovation and Infrastructure", "Reduced Inequalities", "Partnerships for Goals and Sustainable Cities and Communities" (Wanczeck, et al. 2017).

7.2.10 Usage-Based Model

Usage-based models have been revolutionizing insurance operating models as they enable decision making by incorporating real-time data about insurance pricing, in addition to the more typical information (Grzadkowska 2018). Traditional insurance models base the risk only on information such as age, location, type of car and driving record. Moreover, it will reward drivers who do not get speeding tickets or do not submit claims (Nelson 2022). They differ from this traditional model by gathering information more immediate and accurately, reflecting

the true risk a driver poses, or for pay-per-mile, how far they have driven to calculate how much the client will pay for the coverage. In short, usage-based car insurance, sometimes abbreviated as UBI, calculates the price the client pays for auto insurance based on how he actually uses it (Greco 2022). UBI is a win-win for both insurance companies and clients, as multiple drivers can snag a lower premium with UBI than with traditional insurance, while insurance companies benefit by motivating policyholders to drive more safely (Nelson 2022) .

7.2.11 Process Optimization

The insurance industry is involved with huge volumes of data flows, often processed by unintuitive and outdated process management systems. In addition, insurers do most of the tasks manually, so it is not difficult to have high error rates (Bartosiak 2022)**.** Furthermore, insurance claims consume nearly 80% of insurance company's premium in the form of payments, fraudulent losses, and processing costs (Skiba 2017). Therefore, there is increasing concern about optimizing the claims process for the insurance sector. By doing so, it will enable faster responses, reduce operating costs, and increase customer satisfaction (Bartosiak 2022).

7.2.12 Worldwide Collapse of Economic Power Blocks and Economic Recession

An economic collapse is a period of national or regional economic breakdown in which the economy is in distress for an extended period, which can range from a few years to several decades. During times of economic distress, a country's social chaos, social unrest, bankruptcies, reduced trade volumes, currency volatility, and breakdown of law and order are all common. Due to the magnitude of the economic distress, government interventions for economic recovery can be slow to bring the economy back on track, and the delay causes even greater disorganization of the economy, such as what has occurred during the Great Depression (1929-1939). Causes of economic collapse vary, ranging from hyperinflation, stagflation to stock market crush (Corporate Finance Institute 2022).

The Financial Crisis of 2007-2008 and consequent Great Recession of the Economy is an example of how impactful the economic power of the United States is on the rest of the world. It was the culmination of a credit crunch that began in the summer of 2006. Later in September 2008, U.S. fourth-largest investment bank, Lehman Brothers, declared bankruptcy. The malware quickly spread to other countries' economies, most notably in Europe, deeply impacting the unemployment rates (Investopedia 2022).

The European Union (EU) is among the most exposed advanced economies, due to geographical proximity, to the shocks unleashed by Russia's war of aggression against Ukraine. Furthermore, the heavy reliance on gas imports from Russia is denting global demand and reinforcing global inflationary pressures, eroding households' purchasing power and weighing on production (European Commission 2022). As a result, according to the European Commission's autumn economic forecast, the eurozone and most EU countries will head to an economic recession in the last quarter of 2022. Thus, an economic scenario with mid to high-single-digit inflation persisting throughout 2023 and 10-year interest rates increasing by 300bp in the same period, would likely trigger deteriorating insurance sector outlooks, as well as potentially negative issuer rating actions (FitchRatings 2022).

7.2.13 Nuclear War

Over the past few months tension in Eastern Europe has all but erupted between Russia and Ukraine, and a nuclear war is now a "real" danger. Since the 1962 Cuban Missile Crisis, there has never been a greater risk of nuclear war, but now NATO weapons are already "legitimate" pointed to Russia, especially after the attack of missiles in Poland, frontier, and ally of Ukraine, that has killed two people.

The main concern in the event of a nuclear war is not the explosion itself, but the fallout produced by the explosion. A large-scale nuclear war has the potential to destroy the ozone layer, resulting in increased levels of ultraviolet radiation and devastating effects on the

environment and human health (Hunter 2022). ˝These would be felt for years, if not decades, afterwards, affecting the world in many areas, and putting at risk the survival of humanity.

In terms of insurances, many people do not realize that a nuclear explosion is not covered under most insurance policies. With that being said, if there ever were to be a nuclear war, this insurance coverage should be included on the "properly disaster" plan, as that is the best insurance one could hope for (Tidball 2022).

7.2.14 Natural Phenomena

Natural phenomena are the evolutions and advancements of transformations, alterations, and modifications that occur in nature, without being caused by human intervention, such as thunders, tornadoes, germination, wave propagation, erosion, electromagnetic pulses, volcanic eruptions, and earthquakes. These are primarily presented as infrequent facts or events that have the distinction of being visible, appreciable, and perceptible in various geographic areas. They various types of environmental impact, resulting in an effect, repercussion, and consequence in the Earth's ecosystem (Postposmo 2020).

For firms, natural disasters destroy tangible assets such as buildings and equipment – as well as human capital – and thereby deteriorate their production capacity. These adverse impacts may sometimes be fatal to the firms and result in them being forced to close down. (Ono 2015)

We are assisting a convergence of long-term technological, and socio-demographic megatrends with disrupting shifts, that add to the complexity of work, forcing the organizations to create greater managerial agility.

7.3 "Impact – Level of Uncertainty" Matrix

When looking at strategic decision making about the future and unpredictable change, leaders make common errors when trying to predict them. Common problems occur when looking at under- or over-prediction of possible future events. These become particularly important when

accelerating change, turbulence, uncertainty, and unpredictability that characterizes current times. There are multiple reasons why one should focus on the use of strategic foresight and scenario planning, which will be shortly elaborated on. Three main benefits and outcomes are: the quality of decision-making, impact of decision-making and ability to act to future events.

Firstly, when looking at the quality of decision-making it needs to be highlighted that one not only provide guidance on strategic actions being taken today and what to do, but also how and when exactly to do it. Furthermore, the concept allows you to provide useful information for actors whose decision consider long-term developments and therefore include a big impact. These decisions are being allowed to be based on a wider societal bate and a greater variety of knowledge sources. Secondly, when looking at the pact of decision-making, the framework, and the sources the outcome is based on, creates commitment among actors and stakeholders to support future-oriented visions, which result out of the scenario planning. Not only does it create a commitment, but it allows and encourages stakeholders to join forces to achieve the settled and common goals of the strategy. Lastly, when applying strategic foresight and scenario planning there are multiple advantages when it comes to the ability to react to future changes. Not only does it allow the ideas and information to flow more freely, but it is enhancing innovation process and the capacity design manage non-routine events. Moreover, it increases risk awareness and provides a basis of more effective contingency planning and appropriate forms of resilience. Therefore, applying found insights can result in new decision-making processes in organizations.

To apply the framework correctly, the matrix impact is being build. Firstly, one must take a deep dive into the uncertainties which could be evolving in the market acting in. Following, emerging trends must be surfaced, commonalities identified and connected between each of them, mapping their trajectories over time, describing plausible outcomes, and ultimately a

strategy must be built in order to achieve the desired outcome. To achieve the wished outcome, every organization should confront each of the areas of uncertainties as often as possible.

7.3.1 Placement of Uncertainties

The uncertainties' placement on the matrix was done according to their impact on the insurance sector, as well as their level of uncertainty of occurrence in the industry, regarding leadership agility. Although the placement considers, in general, the insurance sector, the main issue that is being addressed focuses on how an agile leadership manages to respond to these uncertainties. It becomes imperative to stress its relative positioning – meaning that the placement of each uncertainty considers the others' position. Moreover, uncertainties must be sufficient and independent. Thus, the placement was performed (see *Appendix IX*), after which two main disruptors were identified.

Figure 9 – Key Uncertainties

7.3.2 Final Decision of Key Uncertainties

Bearing in mind that the Key Uncertainties must be sufficient and independent, it was decided to combine, on one hand, "Artificial Intelligence" and "Changing Operation Models" into *Key Uncertainty 1: Pace of Work Technology Adoption*. On the other hand, "Informal Work Environments" and "Hybrid Work Environments" were united into *Key Uncertainty 2: Workforce Engagement*.

7.3.3 Configurations of each Key Uncertainty

In order to be able to label the axes correctly, configurations must first be set in order to be able to make a well-founded analysis. These two uncertainties are being listed followed by each 2 plausible contrasted and challenging configurations for each of the uncertainties. It is crucial for understanding the focus' future dynamics, with each having a high impact and a high level of uncertainty, they must be "sufficiently" independent, as they are the basis for the development of the scenarios. Therefore, if they are too closely related ,they can be grouped together and miss the purpose of the analysis. Therefore, in order to perform the analysis correctly, the Key Uncertainties were divided in two extremes each. *Key Uncertainty 1: Pace of Work Technology Adoption* has *Extreme 1: Work Digitalization* and *Extreme 2: Resistance to Change*; as of *Key Uncertainty 2: Workforce Engagement*, it is split in *Extreme 1: Dynamic* and *Extreme 2: Hierarchical.*

7.4 Scenario Matrix

This step in the analysis corresponds to one of the main objectives of the work. In order to carry out the analysis correctly and to know which factors to focus on in particular, two main drivers have been set: (1) Pace of Work Technology Adoption and (2) Workforce Engagement, and they are the axes of the Matrix that form the four scenarios.

When looking for designations of scenarios, there are two things to consider. First, all of the names that are set are fictitious and have no real influence on the content of the scenario. For this reason, the following scenarios and their names are made-up and freely chosen. Second, each scenario is being developed by connecting the two extremes of each axis.

The following four scenarios have been developed in order to provide well-founded recommendations for the FoW of INSUR: (1) "Transition Seekers", (2) "Digital Nomads", (3)

"Brick and Mortar", (4) "Mismatch". Figure 9 shows a visual representation of the four scenarios and gives a brief overview of each scenario.
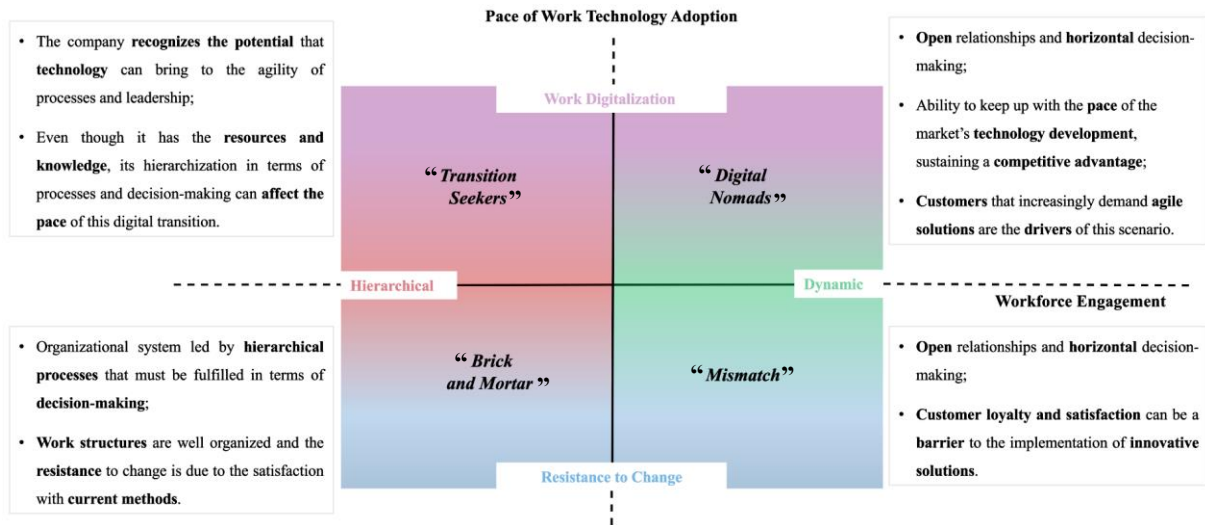
Figure 10 - Scenario Matrix

8   Scenario Recommendations

From the performed research, INSUR's culture is mainly focused on "doing things right", meaning that people try to be systematic, careful, and practical. Their biggest concern is to keep things smoothly, so as to create efficient systems and processes, which relates to a Control-oriented culture. Although, another culture pattern has become more and more relevant throughout time, which is related to "doing things that last", related to a Collaborate-oriented culture. A certain group of characteristics has been noted related to INSUR's efforts to become a community, in the sense that people are oriented towards involvement and building commitment over time.

Tailored to INSUR, the Control-oriented dimension is related to its internal processes, which is organized within a highly structured and hierarchical way. Thus, leaders play a role of coordinators, monitors and organizers. Since the organization is anchored in this quadrant, it minimizes risk and focuses on details and continuous improvement. Considering the insurance

sector in which INSUR is inserted in, this type of culture is essential to deal with the extreme regulation of the market itself, being able to sustain a consolidated market position. Considering the emerging Collaborate type of culture in this company, it is able to maintain this position through a unified behavior that produces a strong organizational image towards the customer, and this is INSUR's value proposition and competitive advantage.

The following analysis of the "Brick and Mortar" scenario will consider the current culture type of INSUR as a reference of the present. This analysis will be structured and developed as follows:
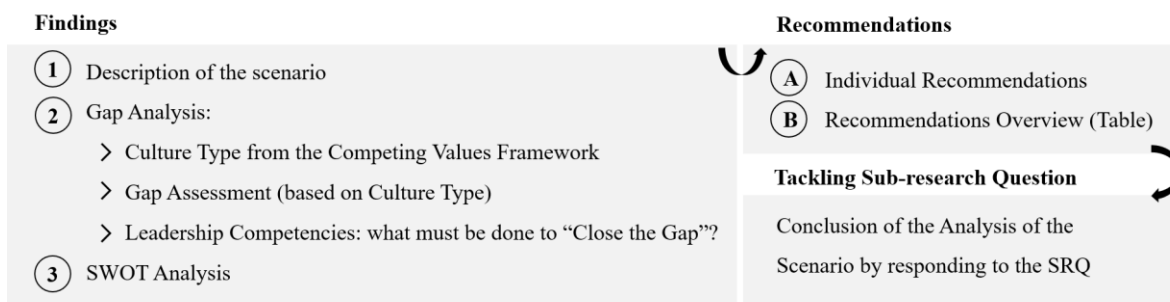
Figure 11 - Steps of the Scenario Development

8.1 Analysis of the "Brick and Mortar" Scenario

The current analysis will be done with the purpose of answering to the following sub-research question: *How will leadership agility be affected by the organization's Resistance to Change and Hierarchical Workforce Engagement, in the Future of Work?".*

8.1.1 Findings

8.1.1.1 Description of the scenario

The "Brick and Mortar" scenario reflects an organizational environment that is hierarchical and rigid, which impacts workforce engagement. This means that decision-making processes and the type of engagement among teams are, until a certain point, influenced by a solid hierarchization, considering the organization's dimension and structure, not only in terms of the

number of teams and task functions but also its diversity. In this environment, leaders have the challenge to clearly predict and measure the time and resources required for each function from its team members, in order to manage their expectations to the stipulated goals, with the vision and strategy designed by decision-makers on the top of the organization's chain. So, in highly hierarchical structures, team leaders and managers must ensure strong communication so that their role as intermediaries does not fail. Considering that organizations with a big dimension have, naturally, well-organized work structures and long chains of decision-making, the regulation around every decision is fierce, and the environment tends to be formal. This brings the advantage of decreasing as much as possible the level of risk of a decision, meaning that decisions will only be made when decision-makers feel comfortable with it, by keeping in mind its potential tailored to the organization. In this context, productivity is seen in a more objective way, since leaders prefer to measure it through the employees' working hours and physical presence in the office. This happens because in big organizations it becomes difficult to evaluate employees' performance in a customized way, so since the number of hours at the office is a universal measure, it becomes easier to consider it to measure performance. Hence, when taking these characteristics to an extreme, too many pipelines and bureaucracy can become a barrier to productivity. Considering that this highly hierarchical structure affects the efficiency of communication channels, leaders' actions have a substantial impact on their teams' morale and efficient performance (Anna Saiti 2020).

Looking into the pace of work technology adoption, which in highly regulated organizations can be slower, decision-makers will only feel more confident about making a certain when confronted with its risk assessment, which provides more clarity about its success. Thus, when looking into the adoption of new and innovative processes within a big organization, it is likely that this implementation takes a long time (INT. 2022). Besides, when large organizations have intrinsic methods and processes that allow them to achieve their goals, decision-makers might

not accept radical ideas, for not knowing in full the potential value added brough for not knowing in full the potential value added brought to the current process for not knowing in full the potential value added brought to the current methods. This proofs that insurance companies with big dimensions can resist to change (DeGraff 2016).

Another factor that must be taken into consideration regarding the slower pace of work technology adoption, is the insurance market itself, which is one of the most consolidated and regulated markets, in all the organizations' dimensions: relationship with the government, customers, contractors, and other carriers (Rossum 2005). The organizational environment in this industry is increasingly being affected by these international and national regulations, which demand specialized knowledge (Deloitte 2022). Thus, the risk-assessing nature of the market is bringing barriers to the acceleration of work technology adoption, as it is influencing the pace at which companies are able to implement digitalization tools such as AI and Blockchain. This regulation has been made to ensure tight lines of defense, and a clear hierarchy in the decision-making power in order to simplify tracking along the chain. Taking all this into consideration, agility in processes is a challenge in big insurers, as there is the duality between ensuring structured and regulated processes that will grant quality customer service and the quick pace at which the organization is able to work and make decisions in an agile way. Therefore, implementing agility in organizations from this sector is especially hard, as these barriers are more difficult to break, and it is not possible to merge these dimensions. In this scenario, organizations make efforts to correspond to the growing expectations of clients, focusing on their proximity and trust in omnichannel customer experience, which allows them to offer customized plans that satisfy their needs (Pozza 2022).

8.1.1.2 Gap Analysis

8.1.1.2.1 Culture Type from the Competing Values Framework

Value creation in the "Brick and Mortar" scenario is more associated with ensuring efficiency through a focus on stability, which is reflected in formal leadership structures and hierarchies. Because of this, organizations with cultures that are predominantly from the Control and Compete quadrants of the Competing Values Framework have a higher readiness to deal with these scenario characteristics (DeGraff 2016).

On the one hand, being in the Control quadrant highlights the stability of the organization regarding internal maintenance, which includes focusing on maintaining objectivity, gathering, and analyzing data, and carefully monitoring processes. In this type of culture, the value drivers of the organizations are efficiency, timeliness, consistency, and uniformity (DeGraff 2016). Because of this, leaders act as coordinators with a delegation role, monitors with the purpose of measuring and improving teams' performances, and organizers with a focus on planning. Considering this, the strategic dimension of leaders in this culture orientation involves the ability to analyze the history of the organization's performance and understand how can processes be improved in the future (Anna Saiti 2020). This is highly related to the resistance to change that the organization creates.

On the other hand, being in the Compete quadrant highlights the stability of the organization regarding external maintenance, which is related to opportunities outside its boundaries, that the organization is able to detect to compete for market share and growth. In this type of culture, the value drivers are market share, goal achievement, and profitability, standing all in the same pillar, which creates a sustainable competitive advantage in the market. Because of this, leaders are hard drivers of the competition's dimension of the business, producers of innovative ideas that allow to keep up with competitors and, naturally, they have a strong competition spirit in their own behavior.

Taking all into consideration, these characteristics reflect the fundamental values, and predominant cultures, organizations' leaders should follow and focus more on, so that they allow the business to thrive and become sustainable in the "Brick and Mortar" scenario.

Adopting a Control type of culture allows the organization to "do things right", by innovating and growing through stability and incremental improvement. Due to cultivating cost control, regulation, monitoring, improvement, and stability, this type of organization can easily have visibility of its incremental improvements and ensure high quality and consistency. By doing this, especially through leadership, the organization can design and focus on long-term goals. Although, the static bureaucracies that arise when this culture is taken to an extreme can become a drawback of adopting this culture type, as well as goals and metrics becoming ends rather than means to an end. A barrier to innovation can be that radical ideas might be suppressed, as they are not seen as a value-adding source when compared to efficient methods that improve process consistency.

Within this Control orientation, it is likely that the insurance sector in the future becomes more and more regulated, due to the barriers that it has been creating over the past hundreds of years in the duality of "providing a consolidated and quality service to the customer" and "creating new processes to deliver innovative solutions" (Rossum 2005). When considering the legislation of the insurance sector, it is clearly leading in the direction of regulations, more than it is currently, which justifies why organizations need to have a Control-oriented culture, and why the "Brick and Mortar" scenario is possible to happen in the future.

To reinforce this idea, the market is overbuilt, meaning that there are too many players, and because of that competition, they can gradually adopt more aggressive strategies. So, in the future, players will only keep a competitive advantage if they prioritize their market maintenance. To achieve speed and profit, in order to "do things fast", INSUR must strategically

focus on its market share, market opportunities, quick responses, domination, aggressiveness, and the ability to adapt to rapidly changing market conditions. The advantages of this culture type are that all initiatives are focused on customers' and stakeholders' needs and that short-term gains create lucrative value. Although, when taken to an extreme, failure in this environment is not easily translated into learning opportunities, and inherent competitive goals can lead to unsustainable behaviors.

8.1.1.2.2 Gap Assessment (based on culture type):

INSUR now is defined by predominantly having a Control culture, and a rising Collaborate culture. To adapt to the "Brick and Mortar" scenario, it needs to focus on an incremental change (Control), at the same time as a fast change (Compete). So, the gap between INSUR's current position and how it should be adapting to this scenario is represented as follows:
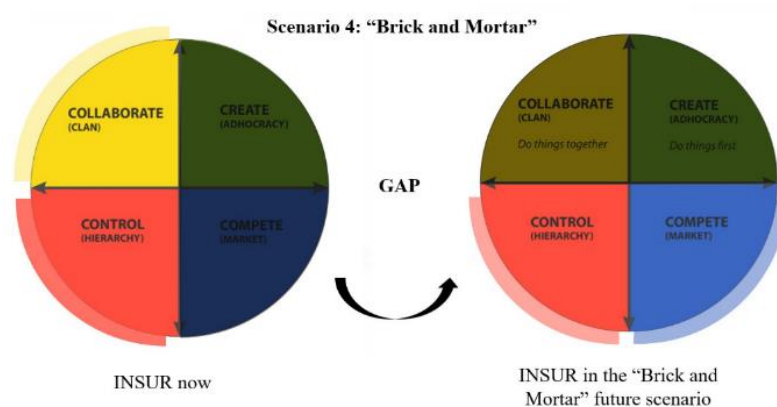
Figure 12 - Gap Assessment "Brick and Mortar"

This adaptation passes by reinforcing values such as "goal achievement" and "market share", which are characteristic of the Compete-oriented culture. For the analyzed company, this can be done successfully, if business units focus on key projects with clear goals, timelines, responsibilities, and outcomes. This will have a reflection on the firm's value creation within the market, and in its relationships with other firms, when efforts are made to define clear objectives and resources available to mutual ventures. Moreover, considering the existing

values of "commitment" and "development" (from the Collaborate quadrant), INSUR should maintain the focus on setting realistic objectives that balance the need for speed with the need to learn what works and what does not work, while maintaining strong communication.

Considering the organizational tensions identified in the "Future of Work – National Assessment" (Marques, et al. 2022), mentioned in *Chapter 6.4*, it is possible to highlight in what way each of them will be stressed within the "Brick and Mortar" scenario. Decision-making (1) is preferably centralized instead of horizontal, which in this scenario makes sense since leadership agility is expressed through ensuring clear communication along the decision-making chain (Anna Saiti 2020). In addition, organizational stability is preferred to flexibility, which is the nature of the Control-oriented and Compete-oriented culture types so, in this scenario, leaders should always prioritize stabilizing processes. Efficiency in this scenario is faced as a priority for leaders, which is why recommendations will be more focused on efficiency improvement, rather than collaboration (DeGraff 2016).

By making these efforts, INSUR is harmonizing its current culture with the intended culture that should be achieved. This is a slow process, but it starts with leaders' actions, who can influence teams to certain behaviors of workforce engagement.

8.1.1.2.3 Leadership Competencies: what must be done to "close the gap"?

Considering the behavioral pattern of INSUR's middle-managers, identified in *Chapter 6.1*, it is now possible to point out which competencies from the Agile Model they should focus more on in order to prepare for the Future of Work in the "Brick and Mortar" scenario.

The two most relevant competencies were their ability to evaluate results and generate confidence in their teams, which should both remain in their approach as leaders. A great majority of leaders have demonstrated they focus on a well-defined methodic approach toward their teams, so as to ensure efficient processes with specific metrics that assess their team's

goals. This demonstrates the biggest values of the Control-oriented culture type, which are efficiency and consistency. Besides, generating confidence must also be kept by leaders, as they need, above all, to be a figure of trust to their teams. By having that, they can easily manage their expectations and be a facilitator of incremental change and the team's development, which is essential for the team's progression.

Currently, the abilities to anticipate change and initiate action do not have a relevant expression of the leadership styles of this company's leaders. Though, in order to shift into a culture more defined by "doing things fast", which is related to the Compete quadrant of the Competing Values framework, leaders have to work on both these competencies. Firstly, leaders must improve their strategic vision, by engaging more with the market, in order to get more sensibility to its changes and trends and anticipate them in the context of the organization. Secondly, in terms of initiating action, leaders must be the drivers of fast and effective decision-making, so that the big dimension of INSUR is not a barrier to the pace of the organization. Besides, leaders must be resourceful, which is why they should act in the sense of gaining insights across organizational boundaries and from multiple stakeholders.

Finally, liberated thinking is a leadership competency that does not need to be taken to an extreme, when compared to the other four mentioned above, as it is more related to innovative actions. In the "Brick and Mortar" scenario, innovation changes must take time to be validated and implemented and should only happen when it is almost certainly going to increment the efficiency of INSUR's processes.

8.1.1.3 SWOT Analysis

Considering the analysis performed so far, INSUR has specific characteristics that are a power of strength in terms of leadership agility to thrive in a market scenario such as the "Brick and Mortar". The strongest one is the ability INSUR has to ensure, as much as possible,

predictability and reliability. This is characteristic of INSUR's Control-oriented culture type currently and will gain consistency in the future. Another strength in favor of INSUR is the fact that middle leaders perceive value creation as the team's capability of institutionalizing as best practices and processes their long-term reliability and consistency.

Although, this type of focus in a company can be a weakness in regard to causing too much time in decision-making, due to the hierarchization of the organizational structure, which is built upon many layers of leadership. This means that when important decisions must be made, it is harder for INSUR's leaders to respond in an agile way. In fact, because there is too much focus on stability, INSUR might find it hard to envision its future in terms of process innovation and workforce dynamism.

When analyzing the current market, there are several opportunities identified for INSUR. The insurance market is highly regulated and is expected to continuously demand more and more specific regulations over time (Rossum 2005). Considering that INSUR in this scenario should focus on its internal and external stability, it is heading in the right direction, which is reflected in leaders' insistence on anticipating change and continuously evaluating results. In this panorama, INSUR is capable of following market changes and specifications, which will allow it to gain a competitive advantage compared to other market players (PWC 2017).

Another great opportunity in this scenario is the expansion to emerging markets, which is coming from the ongoing trend of urbanization and the growth of cities. This can lead to a higher demand for property, health, and car insurance. The analyzed company can take advantage of it, not only due to its market visibility, for being present in 14 countries, but also to INSUR's focus on adding value through continuous improvement, aligned with a strategic view of its actions and allocation of resources. So, in this scenario, the way middle leaders

should be formatted indicates that they have the knowledge and capability to contribute to important decisions about INSUR's expansion (DeGraff 2016).

Finally, there has been a rise of predictive analytics, coming up as an industry game-changer, which is a type of AI used for predictions of future events (Daskal 2022). Since one of INSUR's core values is predictability, this type of technology comes as a great opportunity to improve its incremental change and efficiency, also helping leaders in making more agile decisions. For example, in the health insurance sector, a company can be able to identify high-risk patients, only by processing their historical medical data, allowing to set prices accordingly (Velvetech: 2022). Although, it is important to keep in mind that the integration of such technology in INSUR can run at a slow pace due to the specifications of its culture in the "Brick and Mortar" scenario.

The most relevant market threat identified was the rise of new market entrants, such as digital-first insurers and tech giants, whose strength is data collection about consumers. (Marsh McLennan 2022). These players are rising at a fast pace, which indicates that the insurance value chain is becoming more and more fragmented. Thus, it is crucial that insurance companies have the knowledge to understand and the agility to implement such technologies within INSUR's processes, in order to maintain competitiveness in the market. This calls for the emergency of fastening the company's pace of work technology adoption, which is difficult due to the inherent resistance to change of the organization.

8.1.2 Recommendations

Considering the focus of this analysis is to provide tailored recommendations for leaders of INSUR to become more agile in the "Brick and Mortar" scenario, the recommendations were built with the purpose of developing specific leadership agility competencies, which are specified in *Table 4*.

8.1.2.1 Recommendation 4a

Participate in worldwide congresses about the future of insurance, in order to keep track of trends and predictions of the industry's future. In this way, leaders can more easily monitor what is happening with competitors, not only in Portugal but on an international scale (Vincent-Wayne Mitchell 2016). Overall, this proactivity from leaders helps to increment their network connections, by engaging with multiple stakeholders and gaining insights from them, which reinforces their initiate action competence. Since this participation will allow leaders to get greater visibility of the market and maintain a connection to it, they are embracing their competence of anticipating change. This is, because they get to create clarity on the core value proposition of INSUR, engineered into what the workforce does to produce the desired outcomes, and get to understand with more clarity the forces of change that influence stakeholder success. Since currently the Compete-oriented culture type is the least relevant of INSUR's culture dimensions, this recommendation is useful to INSUR because even though the company is a player of reference in the market, it can still make more efforts in order to increase its international visibility and top of mind awareness. Overall, this recommendation represents an action that should *start* happening as a current practice of leaders, allowing INSUR to head in the direction of the Compete-oriented culture type.

8.1.2.2 Recommendation 4b

Leaders must systematically provide a complete calendar for each project, which includes all the processes that are well-defined and structured (C, Focus Group with INSUR's Middle-Managers 2022). By making use of business efficiency tools, leaders are able to centralize the view of what is being worked on, by who, and when, so that they properly delegate tasks across their team and flexibly divide project working hours (Wrike n.d.). Several examples of such tools are Wrike, Saviom, and Runn (Aston 2022).

By applying these kinds of tools, leaders can improve their task delegation and deadline management, which will help in fact-based management, characteristic of the leadership competence of evaluating results. Above all, they can manage the team's expectations regarding the projects they are involved in, which helps leaders develop team alignment in terms of priorities and actions, driving its competence of generating confidence. This will also bring the advantage of communication among teams and, consequently, fastening the decision-making in the organizational structure. Overall, this recommendation represents an action that will *change* the current panorama of INSUR's culture, improving aspects from the Control-oriented culture.

8.1.2.3 Recommendation 4c

Middle-management leaders should create internal surveys directed to their teams, to get their perspective about current processes and problem-addressing of INSUR. This is a good leadership practice, as it will guide leaders into repeatedly asking "why" questions regarding unclear processes, not only from their personal perspective but also from the team's perspective. This leadership behavior not only is recognized in terms of initiating action, since leaders are proactively collecting insights from their team, but also in terms of generating confidence, as teams recognize the leader's engagement and connection with them.

Currently, this is a common practice in INSUR's higher levels of leadership, which is why the recommendation is focused on middle-managers, as there are also lower levels of the company's hierarchy involved in this change movement. If leaders follow this recommendation, this can be a starting point for INSUR to decrease decision-making delays and fasten the company's pace, because they are the ones who are sensing the urgency of improving, which can influence INSUR's culture to act. This can still be complemented by the relationships established with stakeholders, who can provide insights into fast decision-making. Overall, this recommendation represents an action that will *change* the current panorama of INSUR's culture, bringing consistency to the already existing Control-oriented culture of the company.

8.1.2.4 Recommendation 4d

Leaders must continuously analyze the history of performance of key reports elaborated by and for the team, in order to understand how to measure improvement, and not only task and goal accomplishment. This recommendation allows leaders to assess the usefulness of the team's current metrics and reflects the leadership competence of evaluating results, in the sense that they are encouraging real-time feedback to key success measures. Overall, this recommendation represents an action that the organization should *keep* doing, but with more consistency, in order to reinforce the characteristics of the Control-oriented culture.

8.1.2.5 Recommendation 4e

When facing new ideas, leaders must ensure that business cases are run to test out their implementation, keeping in mind that there will always be a bottom line in the organization for all the decisions that are made, due to the hierarchical structure of INSUR. Leaders must ensure that these decisions run through the whole decision-making chain, in order for their success to be validated. This recommendation focuses on the leader's bias for innovation, in the sense that they must establish permission and expectations that innovation is a universal requirement that must be always considered with precaution and risk assessment, due to the organization's resistance to change. Overall, this recommendation represents an action that the organization should *keep* doing, but with more consistency, in order to maintain the Create culture taken with less relevance, but still considering its importance to the business growth.

8.1.2.6 Recommendation 4f

Leaders should keep their figure of trust towards teams and provide the necessary tools for them to become independent in the processes. In this way, people can easily have a more concrete idea of their personal development, goal achievement, and project performance, and in this sense, leaders are acting as agents of diligence. They are empowering their figure of trust toward the team, generating confidence through building a relationship. Overall, this recommendation

represents an action that the organization should *keep* doing, which has to do with the Collaborate culture type, which is also relevant for INSUR.

8.1.2.7 Recommendations Overview

Table 4 – Recommendations "Brick and Mortar"

#4	Identified Probelm	Type of Recommendation	Recommendation	Measures that support the recommendation	Leadership Competences
#4a	The Compete-oriented culture type is currently the least relevant of INSUR's culture dimensions. Even though the company is a player of reference in the market, it can still make more efforts in order to increase its international visibility and top of mind awareness.	START	Consistently participate in worldwide congresses about the future of insurance, in order to keep track of trends and predictions of the industry's future.	Market Share Market Opportunities	Anticipate Change Initiate Action
#4b	Some leaders still have difficulties in properly delegating tasks among their team members, and in managing their expectations for projects.	CHANGE	Leaders can systematically provide a complete calendar for each project, including all the processes well-defined and structured. Leaders can complement it with business efficiency tools, such as Wrike, Saviom, and Runn.	Deadline's fulfillment Task delegation Team expectations	Evaluate Results Generating Confidence
#4c	INSUR's processes are still extremely affected by the company's dimension, leading to delays in terms of decision-making. Leaders are the ones who should sense the urgency of improving, having the power to influence INSUR's culture in this dimension.	CHANGE	Leaders should create internal surveys directed to their teams, to get their perspective about current processes and problem-addressing of the company. They should also complement this with the relationships established with stakeholders, who can provide insights into fast decision-making.	Pace of decision-making Stakeholder insights	Initiate Action Generating Confidence
#4d	The company, and especially team leaders and managers, are already focused on efficiency and control of internal processes, which is an essential leadership competence to thrive in a Control and Compete-oriented culture (types of culture from the "Brick and Mortar" scenario of the future).	KEEP	Leaders must continuously analyze the history of performance of key reports elaborated by and for the team, in order to understand how to measure improvement, and not only task and goal accomplishment.	Percentage of achieved milestones, compared to historic Throughput time	Evaluate Results
#4e	When INSUR faces a new idea, it is used to running business cases to approve the idea. Leaders must be the ones responsible for the accuracy of that process, being drivers of change, with the correct precautions and risk assessment.	KEEP	When facing new ideas, leaders must ensure that business cases are run to test out their implementation, keeping in mind that there will always be a bottom line in the organization for all the decisions that are made.	Number of business cases run Innovation Acceptance Risk Assessment	Liberate Thinking
#4f	Considering the designed leadership styles and behaviors of INSUR's leaders, generating confidence is the second-most relevant competence, which should continue to be one of the core competences of leaders in the "Brick and Mortar" scenario.	KEEP	Leaders should keep their figure of trust towards teams and provide the necessary tools for them to become independent in the processes.	Team independence Fluency of processes	Generating Confidence

8.1.3 Tackling the Sub-research question

Considering the performed analysis and the presented recommendations, it is possible to say that in a scenario affected by resistance to change and hierarchical workforce engagement, leadership will be affected in the sense of encouraging the development of key agility competencies that allow INSUR to maintain consistent in its Control-oriented culture and reinforce a Compete-oriented culture.

8.2   PESTEL Analysis

To assess the main external factors that impact INSUR, a PESTEL analysis was conducted. The framework contributes to evaluate the business environment in which the firm is operating, regarding political, economic, social, technological, environmental, and legal aspects (Kyle 2022). Therefore, the framework aims to concern the macro level of INSUR, highlighting a general idea of the environment in which the organization exists, pointing out what external factors should be considered when thinking about future strategic recommendations.

Regarding political aspects, the financial crises that persists in several states of the Euro area, which are responsible for the political crises in the European Union (EU), as well as strong restrictions on member states are factors to consider, as these influence government options. As a result, political uncertainty arises, which affects society, in general, and specifically, business performance (Ministério Público Portugal 2022).

As for economic factors, it is important to consider both energy and inflation crises, which had an impact that was worse than the forecasted, as a consequence of Russia invasion (Inman 2022). Thus, the 19-member zone that shares the euro currency have been under significant pressure, being expected to plunge into recession in the coming months (Amaro 2022). Thus, regarding business performance, recessions cause declines in sales that can spiral as the resulting layoffs further depress demand. Moreover, credit access tends to tighten amid rising economic uncertainty, while loan delinquencies and defaults increase alongside bankruptcies (The Investopedia Team 2022).

Furthermore, major social changes in behavior and preferences are being analyzed. First, the impact that the Amazon effect is having on several industries might be deemed, as this effect describes a massive change in customers' expectations, which is caused by Amazon's strong focus on fulfilling customers' needs. Thus, there are increasingly higher customer expectations,

which require a seamless and instant buyer journey, no matter what the industry is (Edwards 2022). Additionally, the pandemics led employees to value flexibility within INSUR, and a balance regarding work and personal life (HubStar 2022).

Technological advancements have significant repercussions in business performance, to which particular attention must be paid. As such, the Covid-19 pandemic pushed many companies, across various industries, to accelerate their digital transformations. Specifically, AI is increasingly driving progress in technology and business, being widely used in various industries. Therefore, AI is developing innovative solutions for companies. (Khmara 2022). Moreover, it is also important to highlight that transformation for robotic automation is picking up speed across traditional and new industries (International Federation of Robotics 2022).

Environmental aspects reflect the growing awareness of the potential impacts of climate change on companies' way of operating (Bruin 2016). Furthermore, the SDGs have proactively been incorporated into companies' long-term vision, as this is more positively perceived by their publics, thus enhancing overall corporate value (United Nations University SDG Corporate Strategy Forum 2019).

When considering, lastly, legal trends, one might not forget to mention that insurance is among the most regulated industries, which faces a framework of rules and regulations at different levels (Rossum 2005). Additionally, there is a rising expression of regulation on the sector, having in consideration that investigations are being developed, and new regulations are being implemented (Breading 2018). Companies might adopt a more structured, vertical, and centralized structure aiming to comply with the strict regulations.

Table 5 - PESTEL Analysis

Political	Economic	Social	Technological	Environmental	Legal
Political crises in the European Union, leading to strict restrictions on the member states; Political uncertainty arises.	Energy and inflation crises; The 19-member zone that shares the euro currency have been under significant pressure, being expected to plunge into recession in the coming months.	The Amazon effect created increasing customers' expectations, requiring a seamless and integrated customer journey; The pandemics led employees to value flexibility within the company, and a balance regarding work and personal life.	Covid-19 accelerated digital transformation across various industries; AI is drving progress in business, as it is delivering innovative solutions;Robotic automation is picking up speed across traditional and new industries.	SDGs have proactively been incorporated into companies' long-term vision.	Rising expression of regulation on the sector, having in consideration that investigations are being developed, and new regulations are being implemented.

8.3   Final Discussion and Limitations

8.3.1   Final Recommendations

In terms of the leadership focus, INSUR must keep investing in efficiency and consistency of processes, which is representative of the Control-oriented culture. In this sense, values such as task delegation and management of team expectations are key for the continuous success of the organization, bringing stability and consolidating the company's processes and quality of service. In addition, considering the rising influence of creating a sense of community and commitment, it is imperative to highlight the importance of Collaborate-oriented culture drivers. Hence, it is crucial for leaders to keep developing new mindsets and competencies to transform themselves, their teams, and the organization, enhancing an agile leadership.

Taking this into consideration, it becomes clear that Control and Collaborate-oriented types of culture must prevail in INSUR, co-existing and balancing each other.

Furthermore, leaders mention that innovative processes – namely digitalization and automation - have not a very strong presence at the company, thus being, currently, a theoretical plan. Consequently, it arises, as a recommendation for INSUR, to focus on developing innovation and prioritizing transformation, key factors to develop an agile organization. These are key characteristics from the Create-oriented culture, that aims to prepare INSUR for a visionary and innovative future.

Since the Compete-oriented culture type was identified as the least relevant culture at the organization, it is critical that leaders start acting, with a more aggressive approach in order to develop predominant characteristics like market knowledge and sensitivity to change. This is reflected, for instance, in recommendation 3c, in which participating in Congresses about the Future of the insurance market is essential to keep up with market trends and transformations.

Leaders might confront competing issues, such as how to organize and deploy internal resources, while keeping a focus on external outcomes, and collectively contribute to the growth and change, as a cohesive system. In terms of priority, the primal focus of the presented recommendations is related to the characteristics of the Collaborate-oriented culture, which has a focus on people. INSUR's leaders must continue to develop their influential power and generate confidence among their teams, as INSUR is already expressing a rising culture focused on a Collaborate orientation. Overall, these represent attitudes that leaders should consider on a daily basis, in order to contribute to the influence of INSUR's way of working, in the most plausible future of the company.

Therefore, to become more agile, leaders must determine how to confront the above-mentioned issues while recognizing that, to do so, awareness of the everyday tensions that exist within the organization is required. In this context, ambidextrous leadership might be a key aspect to consider, in the sense that leaders would be able to optimize the current business model – through a more structured and controlled orientation – while exploring opportunities to redefine that business model – focusing on engaging their workforces as well as to remain competitive within the market. Hence, as a conclusion and recommendation, INSUR's leaders might be able to articulate and continually reinforce ambidexterity as a common vision, helping to create a shared organizational culture that knits together the business's various subcultures, enhancing information and resource-sharing, and building trust (Finzi, Firth e Lipton 2018).

8.3.2 Project Limitations

8.3.2.1 Company's bureaucracy – Not running a survey

In the beginning of the project, when trying to establish the methodology, there was the intent of running a survey inside the organization, which would be addressed both to middle-management leaders, as well as for the people they are responsible for. When discussing about its timelines and feasibility, INSUR put a barrier on the initiative and asked to rethink other options. Due to their own structure and bureaucracy, the legal team, as well as the HR Business Partners, would have to review the questions to be asked and who would have access to it. The argument used was that there are already innumerable internal surveys running inside the organization, both from their own authority, as well as for partners and even other groups conducting projects with them. As so, it was considered that another survey would not bring incremental value, in the sense that people are saturated, and the limited answers would probably be biased. In that sense and considering the existing access to a study already conducted "Future of Work – National Assessment" (Marques, et al. 2022), that gives insights on INSUR's competencies and organizational tensions, a qualitative analysis was prioritized through interviews and a focus group.

8.3.2.2 Number of interviews conducted

One of the questions that came up when analyzing the interviews' sample was regarding its relevance. In the context of INSUR, with over 1000 employees, the collection of 16 interviews may seem insufficient but, in fact, this 16 people represent 16 middle-management leaders, in 16 different areas and, thus, the sample is actually well composed. In addition, it got to a point where to conduct more interviews would not be productive, as there was already saturation of results, and no incremental value would be added.

8.3.2.3   The Agile Model – Commercial Model

The Agile Model is tool that was developed to access leaders' competencies in five different perspectives which can help drawing plans of action considering the weakest points. However, this is built from best practices in organizational performance, and not an empirical one, meaning that there is not much documentation for the framework, as its designing was only considering a few organizations, representing a limitation for this research project.

8.3.2.4   Organizational Culture Assessment

The methodology always considered middle-management leaders. During the development of the survey to assess the Organizational Culture, in order to get a higher number of respondents, it was decided to share it with other employees and not limiting it to leaders, which may represent a limitation to this research. Considering that the survey did not have an option to differentiate between leader's vs non-leaders and, in that way, the answers were analyzed given the same weight, which could have conflicted with all the rest of the results. Adding to this, the survey collected a total of 18 responses, which could lead to preliminary conclusions since it is a considerably small sample for the total number of INSUR's employees.

8.4   Future Insights

Over the course of this project, while conducting research, multiple topics were considered relevant. However, those were not in the scope of the Field Lab and, therefore, were not incorporated in the analysis. Anyhow, it might be interesting for the organization to explore these concepts for its readiness to adapt to the Future of Work.

8.4.1.   Usage-Based Model

Usage-based Models, that were explored during the literature review, have been revolutionizing insurance operating models (Grzadkowska 2018). This model specifically applies to cars insurance, in specific, calculates the price the client pays for insurance directly linking it with

the usage of the vehicle, and not a fixed mensal subscription (Greco 2022). This is a win-win for both insurance companies and clients, as a range of drivers can snag a lower premium versus traditional insurance, while insurance companies benefit by motivating policyholders to drive more safely (Nelson 2022) .

8.4.2. Predictability Analytics

Predictive analytics is an industry game-changer. It is an AI tool used for the prediction of future events (Daskal 2022). Since one of INSUR's core values is Deliver, the implementation of this type of technology can come as a driver of improving the service delivered to the customer. This will happen as this kind of technology will allow INSUR to provide more tailored services and increase their process efficiency. At the same time, the adoption of this tool will fasten decision-making by providing more confidence to the company (Eric Simonson 2014).

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9. Appendixes

Appendix I – Sample Description of the Interviews

Table 6 - Sample Description of Interviews

#	Role	Years of leadership experience	Years at the company	Team Dimension	Age	Gender
A	Manager of Strategy & Strategic Projects	4 years	4.5 years	4 people	33	M
B	Reinsurance Lead	4 years	10 years	3 people	50	F
C	Digital Delivery Manager	17 years	3 years	20 people	50	M
D	Budget Performance & Cost Control Manager	5 years	6.5 years	3 people	35	M
E	Private Network Responsible	20 years	28 years	12 people	50	M
F	Legal Counsel Team Coordinator	15 years	6 years	7 people	42	F
G	Program Manager Médis	3 years	4.5 years	11 people	30	M
H	Program Manager	7 years	5 years	2 people	32	M
I	Liability and Marine Underwriting Manager	20 years	1 year	7 people	46	M
J	IT Lead	6 years	7 months	9 people	42	F
K	Procurement Manager	33 years	33 years	18 people	55	M
L	Team Leader	4 years	24 years	11 people	45	F
M	Motor Claims Lead	17 years	3 years	54 people	39	M
N	Manager	6 years	11 months	3 people	32	F
O	Manager	6 months	5 years	4 people	34	M
P	Coordenador	4 years	11 years	5 people	36	M

Appendix II – The Agile Model Skills

Table 7 - The Agile Model Skills

THE AGILE MODEL®			LEADERSHIP AGILITY SKILLS
FOCUSED		Anticipate Change	**VISIONEERING** – creating clarity on the core value proposition of the enterprise engineered into what the workforce does every day to produce desired outcomes for all stakeholders
			SENSING – understanding forces of change that influence stakeholder success and creation of early warming systems of impending change that can impact success
			MONITORING – having effective processes for tracking performance and trends to identify patterns that impact the organization
	FAST	Generate Confidence	**CONNECTING** – establishing clear line of sight for all stakeholders with how each can contribute to the enterprise and person success
			ALIGNING – establishing and living the congruence of vision, value, priorities and actions
			ENGAGING – operating with high levels of inclusion and a climate that delivers the discretionary level of effort from all stakeholders
		Initiate Action	**BIAS FOR ACTION** – establishing an execution culture where a sense of urgency around improvement and all stakeholder satisfaction is a basic shared expectation
			DECISION MAKING – creating capability for fast, effective decision-making at all levels
			COLLABORATING – encouraging ideas and gaining insights across organizational boundaries and from multiple stakeholders
	FLEXIBLE	Liberate Thinking	**BIAS FOR INNOVATION** – establishing permission and expectations that innovation is a universal requirement for all stakeholders' participation
			CUSTOMER FOCUS – establishing on-going alignment and understanding of customers to be able to offer business solutions that meet their needs and often identify unrecognized needs
			IDEA DIVERSITY – establishing processes to encourage and secure innovation inputs from all levels and stakeholders in the enterprise
		Evaluate Results	**CREATING EXPECTATIONS** – providing clear and measurable priorities and resources that are aligned for all stakeholders and desired outcomes
			REAL-TIME FEEDBACK – providing timely and accurate feedback on key success measures for all stakeholders
			FACT-BASED MEASUREMENT – using performance metrics grounded in solid information measurement to allow reliable insights and conclusions

Appendix III - Quadrants from the Competing Values Framework (simple and developed versions)
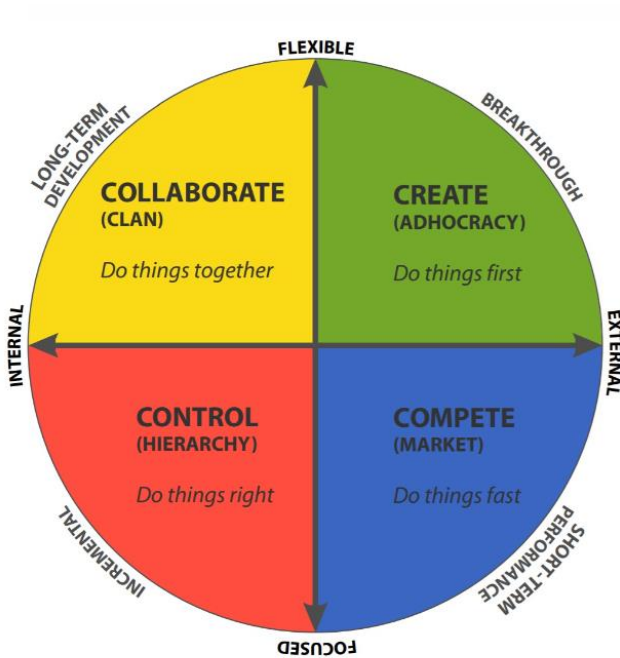
Figure 123 - Quadrants from the Competing Values Framework (simple version)
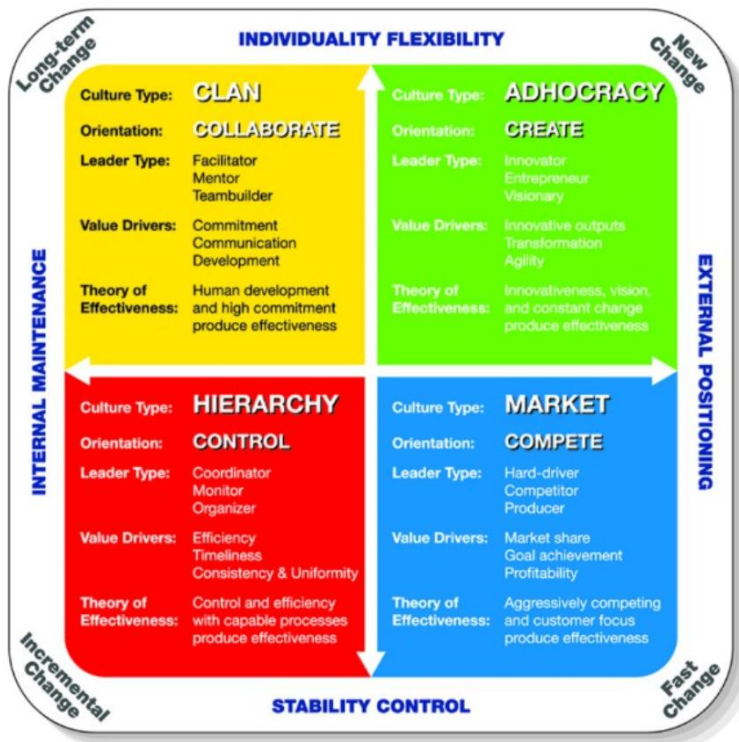
Figure 134 - Quadrants from the Competing Values Framework (developed version)

Appendix IV - Sample Description of the Focus Group

Table 8 - Sample Description of the Focus Group

#	Role	Years of leadership experience	Years at the company	Gender
A	Operations Lead	1 ano e 5 meses	1 ano 11 meses	F
B	Client Support Manager	1 ano e 3 meses	5 anos e 3 meses	F
C	Team Leader - Planning and Control	4 anos 5 meses	6 anos 8 meses	M
D	Legal Advisor	3 anos e 7 meses	4 anos e 7 meses	F
E	Customer Retention Coordinator	1 ano e 5 meses	5 anos e 5 meses	M

Appendix V – Questions of the Competing Values Assessment Survey

Disclaimer*: The questions were translated to Portuguese, from the original framework, because respondents from the company were Portuguese*

Table 9 - Questions of the Competing Values Assessment Survey

1. Características Dominantes:

Descrição das alternativas:	Empresa
A. Organização tem um ambiente familiar e as pessoas partilham de forma próxima aspetos da sua vida pessoal.	
B. Organização é dinâmica e um espaço de inovação em que as pessoas estão dispostas a correr riscos.	
C. Organização foca-se muito em resultados, sendo a sua maior preocupação a *performance*, o que se reflete na competitividade entre os trabalhadores.	
D. Organização é estruturada de forma a garantir o controlo, com processos formais que indicam às pessoas o que têm de fazer.	
TOTAL	100

2. Liderança Organizacional:

Descrição das alternativas:	Empresa
A. A liderança na organização é caracterizada por uma relação de mentoria e exemplo perante as equipas.	
B. Os líderes da organização representam *drivers* de empreendedorismo, inovação e aposta em decisões que acarretam risco	
C. A liderança na organização é caracterizada por uma relação pouco flexível perante as equipas e com elevado foco nos resultados.	
D. A liderança na organização impulsiona a fluidez e eficiência dos processos.	
TOTAL	100

3. Gestão de Colaboradores

Descrição das alternativas:	Empresa
A. O estilo de gestão na empresa é marcado por participação, *teamwork* e consenso.	
B. O estilo de gestão na empresa é marcado por tomada de risco individual, inovação, liberdade e singularidade.	
C. O estilo de gestão na empresa é marcado por alta competitividade, elevadas exigências e conquistas.	
D. O estilo de gestão na empresa é marcado por estabilidade e segurança do emprego, previsibilidade e relações estáveis.	
TOTAL	100

4. Laços Organizacionais:

Descrição das alternativas:	Empresa
A. Os laços da organização mantêm a empresa coesa, baseando-se em valores como a lealdade, confiança e compromisso.	
B. Os laços da organização mantêm a empresa coesa, nomeadamente ao nível do compromisso com a inovação e desenvolvimento. Tal permite que esteja "em cima do acontecimento", numa posição favorável face à concorrência.	
C. Os laços da organização mantêm a empresa coesa, baseando-se em atingir e conquistar objetivos. "Vencer" é fulcral e um conceito presente no dia-a-dia.	
D. Os laços da organização mantem a empresa coesa, baseando-se em regras e práticas formais que garantem o funcionamento harmonioso da empresa.	
TOTAL	100

5. Foco Estratégico:

Descrição das alternativas:	Empresa
A. A empresa valoriza o desenvolvimento pessoal: confiança, abertura e participação são valores persistentes.	
B. A empresa valoriza a criação de novos desafios, tentando com frequência identificar e desenvolver novas oportunidades.	
C. A empresa valoriza abordagens competitivas e a conquista de objetivos. Atingir metas e ter resultados positivos ao nível do mercado são fatores dominantes.	
D. A empresa valoriza estabilidade, eficiência, controlo e harmonização nas operações.	
TOTAL	100

6. Critérios para o Sucesso:

Descrição das alternativas:	Empresa
A. O sucesso é definido com base no desenvolvimento de recursos humanos, trabalho de equipa, compromisso e cooperação entre os colaboradores.	
B. O sucesso é definido com base no desenvolvimento de serviços únicos e inovadores. Ser líder de mercado é um fator importante.	
C. O sucesso é definido com base nas conquistas da organização que lhe permitem manter uma vantagem competitiva no mercado.	
D. O sucesso é definido com base na eficiência de processos, entrega de serviço ao cliente, e mantendo custos de produção sustentáveis.	
TOTAL	100

Appendix VI - Interviews Inputs

Disclaimer*: The outputs are in Portuguese as the interviews were conducted in Portuguese.*

Table 10 - Interviews Inputs

Entrevistados	Perguntas	Respostas
A	Como descreveria o seu estilo de liderança?	Abertura e flexibilidade, dar autonomia às pessoas para pensar e liderar o projeto como entenderem, ajudando sempre que necessário. Arranjar tempo para dar feedback e interagir com a equipa: uma vez por semana reunir com a equipa, individualmente com cada um regularmente, board meetings...
	Numa única palavra, como descreve o seu estilo de liderança?	-
	De que forma acha que a cultura da empresa lhe permite implementar o seu estilo de liderança?	A empresa incentiva a que haja abertura e flexibilidade. No entanto, em algumas áreas, não acontece é tão linear devido à dimensão da empresa, elevado número de colaboradores com experiências e estilos de liderança distintos.
	Agora imagine este cenário hipotético…	Tirar tempo para falar com o colaborador, dar feedback e perceber de onde surgiu o erro. No futuro, tentar este tipo de erros com maior antecedência. Por vezes é preciso saber abandonar os projectos se os resultados não forem os esperados.
	De que forma acha que o seu estilo de liderança pode ser impactado pelo "Future of Work"?	As coisas mais importantes irão manter-se no futuro: flexibilidade, feedback constante, autonomia e agilidade - isto não vai desaparecer. Outros factores que podem impactar o estilo de liderança, especialmente na tomada de decisão, uma vez que no futuro prevê-se que haja mais informação para se integrar na tomada de decisão dos líderes. A empresa é bastante focada nos processos manuais, pelo que a digitalizão pode introduzir algumas ligeiras mudanças, mas não afetará radicalmente a empresa.
	Como lida com a possibilidade de inovação e ideias arriscadas?	Abertura a novas formas de fazer as coisas e envolver-se nos projetos. Sobre pressão, no entanto, é mais simples seguir estruturas consolidadas. Ainda assim, a empresa não é tão risk-averse como expectável. Exemplo: estabelecer novas parcerias, workshots digitais durante a recente pandemia
	Como imagina a sua equipa no próximo ano?	-
B	Como descreveria o seu estilo de liderança?	Ser uma figura de confiança para a equipa. A dinâmica de trabalho, uma vez que se trata de uma pessoa bastante ocupada, é reunir todas as dúvidas e tratar delas de uma só vez. Dá liberdade a cada um de expressar a sua opinião, especialmente se discordarem das opiniões. Acredita que criar uma relação de reciprocidade entre todos é uma mais valia.
	Numa única palavra, como descreve o seu estilo de liderança?	Confiança
	De que forma acha que a cultura da empresa lhe permite implementar o seu estilo de liderança?	A empresa dá-lhe a liderdade de preparar a equipa na forma que entender melhor. Há alguns lideres na empresa que não têm as capacidades/agilidade certa para se tornarem os "líderes do futuro", estando ainda presos a métodos antigos, que acredita que terão de mudar. No entanto, para tal acontecer, também é preciso a empresa em si permitir-lhes estas alterações, e não colocar barreiras. Acredita que há problemas estruturais na organização e isso é notável uma vez que há sempre pessoas novas, mas muitas pessoas a sair também. É essencial a empresa estar mais atenta a estas pessoas e perceber se o progresso está a ser limitado de alguma forma.
	Agora imagine este cenário hipotético…	Falar com a pessoa, percorrer os passos e ajudar a perceber onde está o erro e como surgiu. Em conjunto, perceber qual a melhor forma de resolver o problema de forma célere.
	De que forma acha que o seu estilo de liderança pode ser impactado pelo "Future of Work"?	Na sua opinião, não deveria haver regras relativamente a que dias ou quantos dias se deve ir ao escritório, uma vez que isso não acrescenta valor. Estar a forçar pessoas a ir ao escritório, mesmo quando não é necessário em termos de gestão de equipa não contribui para implementar a dinâmica de trabalho que considera ser a melhor.
	Como lida com a possibilidade de inovação e ideias arriscadas?	A função é relacionada com gestão de risco, portanto é algo que está bastante impragnado na sua forma de fazer as coisas: primeiro, perceber o risco desta ideia inovadora e quais as vantagens associadas num curto prazo. Posteriormente, perceber se serão demasiado morosas ou não, de forma a justificar o esforço.
	Como imagina a sua equipa no próximo ano?	-
C	Como descreveria o seu estilo de liderança?	Pessoa de pessoas, acredita no empowerment das pessoas quando acompanhadas. Contrata atitude, garantir quando vão entregar, responsabilidade é sempre sua, as pessoas precisam deste full empowerment; acredita em dar oportunidade para as pessoas crescerem; processo win-win; criar uma relação de grande confiança.
	Numa única palavra, como descreve o seu estilo de liderança?	Triângulo: ser humano, emoção e aprendizagem (acompanhamento) - organismmo vivo (comunidade)
	De que forma acha que a cultura da empresa lhe permite implementar o seu estilo de liderança?	Se não estivesse na empesa não acha que seria possivel implementar. A empresa dá-lhe liberdade, espaço. Acredita nas pessoas (faz parte) ; só não impulsiona quem não quer ser impulsionado. Diz que este trablho espelha espelha isso. Mais pessoas -> Melhor vai ser a qualidade
	Agora imagine este cenário hipotético…	Assume a responsabilidade da falha; apresenta as medidas que tomaram entretanto para ultrapassar esta falha; gestão de expectativas: trabalho de engagement é crítico -> 0 assumptions; comunicação não pode falhar -> deve questionar tudo (com humildade) -> análise funcional - pede para criarem mecanismos de controlo adequados que lhes permitam dar o conforto de que está tudo bem, evitar que haja estas falhas nos steerings.
	De que forma acha que o seu estilo de liderança pode ser impactado pelo "Future of Work"?	
	Como lida com a possibilidade de inovação e ideias arriscadas?	Exemplo: Médico online: acompanham todos os projetos do digital -> garantir que as ideias têm pernas para andar e todo o desenvolvimento são feitos.
	Como imagina a sua equipa no próximo ano?	-
D	Como descreveria o seu estilo de liderança?	Ponto negativo: paternalista (as vezes acha que pode não dar empowerment às pessoas); Ponto positivo: descontraido e informal; tenta promover a critica - muito importante. Rigidez hierárquica.
	Numa única palavra, como descreve o seu estilo de liderança?	Aberta
	De que forma acha que a cultura da empresa lhe permite implementar o seu estilo de liderança?	Fora da equipa acha que não permite (já foi chamado à atenção 2, 3 vezes por expressar a sua opinião), ele disse que discordava com o modelo apresentado e expressou-se.
	Agora imagine este cenário hipotético…	Resolver o que estava em causa, dar a volta à situação - resolver o problema que foi causado e depois perceber o porquê, as razões por para tal acontecer, chegar aos motivos. O alinhamento entre eles pode ter corrido mal.
	De que forma acha que o seu estilo de liderança pode ser impactado pelo "Future of Work"?	Tenta implementar "trends do mercado". Acha que a licença de vencimento devia ser vista como um benefício, mas havia a cultura do "picar o ponto") Refere "empresa o'clock" que se trata das regras de horários (foi divulgado mas não houve insistência , ou seja na prática não serviu para nada). Não é só horas de trabalho (mas ainda há pessoas que têm esses métodos tradicionais). É a favor do regime híbrido (quebrar barreira de obrigatoriedade , deixar de ser imposição, passar a ser o que é melhor para si e para a empresa).
	Como lida com a possibilidade de inovação e ideias arriscadas?	-
	Como imagina a sua equipa no próximo ano?	Equipa que faz as mesmas coisas há muitos anos e está cansada, cada caso tem de ser lidado de maneira diferente, apostar mais na independencia de cada um - balancear melhor a vida com o trabalho.

E	Como descreveria o seu estilo de liderança?	Gosta de "empurrar" as pessoas para o sucesso - gosta de ver os outros ser bem sucedidos; **lidera pelo exemplo**
	Numa única palavra, como descreve o seu estilo de liderança?	Exemplo
	De que forma acha que a cultura da empresa lhe permite implementar o seu estilo de liderança?	Tem abertura para ser quem quer ser, há muita estabilidade (muitos anos nas mesmas posições) - antigamente era tudo "fato e gravata", agora é tudo muito aberto, como cada um se sentir bem - profissionalismo sem rigidez
	Agora imagine este cenário hipotético…	Dava-lhe a mão, ajudava - ia falar com a pessoa, fazer perceber onde errou e ajudar a que não se repita (understanding and careful) - liderança diretiva já não existe
	De que forma acha que o seu estilo de liderança pode ser impactado pelo "Future of Work"?	Só pode ajudar no futuro - ser mais abrangente e "aberto", ajudarem-se uns aos outros, adaptarem-se a esta realidade de partilhar conhecimento com os jovens --> cada vez mais uma liderança de partilha e democracia, co-responsabilidade; pontos de melhoria agora: criatividade (mas tem-se esforçado para se relacionar e rodear de pessoas com essas caraterísticas, para se poder auto-desenvolver)
	Como lida com a possibilidade de inovação e ideias arriscadas?	Empresa/ insurance sector "muito quadrados", dificuldade em aceitar ideias fora da caixa, mas têm vindo a tentar ser mais open-minded, deu exemplo de quererem crescer e ter mais pessoas, ir buscar jovens cheios de ideias para poderem crescer e desenvolver a área sem perder a cultura --> preparar para os desafios do futuro
	Como imagina a sua equipa no próximo ano?	Não espera grandes alterações na equipa, está a desafiar ter mais algumas pessoas, mas de resto espera somente que a evolução das ferramentas consiga ajudar ainda mais os consultores a evoluir
F	Como descreveria o seu estilo de liderança?	Não se considera uma "chefa", gosta de passar a mensagem que os objetivos são comuns e o esforço é de todos, sempre com uma perspetiva de conseguir apresentar um bom output final da equipa, pouco hierárquico, estruturado e formal --> disponibilidade, abertura, estabelecimento de laços de relacionamento (não somente laborais) --> ideia do grupo conjunto
	Numa única palavra, como descreve o seu estilo de liderança?	Proximidade
	De que forma acha que a cultura da empresa lhe permite implementar o seu estilo de liderança?	Sem problema
	Agora imagine este cenário hipotético…	Apoiava a pessoa - assumia a falha como um grupo e resolver num momento futuro oportuno, perceber como tinha acontecido e como não voltar a acontecer --> apoiar a pessoa a perceber se erro advém da estrutura (se fosse um problema de execução ou perceção)
	De que forma acha que o seu estilo de liderança pode ser impactado pelo "Future of Work"?	Enraizar ainda mais a sua forma de liderança e de se dirigir às pessoas --> necessidade de adaptação daquilo que venha a surgir --> o que se tem "perdido" não é fundamental, pelo contrário
	Como lida com a possibilidade de inovação e ideias arriscadas?	Não é muito adepta do risco, trabalha muito sobre regras, muito "quadrada", mas está aberta a novas visões e, portanto, gosta de lidar com pessoas diferenças e de ideias inovadoras
	Como imagina a sua equipa no próximo ano?	Gostava muito de alterar sistemas informáticos (não tem orçamento), portanto não prevê que consiga alterar as coisas que teriam impacto --> prevê que se terão de adaptar a realidade que têm. Normaliza a reação às novas dinâmicas no dia-a-dia, é trabalhar com o que têm e arranjar forma de fazer o melhor proveito disso
G	Como descreveria o seu estilo de liderança?	Estilo de liderança pessoal, preza as conexões, cuidado, aspiracional --> relações de confiança e informal, pouco hierárquico
	Numa única palavra, como descreve o seu estilo de liderança?	Entusiasmada
	De que forma acha que a cultura da empresa lhe permite implementar o seu estilo de liderança?	Não há grandes barreiras - a cultura permite heterogeneidade na liderança
	Agora imagine este cenário hipotético…	Assume a falha como falha pessoal também - reconhecer o erro, corrigir e procurar implementar medidas para evitar que se repita. Perceber se o erro ocorre por falha do líder (erro é natural e não significa castigo nem perda de autonomia). Claro que depende da gravidade do erro e do contexto
	De que forma acha que o seu estilo de liderança pode ser impactado pelo "Future of Work"?	Num contexto híbrido e com as alterações que vivemos, tudo o que sejam medidas que melhorem a confiança e a ligação da equipa são necessárias, abertura, aceitação das necessidades, mas também de reliability - saber com o que podemos contar. A liderança deve promover mecanismos de forma a procurar medir objetivos de forma curtos (3 em 3 meses), para se poder medir o progresso de forma mais palpável - perceber que grande parte das nossas interações alteraram, logo o estilo de comunicação também tem de alterar: mais aberto, mais direto - liderança terá de fazer ajuste ao longo do tempo na comunicação e medição dos progressos mais quantitativos
	Como lida com a possibilidade de inovação e ideias arriscadas?	Não se considera um líder risk averse, trabalha num programa de transformação cujo objetivo é inovar e fazer diferente - todas as ideias são bem vindas, o que fazem é medir o risco e perceber se é fazível ou não
	Como imagina a sua equipa no próximo ano?	Expectativas positivas - ter uma equipa com vontade de trabalhar no plano estratégico dos próximos 5 anos - um ano de trabalho que não é o primeiro mas que quer que a equipa sinta como se fosse - motivados e com vontade de dar o melhor
H	Como descreveria o seu estilo de liderança?	Entreajuda, sentimento de pertença e valorização. Objetivo na equipa é que as pessoas tenham autonomia (accountability) --> liberal. Papel pouco diretivo, analisar várias abordagens e brainstorming conjunto
	Numa única palavra, como descreve o seu estilo de liderança?	Empoderamento
	De que forma acha que a cultura da empresa lhe permite implementar o seu estilo de liderança?	Não há barreira
	Agora imagine este cenário hipotético…	Encarar de forma natural, evitar que o erro seja apresentado ao cliente, corrigir e avisar o erro - assumir o erro como do proprio líder. Feedback - perceber de onde advém o erro: imaturidade/ falta de capacidade (dar um passo atras), falta de informação - ajudar/ensinar
	De que forma acha que o seu estilo de liderança pode ser impactado pelo "Future of Work"?	Conceito de produtividade - o que importa é o valor acrescido (cultura de trabalhar das 9h às 18h não existe). 2 Reuniões semanais com a equipa - inicio da semana: curtas e produtivas para fazer status/prioridades + reunião no fim da semana para identificar barreiras - valoriza conversas informais e entreajuda
	Como lida com a possibilidade de inovação e ideias arriscadas?	Mindset inovador - aberto a novas ideias de processos, pessoas, tudo - mudança bem acolhida
	Como imagina a sua equipa no próximo ano?	Visão de reflexão - iniciativas em curso que têm de ser finalizadas e outras desenvolvidas (grande desafio em termos de IT)
I	Como descreveria o seu estilo de liderança?	Não deixa de falar com as pessoas (mas dá-lhes autonomia), gosta de saber apenas ponto de situação. Tenta perceber com as pessoas o que se está a passar, gosta que as pessoas façam as suas próprias decisões, não gosta de ser muito diretivo no sentido de instruir as pessoas
	Numa única palavra, como descreve o seu estilo de liderança?	Delegação
	De que forma acha que a cultura da empresa lhe permite implementar o seu estilo de liderança?	Há um match significativo, porque a cultura se suporta no empowerment das pessoas (não querem que as pessoas "piquem o ponto"); Estrutura centralizada , cada operação tem muita autonomia ; Estratégia local. A cultura precisa de ser ajustada (hierarquia, acha que a estrutura é muito complexa, muitas áreas , organização muito pesada, as coisas podem arrastar os processos).
	Agora imagine este cenário hipotético…	Em relação à pessoa: dizer à pessoa que temos de trabalhar melhor, corrigir rapidamente (é algo abstrato) -> ficaria preocupado pessoalmente com as questões de milestones (uma vez que é obcecado com entregas) -> quer datas realistas (pode tomar decisão com toda a informação possível, dizer à pessoa quais são as prioridades) -> gerir as expectativas.
	De que forma acha que o seu estilo de liderança pode ser impactado pelo "Future of Work"?	,
	Como lida com a possibilidade de inovação e ideias arriscadas?	Áreas de subscrição- gerir rentabilidade das linhas de negócio - na equipa dele geriram o pricing , regras gestão das linhas (acompanhamento) - os subscritores são desconfiados e conservadores por natureza (baseiam-se em dados estatísticos - não são área que por natureza é inovadora). Gosta de procurar soluções novas, e faz um esforço muito grande para saber como modificar a forma como trablham e serviço que prestam aos clientes. É mais fácil para ele do que para as pessoas da equipa (tem a liberdade de poder arriscar). Mensagem nos ultimos anos (empresa e equipa): combater preconceitos na forma de trabalhar (há 20 anos era diferente do que é agora). Exemplo: processos de robótica (na parte jurídica -> robos a preparar contratos, algoritomos de machine learning -> esse tipo de tecnologica pode fazer esse trabalho, há potencial para evoluir nesse sentido (pensar como podem usar essa tecnologia para acrescentar valor)-
	Como imagina a sua equipa no próximo ano?	-

J	Como descreveria o seu estilo de liderança?	Liderança sem hierarquias - trabalham como equipa , lançar desafios e tomar decisões em conjunto - trabalho de equipa, colocar toda a gente como líder. Se toda a gente estiver envolvida no processo de decisão, vão estar mais motivados
	Numa única palavra, como descreve o seu estilo de liderança?	Partilha
	De que forma acha que a cultura da empresa lhe permite implementar o seu estilo de liderança?	Não há barreiras
	Agora imagine este cenário hipotético…	Transparência para o público - enfrentar o erro e apresentar uma solução. Assume o erro, é uma coisa natural que acontece. Em termos de feedback a pessoa não se tem de preocupar, resolve-se no futuro para tentar que não se repeta, para termos mais atenção como equipa
	De que forma acha que o seu estilo de liderança pode ser impactado pelo "Future of Work"?	Todos perdem um bocadinho com a falta de socialização, mas trabalho em formato híbrido permite ter um bom equilíbrio. Equipa tem reuniões semanais para tomar café e falar um bocadinho para não se perderem ligações. Tentam estar todos pelo menos 1x por semana juntos no escritório
	Como lida com a possibilidade de inovação e ideias arriscadas?	Departamento não é risk averse, ideias são todas bem-vindas e depois há um business case para avaliar consequências (pros e cons) e falar com quem é impactado - nunca diz não à partida
	Como imagina a sua equipa no próximo ano?	Espera que a equipa cresça profissionalmente - motivados e felizes
K	Como descreveria o seu estilo de liderança?	Considera-se uma pessoa que gosta de regras e ter tudo bem organizado, de ter a equipa a seguir um certo conjunto de regras (para estarem protegidos em termos de compliance) - muita responsabilidade e atenção nos passos que dão. Ser o mais próximo possível e liderar pelo exemplo
	Numa única palavra, como descreve o seu estilo de liderança?	Próxima
	De que forma acha que a cultura da empresa lhe permite implementar o seu estilo de liderança?	Não há barreiras - sente-se alinhado com a cultura da empresa. Não concorda com tudo, mas a cultura em si concorda e gosta
	Agora imagine este cenário hipotético…	Por principio, admitia o erro (transparência e honestidade) - é humano errar. Feedback seria falar com a pessoa sobre o erro, tentar perceber como e porque é que aconteceu para não voltar a acontecer (gosta de automatizar processos)
	De que forma acha que o seu estilo de liderança pode ser impactado pelo "Future of Work"?	Não tem alterado nada, considera-se uma pessoa flexível. Há uma maior liberdade graças ao flex work - impacto positivo. Em termos de melhoria short-term, gostava de poder ter mais tempo e delegar mais; adjustments para a digitalização - não haver plástico nem papel na empresa (não é preciso mais impressoras)
	Como lida com a possibilidade de inovação e ideias arriscadas?	Risco faz parte da atividade e já foram testadas coisas arriscadas - há sempre a preocupação de ter o cuidado com os custos. Existem certas regiões do país onde certas unidades hospitalares têm o controlo da gestão mas não podem avançar com testes por questões financeiras --> gostam de arriscar mas só até certo ponto
	Como imagina a sua equipa no próximo ano?	Equipa mais coesa, ainda a tratar de problemas do passado. Fazer um teambuilding para aproximar as pessoas e permitir ter um momento de relaxamento -> pessoas mais confortáveis e próximas
L	Como descreveria o seu estilo de liderança?	Tenta fomentar a responsabilidade e autonomia de cada um. Faz 1-1 para perceber quais são os objetivos e como pode ajudar. Confia até mostrarem que não pode confiar - todos alinhados no mesmo objetivo. Relação próxima e de confiança e com à vontade de partilha. equilibrio entre responsabilidade, ajuda, e confiança para criar espirito de equipa
	Numa única palavra, como descreve o seu estilo de liderança?	Coach
	De que forma acha que a cultura da empresa lhe permite implementar o seu estilo de liderança?	Por vezes, junto das pessoas pode chocar um pouco, tendo os 4 princípios da empresa, pode parecer que só é importante porque é algo pelo que são avaliados, e não tanto naturalmente (muita teoria e pouca prática). Há uma avaliação anual na forma como aplicam aqueles valores, e podem ser condicionados por isso
	Agora imagine este cenário hipotético…	Não criticar a pessoa nem atribuir responsabilidade a ninguém, não dar ênfase nesse ponto - falar com a pessoa em particular sobre o que aconteceu
	De que forma acha que o seu estilo de liderança pode ser impactado pelo "Future of Work"?	Em termos da forma de liderar, não prevê grandes alterações pois tem a ver com a forma de estar e ser na vida - gradualmente terão de alinhar/limar algumas arestas relativamente à transição digital --> valoriza os laços e a proximidade com as pessoas (ainda que vitualmente) e, portanto, acredita que terão de ser criadas iniciativas nesse sentido. Cada vez mais os trabalhadores ficam menos tempo nas empresas, procuram e "rodam" mais, há um grande "entra e sai", e marcar a diferença torna-se bastante relevante, para que talvez no futuro queiram voltar
	Como lida com a possibilidade de inovação e ideias arriscadas?	Concorda que podem ser arranjadas formas mais inovadores e melhores de fazer as coisas - nunca se deve barrar uma ideia (deve-se ver até que ponto é possível arranjar uma solução, arranjar um meio termo)
	Como imagina a sua equipa no próximo ano?	Gostaria de implementar e automatizar (processos) o que ainda falta - transformar as equipas no sentido de melhorar e facilitar a vida no trabalho destas pessoas, de modo a aumentar motivação geral - focas nas tarefas que fazem a diferença e que aumentam a produtividade
M	Como descreveria o seu estilo de liderança?	Não é diretivo (não impõe nada a ninguem) - lidera por exemplo, nas suas ações e na forma como se relaciona com as pessoas, gosta de ter a concordância de todos (team leaders e do grupo de trabalho); Lidera lado-a-lado , mas claro que nos casos necessários toma decisões verticalizadas. Capacidade de adaptação grande. Tenta implementar o que é melhor para o grupo.
	Numa única palavra, como descreve o seu estilo de liderança?	Liderar por exemplo
	De que forma acha que a cultura da empresa lhe permite implementar o seu estilo de liderança?	Conseguem chegar ao CEO de forma rápida e como chefiam. Há parâmetros (meta financeira) que têm de ser cumpridos, mas se os objetivos forem feitos com conta, peso e medida. Feedback - é muito importante, às vezes é mais fácil (o mundo dos negócios está numa fase muito acelerada).
	Agora imagine este cenário hipotético…	-
	De que forma acha que o seu estilo de liderança pode ser impactado pelo "Future of Work"?	-
	Como lida com a possibilidade de inovação e ideias arriscadas?	-
	Como imagina a sua equipa no próximo ano?	Vertente de otimização do processo e automatização dos processos, muita informação e ferramentas para facilitar. É preciso sentido crítico - desafiam diariamente as pessoas para que façam parte da solução - otimização do processo de forma rápida e que traga melhorias no dia a dia do gestor (realização das pessoas).
N	Como descreveria o seu estilo de liderança?	Informal, preocupa-se muito com as pessoas por quem está responsável, ajudar a equipa a ter visão e indicar o caminho – guiar e saber delegar, priorizando a transparência como fator importante, mas com alguma leveza e juventude, dando espaço e deixar as pessoas contribuírem (espírito crítico)
	Numa única palavra, como descreve o seu estilo de liderança?	Proximidade
	De que forma acha que a cultura da empresa lhe permite implementar o seu estilo de liderança?	Empresa dá liberdade, mas o grupo em si está ainda a precisar de mais agilidade nas decisões – no final do dia, acabam por perder tempo devido à passividade da top management. É importante termos consciência de que há dúvidas, mas avançar
	Agora imagine este cenário hipotético…	Reação no momento – transparência com os clientes e, com todo o cuidado, passar a mensagem ao colaborador para o poder ajudar no futuro (sem desmotivar)
	De que forma acha que o seu estilo de liderança pode ser impactado pelo "Future of Work"?	Arranjar formas de ser ágeis no futuro, maior capacidade de mudar de projetos de aumentar a produtividade e o valor acrescentado (transparência e abertura de falar com as equipas – re\de de segurança). Aproveitar as ideias novas, das pessoas que estão a entrar e conseguir adaptar o feedback e, quando saem, manter também relação
	Como lida com a possibilidade de inovação e ideias arriscadas?	Lida bem com o risco, ideias inovadoras e disruptivas. É da opinião de que o sector não é assim tão risk averse, até acabam por inovar bastante. É altamente focado na estrutura e hierárquico mas muito menos rígido do que o expectável
	Como imagina a sua equipa no próximo ano?	Equipa vai crescer (dimensão e conhecimento) – projetos disruptivos em processo

O	Como descreveria o seu estilo de liderança?	Próximo da equipa, transparente com os outros, tem cuidado como lida com cada elemento - tenta estar próximo e perceber o outro lado, saber ouvir e saber explicar (o que pode trazer algumas dificuldades) - considera-se só mais um elemento da equipa
	Numa única palavra, como descreve o seu estilo de liderança?	Próximo
	De que forma acha que a cultura da empresa lhe permite implementar o seu estilo de liderança?	Não há barreiras, os valores pessoais vão de encontro aos valores corporativos
	Agora imagine este cenário hipotético…	Tentar deixar claro que há incomformidade (feedback será avaliar os motivos do erro e mitiga-lo para o futuro)
	De que forma acha que o seu estilo de liderança pode ser impactado pelo "Future of Work"?	Cada um tem de estar como se sente bem. Gostava de se sentir mais confortável remotamente e prescisa de mais tempo na posição para ter mais conhecimento de mercado
	Como lida com a possibilidade de inovação e ideias arriscadas?	Risco ponderado
	Como imagina a sua equipa no próximo ano?	Mais especialização
P	Como descreveria o seu estilo de liderança?	Tenta dar o exemplo e ser uma inspiração. Quando é preciso "bater", também o sabe fazer no momento certo e com os argumentos certos, mas gosta que as pessoas o procurem para apoio e ajuda - liberal
	Numa única palavra, como descreve o seu estilo de liderança?	Inspirador
	De que forma acha que a cultura da empresa lhe permite implementar o seu estilo de liderança?	Cultura da empresa/ forma de trabalhar instituida pos-Covid é 3 dias no escritório + 2 em casa (em modelo hibrido), que se torna um bocado rígido --> pode gerar algumas complicações. Gosta de ser mais flexivel e ajudar a equipa em regimes excepcional, no entanto acredita que este estilo híbrido deveria ser moldável
	Agora imagine este cenário hipotético…	Arte e engenho de ter o jogo de cintura de conseguir dar a volta à questão - feedback seria normal, erros acontecem, perceber de onde surgiu - saber falar com a pessoa e perceber o estilo dela (se é desatenção/desinteresse, falta de conhecimento, erro inesperado - pessoa super exigente que ainda se vai culpar mais a ela própria) - não há um padrão - temos de nos saber adaptar
	De que forma acha que o seu estilo de liderança pode ser impactado pelo "Future of Work"?	Tem vindo a mudar muito - em termos de indumentária já há mais flexibilidade (antes era preciso fato e gravata, agora já é aceitável um estilo "business casual") --> formalidades a cair para irmos em busca do conforto (sem exageros) --> no futuro não sabemos o que esperar, o que aumentará a produtividade e quais as ferramentas que hão de surgir. Qual será a mentalidade das gerações.. É preciso desenvolver maior flexibilidade e adaptabilidade
	Como lida com a possibilidade de inovação e ideias arriscadas?	Na área, que é mais operações, há formas de prestação de serviços que podem ser mais inovadoras, de modo a conseguirem ajudar da melhor forma o cliente. Exemplo: em vez de dar carros de substituição, podem receber um voucher da uber. Empresa é muito burocrática e acabam perder ideias por isso mesmo (passividade, pipelines).quando depende de outras pessoas pior ainda, há muita hierarquia (embora haja budget)
	Como imagina a sua equipa no próximo ano?	Aflita - porque têm apostado bastante na automatização, mas a verdade é que é muita teoria e continuam a haver muitas ineficiências, trabalho não reduziu --> fala-se que tem que se fazer mudanças, há projetos em curso mas a empresa continua a não priorizar o tema

Appendix VII - Focus Group Inputs

Table 11 - Focus Group Inputs

Participante		Perguntas	Respostas
A	**Transition Seekers**	1. De que modo acham que esta descrição corresponde à cultura da empresa atualmente?	Dificuldade na agilização da entrega de inovação dada a dimensão da empresa, que leva a que a sua estrutura seja hierárquica e complexa, dificultando o processo de agilidade da empresa. Isto espelha-se na dificuldade de agilizar a entrega de serviço. Se a tomada de decisão fosse mais ágil, era facilitada. Já existe foco na inovação, ao nível da tomada de decisão, mas acha que a empresa ainda tem um caminho a percorrer.
		2. De que modo acham que o vosso estilo de liderança se poderia adaptar a este cenário no futuro?	Os líderes devem ter o foco em tornar a entrega do serviço mais ágil, tendo também uma maior capacidade de resposta face às equipas e ao próprio serviço prestado: time-to-market.
	Digital Nomads	1. De que modo acham que esta descrição corresponde à cultura da empresa atualmente?	Ainda não têm metodologias que permitam fazer o test-and-learn, mas já sabe que já existe essa estratégia de adotar metodologias agile. Neste momento são muito tradicionais para aquilo que se estão a propor a fazer --> deviam trabalhar mais proximamente com o IT e acompanhar o processo do inicio ao fim conjunto --> ajudaria a implementar com o proposito que se pretende, e evitar falhas de comunicação --> promover a proximidade. Existe muito essa motivação, mas ainda não estão preparados para fazer o test and learning - aplicar machine learning, AI, etc. - terem a capacidade de ir ajustando, já sabe que existe essa estratégia e objetivo. Acha que poderia ser mais ágil, mesmo na organização grande e complexa, adotar metodologias ágeis a nível de desenvolvimento de novas tecnologias (muito tradicionais para o que se estão a propor a fazer) - trabalhar mais com IT (objetivo comum). ela diz que é só a vontade. Demoram muito tempo a entregar um projeto estratégico.
		2. De que forma a automatização de processos pode afetar as relações entre a equipa? E como podem vocês, enquanto líderes, agilizar a transição?	Tentar promover reuniões disciplinares regulares de modo a conseguirem acompanhar os temas e desbloquear aqueles que são mais bloqueantes. Promover a colaboração entre equipas e a sua proximidade.
	Brick and Mortar	1. De que modo acham que esta descrição corresponde à cultura da empresa atualmente?	-
		2. De que modo acham que o vosso estilo de liderança se poderia adaptar a este cenário no futuro?	É necessário manter uma forte comunicação e motivação da equipa deve ser o foco mais importante, mesmo que não haja respostas claras para os membros da equipa.
	Mismatch	1. De que modo acham que esta descrição corresponde à cultura da empresa atualmente?	Única lacuna face à realidade da empresa é oi facto da empresa não ter tão presente a parte da implementação de inovação. Confirma-se as ofertas sólidas para os clientes fiéis que, constantemente, estão sempre a inovar.
		2. De que modo acham que o vosso estilo de liderança se poderia adaptar a este cenário no futuro?	Cada vez mais perceber que as áreas mudam e, nesse sentido, é importante fazer a análise de como é que a área vai evoluir ao longo dos anos ao nível de exigências e trabalho em si --> fazê-lo em conjunto com a equipa, acompanhando a estratégia da empresa. É muito relevante, enquanto competência de liderança, pensar na sua área de modo a avaliar como é que esta área vai evoluir nos próximos anos.
B	**Transition Seekers**	1. De que modo acham que esta descrição corresponde à cultura da empresa atualmente?	Acha que a dinâmica tecnologia vs pessoas não impede nada, e que ambos os fatores não estão relacionados.
		2. De que modo acham que o vosso estilo de liderança se poderia adaptar a este cenário no futuro?	-
	Digital Nomads	1. De que modo acham que esta descrição corresponde à cultura da empresa atualmente?	-
		2. De que forma a automatização de processos pode afetar as relações entre a equipa? E como podem vocês, enquanto líderes, agilizar a transição?	-
	Brick and Mortar	1. De que modo acham que esta descrição corresponde à cultura da empresa atualmente?	-
		2. De que modo acham que o vosso estilo de liderança se poderia adaptar a este cenário no futuro?	-
	Mismatch	1. De que modo acham que esta descrição corresponde à cultura da empresa atualmente?	-
		2. De que modo acham que o vosso estilo de liderança se poderia adaptar a este cenário no futuro?	A quanto mais detalhe vamos, maiores as necessidades que vão surgindo, e que exigem novos desenvolvimentos --> nem sempre estão preparados para esta rapidez

	Transition Seekers	1. De que modo acham que esta descrição corresponde à cultura da empresa atualmente?	-
		2. De que modo acham que o vosso estilo de liderança se poderia adaptar a este cenário no futuro?	-
	Digital Nomads	1. De que modo acham que esta descrição corresponde à cultura da empresa atualmente?	-
		2. De que forma a automatização de processos pode afetar as relações entre a equipa? E como podem vocês, enquanto líderes, agilizar a transição?	-
	Brick and Mortar	1. De que modo acham que esta descrição corresponde à cultura da empresa atualmente?	-
C		2. De que modo acham que o vosso estilo de liderança se poderia adaptar a este cenário no futuro?	Processos bem definidos e estruturados e um calendário exaustivo ajudam a gerir expectativas. Este método pode ajudar cada membro da equipa a compreender em que fase do processo é que estão. Face a um problema, se conseguirem ter uma resposta clara, gerir a questão dos atrasos e deadlines dentro de cada projeto.
	Mismatch	1. De que modo acham que esta descrição corresponde à cultura da empresa atualmente?	-
		2. De que modo acham que o vosso estilo de liderança se poderia adaptar a este cenário no futuro?	Adotar novas ferramentas de trabalho e agilizar o trabalho das equipas sem estarem dependentes das outras --> elas existem mas as pessoas ainda não as utilizam (há uma reticência natural), é preciso incentivar os trabalhadores. A automatização e robotização vem ajudar a carga de trabalho, mas ao mesmo tempo cria novas necessidades e altera os critérios (coisa que a empresa ainda não está preparada) --> premissa por detrás destes desenvolvimentos (companhia mais ágil e eficiente), não é necessariamente verdade no final --> visão redutora na medida que a carga operacional é redistribuida e não diminuida Na área financeira - portal financeiro - toda a empresa pode aceder e ter autonomia e agilidade para aceder esses dados e não ter de pedir a todos. Foi um passo grande de inovação na equipa, e permitia melhorar a resposta ao cliente. democratizaram a informação (fizeram ações de formação) e pediram as pessoas inputs para melhorar a plataforma. Desafio: que as pessoas adotem uma postura. educação, por mais incentivo. Automatização vem aliviar muita carga de trabalho e criam-se novas necessidades como o acesso completo à informação de sinistros de vida risco, morte, etc. dos clientes. Dentro de invalidez, é o que? Acha que a empresa não está preparada para lidar com as novas necessidades criadas. Acha que a empresa possa ter uma visão redutora sobre isto. Fator crítico para Full Time Employees .

D	**Transition Seekers**	1. De que modo acham que esta descrição corresponde à cultura da empresa atualmente?	Legislação e regulamentação do próprio setor levam à necessidade de se criar internamente uma hierarquia clara, no sentido da tomada de decisão ser simples de rastrear. No entanto, isto pode trazer desvantagens como a dificuldade em identificar com clareza as pessoas a quem nos devemos dirigir para resolver determinado problema (consequência da extrema hierarquização). No que toca à defesa do cliente, a empresa trabalha no sentido de compatibilizar as duas coisas: linhas de atuação externas e o sistema de controlo interno.
		2. De que modo acham que o vosso estilo de liderança se poderia adaptar a este cenário no futuro?	Seia necessário formar pequenas equipas para garantir maior agilidade dos líderes. Para tal, seria preciso contratar mais trabalhadores, o que levaria a que se perdesse a noção macro que a empresa deve levar relativamente ao risco, que não pode nem deve ser ignorado, sem ter em atenção o impacto causado na empresa.
	Digital Nomads	1. De que modo acham que esta descrição corresponde à cultura da empresa atualmente?	Há vontade e sensibilização das áreas e das equipas de caminhar nesse sentido - são desafiados a encontrar maneiras de introduzir AI nos seus processos Não perder oportunidades, atacar problema de uma perspetiva mais global. Perguntar quais são as necessidades, acha que é uma boa ideia.
		2. De que forma a automatização de processos pode afetar as relações entre a equipa? E como podem vocês, enquanto líderes, agilizar a transição?	Não perder oportunidades, na medida em que as áreas podem recorrer umas às outras e ajudar-se mutuamente. Tal pode ajudar a atacar o problema de uma perspetiva mais global. Acha uma boa ideia ter constantemente o cuidado de perguntar quais são as necessidades das equipas que se entreajudam.
	Brick and Mortar	1. De que modo acham que esta descrição corresponde à cultura da empresa atualmente?	A empresa tem uma descrição semelhante à do cenário hierárquico e com alguma resistência à mudança, até certo ponto. Ao nível das interações entre equipas, por exemplo a forma como o escritório está desenhado reflete o encaminhamento para mais interações entre as equipas. Acha que a empresa tenta fazer diferente, tornando estas interações cada vez mais dinâmicas. Também acha que os métodos não são assim tão rígidos. Estas ações da empresa espelham a sua constante conexão com o mercado, de forma a manter-se com uma vantagem competitiva. Mesmo que nem sempre se verifique de forma clara alguma implementação a nível macro, a empresa transmite esta intenção de "não perder o barco" perante os colaboradores.
		2. De que modo acham que o vosso estilo de liderança se poderia adaptar a este cenário no futuro?	Acha que há muitos atrasos na tomada de decisão, podendo a empresa encontrar pontos de melhoria para garantir respostas mais rápidas. Por exemplo: refletir acerca da forma como as questões são colocadas e os pedidos são feitos nos projetos. É necessária muita comunicação e empatia.
	Mismatch	1. De que modo acham que esta descrição corresponde à cultura da empresa atualmente?	-
		2. De que modo acham que o vosso estilo de liderança se poderia adaptar a este cenário no futuro?	Já desafiam bastante, o importante é não perder oportunidades e libertar espaço na agenda para acolher as ideias e trabalhar nelas. Os líderes devem mesmo trabalhar nesta competência, de forma a saberem aproveitar essas oportunidades.

E	**Transition Seekers**	1. De que modo acham que esta descrição corresponde à cultura da empresa atualmente?	Estrutura desenhada com cadeiras de decisão, em que os caminhos que estão a ser traçados face à digitalização estão a ser bastante proativos no panorama do mercado. Sector está muito maturado, a instituição em si é grande, há muitas funções e dimensão de equipas, é complicado coordenar tudo. Para o futuro, já há um grande investimento estratégico para alavancar a inovação e melhoria de processos. A empresa está a preparar-se para uma tomada de decisão horizontal. No entanto, ainda não existe horizontalidade, nem grau de flexiblidade.
		2. De que modo acham que o vosso estilo de liderança se poderia adaptar a este cenário no futuro?	Num cenaário em que a tomada de decisão é horizontal, elimina-se metade da cadeia de decisão. Isto pode trazer benefícios em termos de coordenação, facilitando que "todos remem para o mesmo lado", pois há menos camadas hierárquicas da organização. Mas esta situação tem a desvantagem de gerar menos ideias diferentes e maior risco de decisões mal tomadas, seja tanto a nível de equipa, como da empresa como um todo. A cadeia de decisão atual da empresa (maois verticalizada) tem um regulação feroz, que acaba por também trazer muitas vantagens, nomeadamente o facto de diminuir o risco e, consequentemente, ganhar agilidade.
	Digital Nomads	1. De que modo acham que esta descrição corresponde à cultura da empresa atualmente?	Experiência neste momento com a digitalização é positiva --> outras metologias seriam interessantes para deliveries mais successful Sugere "almoçar com outras áreas" - não pode ser tudo formal, tentar fazer as reuniões, comunicação mais orgânica. As pessoas começam-se a conhecer - capacita as pessoas com quem trabalham, e melhora a agilidade da comunicação. Já há vários projetos para a empresa fazer este caminho em termos de digitalização.
		2. De que forma a automatização de processos pode afetar as relações entre a equipa? E como podem vocês, enquanto líderes, agilizar a transição?	Tentar criar relações com outra areas - começar com almoços no dia-a-dia… Não pode ser tudo formal (até a questão de se enviar email por tudo e por nada). Se as pessoas se conhecerem e tiverem uma comunicação mais orgânica, uma equipa tem a capacidade de tomar decisões com a confiança de que tal vai ao encontro das expectativas das equipas envolvidas, por haver esta cooperação intrínseca. Criar uma rede de ajuda e confiança, trabalhando de forma mais orgânica (deixar de ser só um nome com uma bolinha de serviços).
	Brick and Mortar	1. De que modo acham que esta descrição corresponde à cultura da empresa atualmente?	O cenário espelha a realidade da empresa em termos de hierarquização: business cases para implementação de ideias, e existe um bottom line para todas as decisões tomadas Em termos das relações interpessoais, não é tão rígido: objetivos de produtividade são traçados e é feita a medição dos projetos (mas não monitorizados em termos de horas, por exemplo) O que é controlado Importância da tomada de decisão estratégica: quem está no topo da cadeia de decisão deve ter a consciência se tem, ou não, que inovar e colocar o peso institucional por cima dessa inovação (Questões como "Queremos ter um novo produto? Queremos estar presentes num novo mercado?"). A forma como o grupo está montado de forma a ter um investimento estratégico em projetos estruturais de inovação, permitindo esse tipo de inovação e progressão. Dentro das unidades já existentes, há projetos específicos de alavancagem de inovação e melhoria de processos. Ou seja, a estrutura ser grande e hierarquizada não impede inovação, pelo que é decidido no ambiente executivo.
		2. De que modo acham que o vosso estilo de liderança se poderia adaptar a este cenário no futuro?	-
	Mismatch	1. De que modo acham que esta descrição corresponde à cultura da empresa atualmente?	-
		2. De que modo acham que o vosso estilo de liderança se poderia adaptar a este cenário no futuro?	-

Appendix VIII – Culture Type Results from the Competing Values Assessment

Table 12 - Culture Type Results from the Competing Values Assessment

Collaborate	Total	Compete	Total	Control	Total	Create	Total
1A	465	1B	435	1C	505	1D	395
2A	525	2B	455	2C	510	2D	340
3A	505	3B	365	3C	490	3D	440
4A	510	4B	425	4C	490	4D	415
5A	490	5B	395	5C	480	5D	420
6A	470	6B	335	6C	510	6D	485
	27		22		28		23
Relevant		Least Relevant		Most Relevent		Less Relevant	

Appendix IX – Uncertainties Placement

Table 13 - Uncertainties Placement

Uncertainty	Placement Justification	Key Uncertainty
Artifical Intelligence (1)	AI is reshaping the sector by tuning apolicy-centric industry into a customer-centric one, by applying AI solutions that allow the analysis of massive amounts of data, enabling personalization. Although AI technologies already exist and are available to consumers, insurers have been reluctant to adopt AI as they do not see sufficient returns on AI investments, being hesitant to dedicate enough money, time, and senior-management attention to generate significant financial benefits (Karimi, et al. 2022). This cautious attitude towards AI adoption justifies the highest uncertainty level among other uncertainties	Pace of Work Technology Adoption
Changing Operating Models (4)	Growing push to create an integrated customer experience, as well as a higher level of required customization. Higher customer demands and more personalization will be required as soon as AI solutions start to be incorporated: integrated customer experiences will emerge, and this scenario will no longer seem beyond the horizon, rising with increasing frequency. Nevertheless, by now, it is still highly uncertain to foresight the occurrence of these changing operating models in the sector. This uncertainty is, as it was previously mentioned, tightly coupled, and enabled by AI, having both combined the power to substantially reshape the insurance industry – and specifically, how leaders respond to them - over the next decade, as they will require that insurers engage in digital ecosystems – and especially digital marketplaces focused on the customers' needs – which justifies the high impact level.	
Hybrid Working Environment (7)	Although hybrid work is a reality that many companies already know, a 5-year plan, it has been associated with a high uncertainty level. The past year of remote work has shown us very little about what the future looks like, as the working model simply switched from one extreme to another (LaMoreaux 2022). Furthermore, for insurers, the adaptation to this new reality might be a challenge, as the working world has suddenly evolved by decades in the space of one event (GlobalData Financial 2022) – as such, the uncertainty of occurrence is high. Flex work has the capacity to strongly influence the insurance sector as a whole and, within the sector, the way leaders work: work is changing, and so must leaders. Leaders must learn to effectively manage in a hybrid environment, developing management shifts that are making the biggest impact in the ongoing adaptation to a hybrid work environment (Weerda and Scharf n.d.).	Workforce Engagement
Informal Working Environment (8)	It is highly uncertain that the insurance sector will successfully adapt to an informal work environment at the office, as there are many challenges that come with it. First, companies associate the switch from a formal environment to a more informal one with the lack of structure and organization, as well as chaos, confusion, lack of communication, and less professionalism (Barenscheer 2022). Thus, leaders still adopt a very cautious approach to this less structured environment, which justifies the uncertainty associated with its occurrence in the future. Regarding impact, it is considered to fully influence the way leaders manage their teams, as it will constitute a major shift in the corporate culture, especially in a more traditional sector, such as the insurance one.	

Uncertainty	Placement Justification
Natural Phenomena (12), Nuclear War (13), Worldwide Collapse of Economic Power Blocks/ Economic Recession (14)	high impact on leadership performance. Moreover, it is not clear how they would evolve, having still some uncertainty associated.
SDGs (10)	Has a strong impact on leaders' performance. Furthermore, leaders have a strong sense of commitment to the SDGs' implementation, the reason why the uncertainty was considered low.
Usage-Based Model (11)	Was placed as having a lower level, because its applicability is not going to impact the organization as a whole, only a specific area, thus not influencing leadership performance. Usage-based model is being implemented within organizations in the sector, which is why we placed them as having low level of uncertainty.
Cybersecurity (15), Blockchain (2), Cryptocurrencies (3)	Were placed in the quadrant with lower level of impact. Although these uncertainties are having a strong impact were placed in the quadrant with lower level of impact. Although these uncertainties are having a strong impact on reshaping the insurance sector, regarding leadership, which is the main issue that is aimed to address, it will not significantly change the way leaders manage their teams. As these uncertainties have already an increasing presence on the insurance sector, the uncertainty level associated was considered low.
Regulators on the Insurance Sector (9)	Was placed considering a low level of uncertainty, as it is a trend that already affects the business
Process Optimization (6)	Has a low level of uncertainty associated with it, as there is an increasing concern about optimizing the claims process. Regarding impact level, "Process optimization" has a higher impact level than the regulators' impact, as the first one might influence leaders' management processes within their teams, in order to lead employees to comply with stricter procedures.