



2023

THE TIME MACHINE REPORT 2023

ATTRACTING FUTURE TALENT

1,000 IDEAS TO ATTRACT
THE NEXT GENERATION

 AVIVA

Allianz 

LONDON
MARKET
GROUP

LLOYDS
 lma

LIIBA
 IJA

STARTUP
SHERPAS.

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MEET SOME OF THE SQUAD

FUNTO, 15

Funto is originally from Nigeria and is extremely proud of her heritage. She enjoys spending quality time with friends and family and describes this as "sacred". Funto had a great time sharing her ideas and participating in this squad, and was delighted to have her idea voted the best by the Sherpees. She has been in two SuperSquads, being a Squad leader for the second, and is currently participating in her third Squad.



TAYLOR, 18

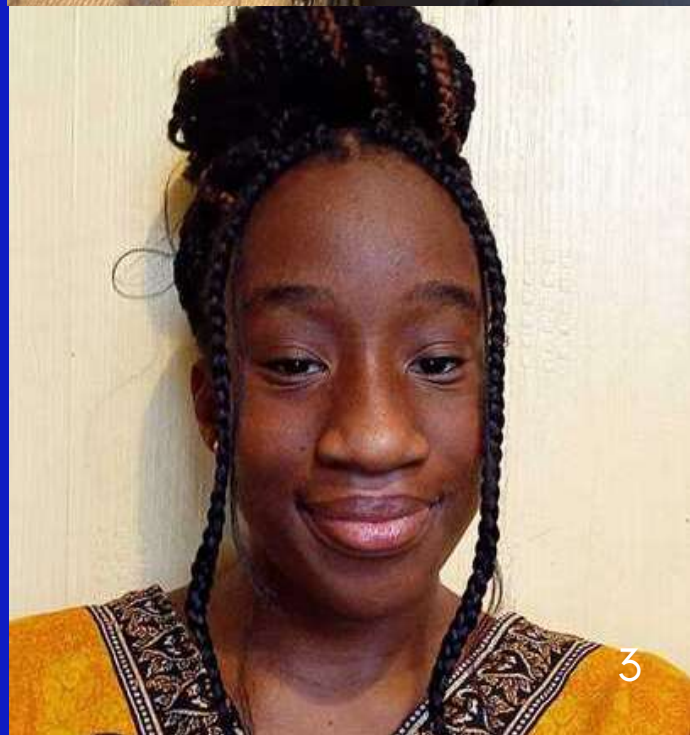
Taylor is a self-proclaimed lover of tax (not a statement you hear often, especially from teenagers!). She completed her first SuperSquad in 2022 on how to make banks better guardians of our future world and was invited to talk on a panel to showcase the work. Nothing fazes Taylor, not even being asked a question by the Bank of England!

Startup Sherpas offered Taylor a summer internship in 2022 and then a permanent part-time role as Squad administrator. She has developed skills including communication, people management and a spirit of innovation while working in this role.



CHARIS, 15

Charis enjoys music, art and learning about engineering. Her dream is to become an entrepreneur in a sector she's yet to discover. She joined her first SuperSquad in summer 2023, and says she would recommend it to her peers. Charis says: "Startup Sherpas has taught me to think of things from a different perspective, with knowledge I had never received until now."



EXECUTIVE SUMMARY

BY HUGO, CO-FOUNDER, START UP SHERPAS

Welcome to the **Insurance Time Machine Report 2023: Attracting Future Talent**, by Startup Sherpas in collaboration with Allianz, Aviva and London Market Group. It's packed with innovative ideas on how to get young people interested in insurance and attract them to the industry; ideas from young people themselves.

Gen Z's interest in insurance is low. They think of it – if they think of it at all – as boring. The industry is failing to connect with them or attract them as they enter the workforce.

For example, in a 2023 [BBC Bitesize survey](#) of 4,000 teenagers aged 13 to 16, insurance was not ranked as a top career choice. The top three choices for boys were engineer, footballer and computer scientist, and for girls it was teacher, vet and doctor. Other favourites were lawyer, mechanic, psychologist and YouTuber.



THE SUPERSQUAD

Young people are living in a world that's unlike any previous generation. Gen Z is the first wholly digitally native generation. Coming up behind them is Gen Alpha, the first generation growing up with AI as part of life. So assuming we know what they want or how they think would be a mistake. That's why we created a SuperSquad of 100 teenagers aged 13 to 18, from all over the UK, so that they could tell us for themselves.

First, we wanted to create awareness and curiosity about potential careers in the industry so our Sherpees, as we call them, explored jobs including actuary, claims handler and underwriter. Then we challenged them to answer this design question: **How might we make insurance the industry of choice for the next generation of talent?**

They came up with a final database of 500+ ideas and this report showcases three of the best:

- **Reality TV game show:** teens solve clues, face challenges and take risks
- **Insurance festival:** an event hosted by a TikTok insurance influencer
- **Route 16:** a summer of paid work for 16-year-olds post-GCSEs

For each of these three, we look at why it matters to young people as well as to Allianz, Aviva, London Market Group and the wider industry. At the back of the report is an Idea Catalogue containing the ten winning ideas, as voted for by the SuperSquad themselves.

All of the ideas showcase their creativity and demonstrate that they can come up with innovative new ways to tackle their lack of interest and make insurance appealing. After all, who better to tell us

what future employees want, so that the industry can prepare for the future, than future employees themselves?

INDUSTRY INNOVATION

Innovation must put the customers' needs at the heart of it and be evidence based. Gen Z are looking for innovative and disruptive brands and experiences, and they're less loyal to brands than older age groups. Insurers have to connect with, understand and adapt to them.

You need the truth about what Gen Z really want, and honesty is what you get with young people. They give their ideas without preconceptions about what is and isn't possible or a "yes, but we tried that before" attitude.

Innovation can be hampered by a risk-averse mindset and legacy systems that make it difficult to be agile and respond to changing needs. But as you will see in this report, innovation doesn't need to be risky, lengthy and costly. Some of the ideas here can be tested relatively easily and some of them are a starting point to be developed.

We have been delighted to partner with Aviva, Allianz and London Market Group, forward-thinking businesses whose leaders share our view that young people must be part of the industry's future. The report includes comment and opinion from Paul Welsh, Head of Innovation at Aviva (page 6), Tom Hoad, Head of Howden Ventures (page 7), Michele Williams, Global Head of Risk Consulting at Allianz Group (page 20) and Caroline Wagstaff, CEO, London Market Group (page 27).

I invite you to read it with a mindset of curiosity. "Yes and" instead of "yes but..." It's the closest thing we could create to a time machine into the future.

INDUSTRY VIEW

**BY PAUL WELSH,
HEAD OF INNOVATION,
AVIVA**

I admire the level of thinking and creativity of the next generation. They have unique perspectives, influenced by media, technology and the world in which they have grown up and live in.

These fresh viewpoints give us an opportunity to challenge the way we solve the problems we face in the insurance industry.

At Aviva, we know how important it is to give teenagers a chance to work and learn new skills. By supporting the next generation, we are not only contributing to the future of our industry; we're also making sure we keep innovating and stay on top of the game.

The 2023 Time Machine report reveals some of the main differences and trends among Gen Z and Alpha, and I look forward to seeing how these insights will affect our strategy for innovation and growth in our business and the industry. The three ideas that are showcased – a reality TV game show, an insurance festival, and a summer of paid work for 16-year-olds – are all creative and



appealing ways to draw young talent to the industry. These ideas show the innovative thinking of young people and prove that they can think of new ways to make insurance attractive. Let's welcome the potential of this generation and the opportunities they offer.

PAUL'S THOUGHTS ON THE WINNING IDEAS

The reality TV game show is a perfect example of how we could think differently to engage with the next generation and showcase the exciting opportunities that the insurance industry has to offer.

The insurance festival is a unique and exciting way to bring people together and celebrate the diversity and potential of our industry.

We must invest in the future of our industry by providing opportunities for young people to learn and grow. Startup Sherpas is an innovative way of doing this while also providing insight into how to shape our business and products for the next generation.

INDUSTRY VIEW

**BY TOM HOAD,
HEAD OF
HOWDEN VENTURES**

The natural conservatism that's needed when understanding and pricing risk, along with market dynamics, often make it difficult for people to appreciate the insurance industry's agility.

Yet it is vital for us to understand our customer, and this report shows that we need to do more to engage with the next generation. If the industry can understand their needs and interests, connect with them where they're at and go to market with the right products – based on evidence from young people themselves – it will give us a competitive advantage.

Gen Z are looking for disruptive and innovative brands and experiences, and they're less loyal to brands than older age groups. If they can be exposed to insurance through experiences – e.g. the reality TV show or insurance festival ideas – there's more likelihood of brand recognition, engagement and loyalty when the time comes to buy products or choose a career.

Before this project, only 43% of the SuperSquad said they would consider insurance as a career option. Afterwards, through exposure and awareness, this increased to 66%.



With Startup Sherpas' SuperSquads, access and an abundance of honesty is what you get with young people! They give their unfiltered opinions freely without preconceptions about what is and isn't possible. We need more of this or we risk slipping into the periphery of the talent war.



QUANT RESEARCH.

PERSONA CREATION.

CHALLENGE IMMERSION.

BUILD CONFIDENCE.

MAKING IDEAS HAPPEN.

TEAM COLLABORATION.

CREATIVE THINKING.

LEARNING NEW SKILLS.

HOW WE GOT 100 DIVERSE TEENAGERS INNOVATING

OUR E-DOING INNOVATION PLATFORM – BITESIZE AND ASYNCHRONOUS

Our secret sauce is our unique innovation methodology called Step-by-Step. We use 25-minute time-boxed missions, each broken down into step-by-step instructions. All the work is uploaded back to the platform for analysis and tracking.

This approach provides a manageable workload for the young people, and the flexibility to fit in the work around their studies and extra-curricular activities.

40% of the Squad completed the work purely on mobile – perhaps a preview into the future of work.

42 UNIQUE TOOLS

Innovation must itself innovate to ensure that we are supporting our innovators in the best way possible. We do this in many ways on the SuperSquad.

Our step-by-step methodology contains 42 tools that we invented as we codified the innovation process. We created specific tools to help young people understand Idea Mechanics: Octopus Ideas, Octo-my Ideas and Idea Poems are just a few of those tools.

UNIQUE GEN-TO-GEN CUSTOMER RESEARCH

Another unique technique that we use is gen-to-gen research. Our SuperSquad is made up of teenagers, the youngest end of Gen Z, but the target customer is a mix of their own age as well as older – the rest of Gen Z (in their early 20s). There is an honesty that comes from this gen-to-gen approach that's not seen in traditional customer research techniques.

SQUAD SOURCING

HARNESSING THE POWER OF 100 DIVERSE TEENS

The SuperSquad is a very different environment to corporate innovation. We are working with 100 teenagers from across the UK, all with their own schedules and commitments. Much of the work is done individually and asynchronously.

So, how do we get them to collaborate, and bring their talents and diverse thinking together to amplify their ideas even more? Well, in the final week, we unexpectedly shake things up.

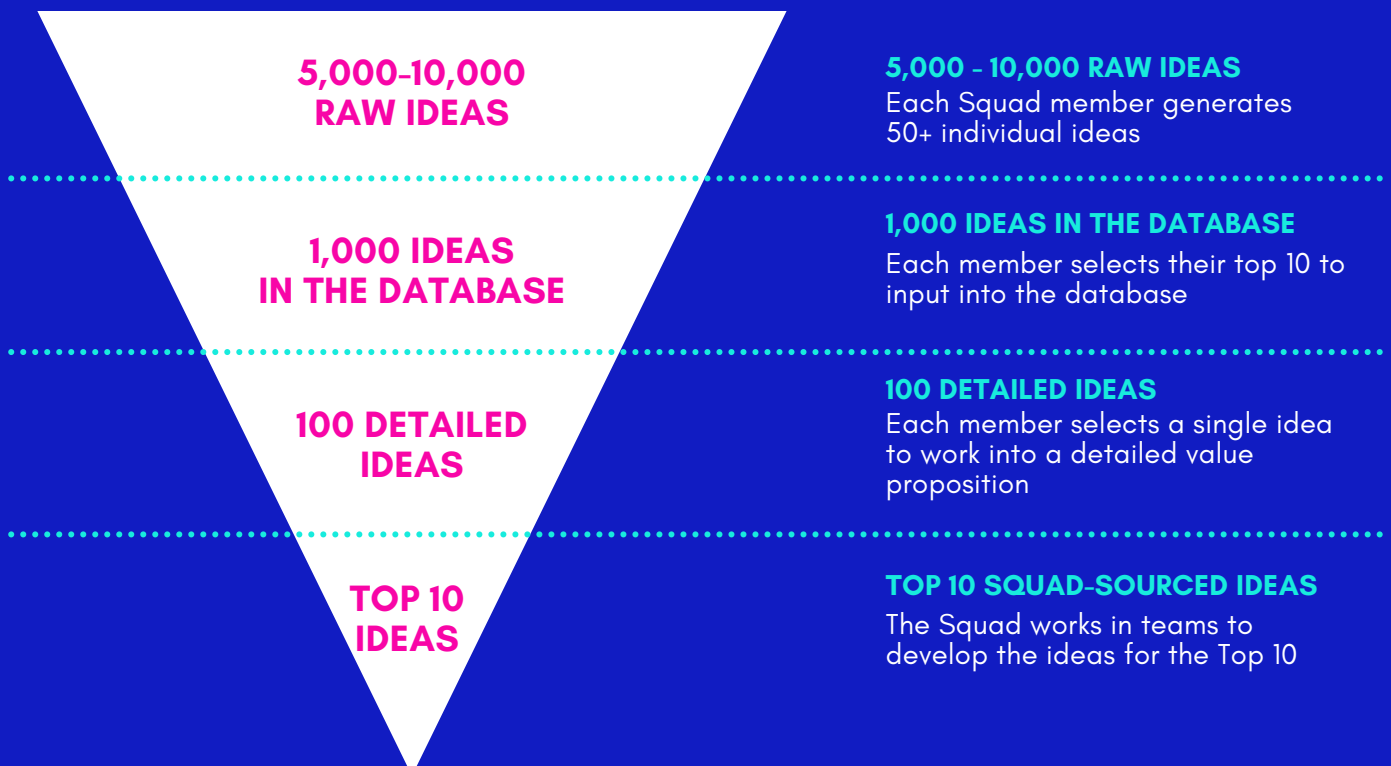
At that point, they have chosen a single idea, they have brought it to life,

and polished it to make it the best version of itself. Then, without warning, we tell them to give their idea to the group, essentially abandoning it and adopting everyone else's ideas. Tough? You bet!

After the shock, they love building on each other's ideas. They're curious, ask questions, add features, change the names and give the brand a new look.

The ideas then belong to the Squad. Collective ownership allows for impartial voting and the Squad raise the best 10 to the top.

"I loved being part of a group and exchanging ideas, especially because they provided perspectives I hadn't thought of before"



5 X 5 IDEAS

Coming up with ideas is a bit like going to the gym: you need to do reps to get the creative muscle working. But like all good workouts, it is good to have structure and so we focus each rep on a different dimension. For this Squad, the reps were to come up with 5 ideas about culture, advertising, events, jobs and types of work.

By Funto

company/industry culture:

1. Diverse range of employees whose ideas are accepted equally
2. Comfortable and warm working environment
3. Rec room for taking good breaks
4. Every employee on every level is respected and opinions heard
5. Sense of community in the workplace, like a family

Advertising

1. social media advertisements e.g tiktok
2. endorse celebrities that young people like
3. create a song about insurance and release on spotify
4. allow young people to have work experience in the insurance industry
5. big colourful billboards targeted to young people

Events

1. weekly parkrun sponsored by the insurance company
2. insurance companies organising year 11 proms
3. pub quizzes about insurance
4. open days to allow the public to live a day in the life of an insurance employee
5. a stage performance about insurance, told Aesop fables style

Jobs

1. biological surveyor that surveys a natural area (e.g. forest) to assess risk
2. aviation surveyor that assesses risk in flight and aviation
3. space surveyor that assesses risk in interplanetary travel
4. medical consultant to assess risk in health in individuals
5. vehicular surveyor to assess risk in crashing cars by testing them first hand

Types of work

1. Be more first hand in collecting data to assess risk
2. Create alternative methods to analyse risk
3. Provide post-claim service to individuals if needed
4. Organise events in and outside the workplace
5. Using artificial intelligence to calculate risk

#5x5Sisalotofideas

By Oliver

Event

- ★ Insurers could be part of only line money games e.g Solitaire cash.
- ★ Insurers could merge with celebrities to inform young people e.g MR BEAST.
- ★ Insurers could create a reality game which would involve and insurance risk will have to be taken.
- ★ Insurers could visit schools to get to more students.
- ★ Insurers could hold conference fair in popular parks for youths and young people e.g fosse Park

New Jobs

- ★ Insurers could create ~~new jobs~~ ^{new jobs} by young people could bring forth the idea of insurance to the way their generation understand.
- ★ Insurers could create a retail store for young people to handle and insure in case of risk.
- ★ Insurers could create
- ★
- ★

New type of work

- ★ Online jobs e.g social media assistance
- ★ Insurers could reduce age rate for insurance
- ★ Insurers could offer a teenage share [company]
- ★ Insurers could invest into young peoples business which is taking risk which may help young people understand.
- ★

5 Idea rep [5x5 Rep]

Culture

- ★ Religion- Insurance could be included in worship place like churches, mosques, etc to ensure believers that if they could take the risk, anything that were to happen to their worship place would be sorted out by insurance company
- ★ Cultures could insure the towns and villages
- ★ Insurance itself could be made as a culture in the Hic countries.
- ★
- ★

Advertising

- ★ Insurance company could advertise to young people through gaming. This because most of the population of youth are into gaming and if they were to insure the gaming platform just for safety the insurance company will gain a lot of value from it.
- ★ Insurance company could advertise to young people through social media e.g Tiktok, Instagram, etc. They could convince young people insure their ^{can} ~~account~~ ^{can} for safety.
- ★ They advertise through school
- ★ They can advertise through sport competition in college
- ★

DIVERSITY IS OUR STRENGTH

ELSIE

ROLE MODEL FOR
DYSLEXIC STUDENTS

BESMALAH

WE ALL NEED "ARTHUR
IDEAS" IN OUR LIFE!

AHMED-TAHA

FOUNDER
AT 13

YO-YO

CURRENTLY WRITING
A MUSICAL

USMAN

HARRY

KAITLYN

AUTISM AS
A SUPERPOWER



ATTRACTING TALENT THREE WINNING IDEAS





REALITY TV SHOW

TEENS COMPETE TO SOLVE CLUES, FACE CHALLENGES AND TAKE RISKS

Our SuperSquad's winning concept is a competitive reality TV show where teenagers compete to solve clues, take risks and create insurance-based solutions to worldly problems. Funto's idea, combining education and entertainment (edutainment), won the hearts of the rest of the Squad and was voted for by a large majority.

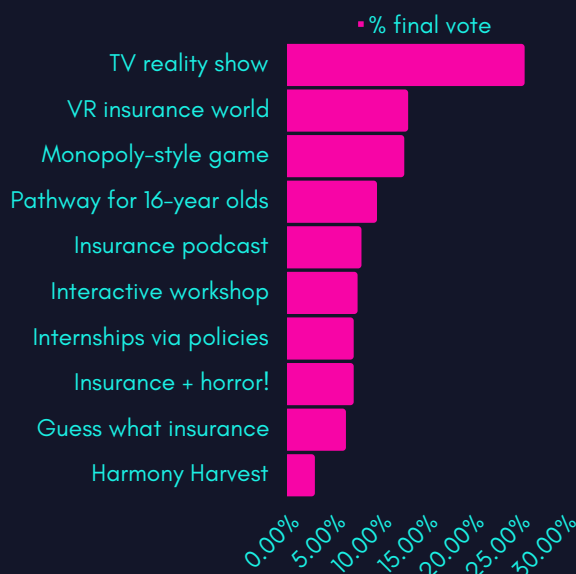
Funto says: "Teenagers need to learn the dos and don'ts of taking risks, and this reality TV show will help the people playing and watching to learn more about the insurance industry."

Funto's idea introduces them to insurance through a popular TV format that they're likely to engage with. They would become familiar with insurance, why it's important, and how it can be a career option.

Gen Z is used to using online platforms to learn, be entertained and to make their voice heard, and using a familiar digital environment makes it a great way to reach this age group.

Games-based education has been shown to increase engagement and motivation to learn. Interestingly, in our 2022 SuperSquad for Aviva, the winning idea was also a TV show, debating the merits of insuring different items. Clearly edutainment is an ongoing trend that appeals to young people.

Yes And... ideas from other Squad members include producers visiting local schools to tell them about the show or prizes such as internships, to experience what the industry has to offer.



Why is it important to young people?

A reality TV competition about insurance would improve young people's financial knowledge and financial literacy in a much more fun and appealing format than the ordinary classroom.

It would address their lack of knowledge about insurance, by learning to understand risk, the basic principles of insurance and the importance of it in our daily lives. It would plant the idea of the industry as a career choice in the future.

Games can create effective learning environments, and in this case a competitive reality show would create a space where players have to problem-solve and make decisions in challenging situations, experiment and take risks, try different solutions and experience a range of different outcomes – as well as interacting socially with other participants. Ultimately, the aim is to stimulate behaviour change and a new perception of insurance.

Funto says: "I want the show to help teens learn in a fun and engaging way, which will also be rewarding because they'll come out with a wide variety of financial

knowledge that they can use later on in their career, whether that be in insurance or another field of choice.

"Young people will be able to engage in learning opportunities while being on the show, but so will the students watching. The show could also be used as an education tool in schools."

Why is it important to the industry?

Insurance is not something that's talked about in the school curriculum, so unsurprisingly it's not on many young people's radar either as something they might need or as a career option. Lack of knowledge can lead to misunderstanding, and a reality TV show would overcome this lack of knowledge and interest in a fun and engaging way that no other insurance provider has done.

Insurance is also an important part of financial literacy – but students aren't educated on it. By watching the show, seeing people of their own age facing challenges and having fun while engaging in insurance solutions, viewers would gain insights into what it is and how it fits into their broader financial wellbeing.



Source: Startup Sherpas, Winning Idea 2022

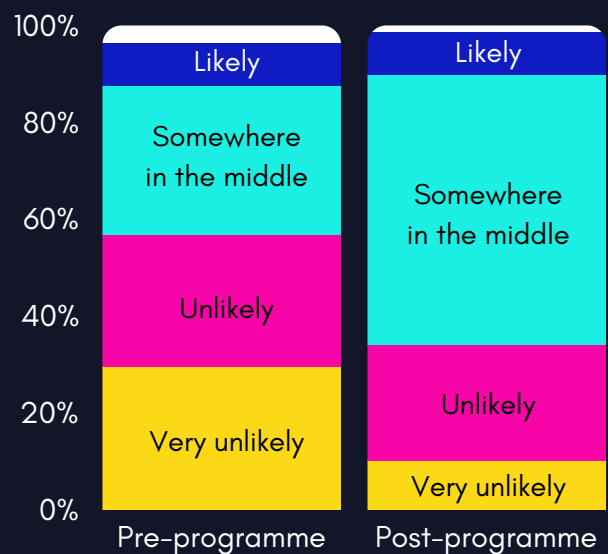
This would support them as they move towards being young adults and financially responsible for themselves, as well as creating a more positive perception of the industry.

It would showcase the industry in a format that creates a shared viewing experience and creates connections with people as they talk and post comments about it. It would create a memorable personal connection with students, position the insurance industry as a partner in financial education, and through the use of sponsors, create brand recognition as they become young adults and consumers.

Seeing how young people tackle risks and challenges, and the solutions they come up with, would give the industry valuable insights into how future customers and employees think, what they want, and the change that's needed now to be ready for the future.

Before this programme, only 25% of our Super Squad were likely or very likely to choose a career in insurance. After it, this increased to 64%. This shows that meeting them where they're at, and exposing them to the industry in a way that engages them, is key to attracting them to the industry.

HOW LIKELY ARE YOU TO CONSIDER A CAREER IN INSURANCE?



Source: Startup Sherpas, Start of Squad and End of Squad surveys.

FURTHER READING

- [A Simple Secret To Satisfying Gen Z: Listen](#) (Forbes)
- [Top insurance industry issues in 2022](#) (PWC)

TAKE THAT RISK: REALITY TV GAME SHOW

TEENS COMPETE TO SOLVE INSURANCE CLUES, LEARNING ABOUT RISK AND LOSS

A reality TV show called Take That Risk, where teenagers pair up to solve clues and scenarios around insurance themes.

By Funto



Threads of how the Squad built on the original idea:

YES AND there should be a variety of levels during the show, depending on the age bracket and demographic of the player.

YES AND the game show can be consistently played on television at a convenient time for students to ensure the most viewers.

BBQ PITCH

MY IDEA IS...

a reality TV show that revolves around the theme of insurance – a show that brings teenagers on a televised set to solve clues, participate in challenges to learn more about what the industry by experts in the industry.

FOR THESE PEOPLE...

This idea is aimed at teenagers to encourage them to explore different aspects of the insurance industry and become engaged in finance from a young age with the televised show being shown for educational purposes in classes at school.

I SAW THIS PROBLEM...

Teenagers are less interested in traditional learning styles so this is a great way to keep them entertained while teaching them valuable life skills that relate to insurance claims.

THIS HELPS BECAUSE...

It encourages people to take value in their financial education, especially young people who spend lots of time engaging in television and social media.



ROUTE SIXTEEN

A SUMMER OF PAID WORK FOR 16-YEAR-OLDS POST-GCSEs

Route 16, Amaan's idea, is a programme for students who have just done their GCSEs to spend the summer working in sales, marketing, design or other departments.

They would be paid, work on live projects, get a taste of the industry, and gain real-world experience. It would also give them, says Amaan, "a tremendous confidence boost – something that is very much needed for today's youth".

Route 16 is a rewarding programme that makes the world of insurance accessible to young people in the transition from school to work. Post-programme, the ones who excel and are keen on the industry

would be offered internships or apprenticeships in companies across the Allianz group, with on-the-job learning and mentorship.

Why is it important to young people?

Participants have a choice of departments to work in or can switch between them during the programme, getting a taste of one, two or more potential career paths. While working on real-time projects, they're also improving their financial and insurance knowledge and learning how products and services work. Getting inside insight and working alongside experienced employees and managers would humanise the industry and build their trust in it.

This experience, combined with being given a reference, would open up opportunities they may not otherwise be considered for, inside and outside Allianz.

It would give 16-year-olds a headstart against other school leavers when looking for their first job and, for some of them, lead to an apprenticeship with Allianz after the summer.

Why is it important to Allianz?

Allianz is committed to and celebrates its age diversity, with five generations globally working alongside each other and 35% of employees under 35. Allianz UK (as well as France, Spain and Germany) has set up reverse mentoring between generations, to share qualities and knowledge across all age groups.

Route 16 would embed this commitment further, bringing in the very youngest working age people. Other age groups in the business can learn a lot from Gen Z about how they think, their needs, goals and expectations, and how different their world is to when most of us were 16.

Allianz has a stated intention for people with different values, attitudes and experience levels to work together and share their skills for the challenges of tomorrow. Who better to show us what these challenges are – and bring in fresh thinking about how to solve them – than the new and next generation themselves?

Gen Z would also help to build the truly inclusive workforce that is Allianz's ambition, in terms of ethnic diversity. This is a significantly more diverse group than the generations above. According to the 2021 Census, 12% of Gen Z in England and Wales are Asian and 6% are Black, compared with 9% and 4% across all age groups.

Why is it important for the industry?

Amaan says: "Students post-GCSEs want jobs but they are hard to come by when you're 16. This paid work programme would be marketed to secondary schools, making the job come to the student rather than the other way around. This gives ambitious students a better chance in the workforce."

For students, it's a great opportunity for those who don't want to stay in compulsory education at 16, or want to test the waters ready for when they leave education at 18. For the industry, it's a ready-made pool of young talent, some of whom will become apprentices or entry-level employees.

After decades (or centuries) with very little change to the sector, insurtechs have disrupted parts of the market in recent years with innovative new models and products, including cover for new tech risks and cybercrime. But the perception of it among young people as traditional, dull and uninteresting remains.

Working with schools would help to remove this perception, showing students how the industry has changed, customer needs are evolving, and the opportunities for creative problem solvers with fresh perspectives.

FURTHER READING

- [Six tips for communicating effectively with Gen Z in the workplace](#) (Forbes)
- [Insurance shakes off it's boring uncle persona](#) (Raconteur)

You will be working for a commission.
An opportunity never seen in industry.
You will be working in sales or design.
WHICHEVER YOU LIKE

This idea is like the startup sherpas program but with a twist. The use of a paid commission means you can hire as many workers as possible without needing to guarantee a pay.

THE RICH 16

Earn Money Experience and Connections



ROUTE 16: YOUTH CAREER ACCELERATOR

COMMISSION-BASED EDUCATIONAL PROGRAMMES FOR THE NEXT GENERATION OF INNOVATORS

By Amaan

Threads of how the Squad built on the original idea:

YES AND you can provide students who perform the best with a job opportunity if they wish to continue after the summer.

YES AND this opportunity can be promoted in schools across the UK with an Amazon gift card for joining.



BBQ PITCH

MY IDEA IS...

an educational programme based on hiring individuals who are interested in insurance to work in sales and design for a commission before choosing one of those paths in particular.

FOR THESE PEOPLE...

For young people interested in this industry but are unsure whether they want to work in sales or the innovative, artistic side of insurance.

I SAW THIS PROBLEM...

My idea will help young people have access to the industry, and it'll also provide future employers with people who have awareness, expertise and knowledge in the industry.

THIS HELPS BECAUSE...

It will inspire students to gain work experience by working alongside experts.

SO WHAT?

BY MICHELE WILLIAMS
GLOBAL HEAD OF RISK CONSULTING,
ALLIANZ COMMERCIAL

As the Head of Risk Consulting, my focus is mitigating risks in sectors such as marine, cyber and property. I am positioned in Allianz's global commercial and business sector in Munich.

I never imagined ending up in insurance. It was not an ambition in any way – but I've never looked back! So it's been inspiring to see the SuperSquad actively seeking ways to elevate the industry. Amaan swept me away with his Route 16 idea, because it aligns perfectly with Allianz's commitment to age diversity and providing effective opportunities for the younger generation.

Bringing in 16-year-olds who are interested in insurance to give them hands-on experience in sales and design would be incredibly beneficial for both them and Allianz. The emphasis on real-world projects – gaining practical knowledge and getting industry exposure – is vital, and more useful than a university degree in many cases.

Route 16 is an innovative initiative that would push the industry forward, bringing in new and creative thinking.



Route16 not only allows students to get a taste of the insurance world but would also give them a confidence boost. I was interested to hear Amaan's view that this confidence boost is "something that is very much needed for today's youth".

However, the predominant difficulty is: How do we encourage young people to take part in this programme?

The challenge is getting them to consider insurance as the career of choice. We have to make the opportunities known to them, and meet them where they are. We need to do better in order to paint ourselves as more attractive to them.

With the Route 16 initiative this is definitely possible. We would create a commitment to student employees through paying them, forming a relationship and opening them up to career networking opportunities. It's about saying, "We've got your back and we believe in you."

A commission scheme could play a role by incorporating bonuses to a student's salary as an acknowledgement for their results, motivating them to put in more effort and instilling perseverance.

The progression from commission to paid roles is another excellent, simple solution. The commitment to offering internships or apprenticeships to young people who excel in the Route 16 programme is perfectly aligned with our dedication to nurturing talent within the Allianz family.

The insurance industry is often referred to as being conservative and traditional, with an old-fashioned culture. But people don't realise how diverse it really is. Route 16 would show young people the variety. Within Allianz, our departments vary from pets to trades and technology to motor and roadside assistance. The industry is continuously expanding due to the growth of technology products that need to be insured, such as cyber and sustainable products.

Digital natives are often early adopters of tech solutions, such as usage-based insurance, digital claims and AI-driven customer service.

Digital natives have raised the bar for user experience. Meeting their expectations is essential for insurers to get ahead of the competition.

This makes it important to attract this new generation, for their creative talent and drive for change within the industry.

I think most skills have a place in insurance. Young people with a combination of zeal, ambition and a drive for continuous learning can flourish in this industry. A strategic, analytical mindset and effective communication are also great assets.

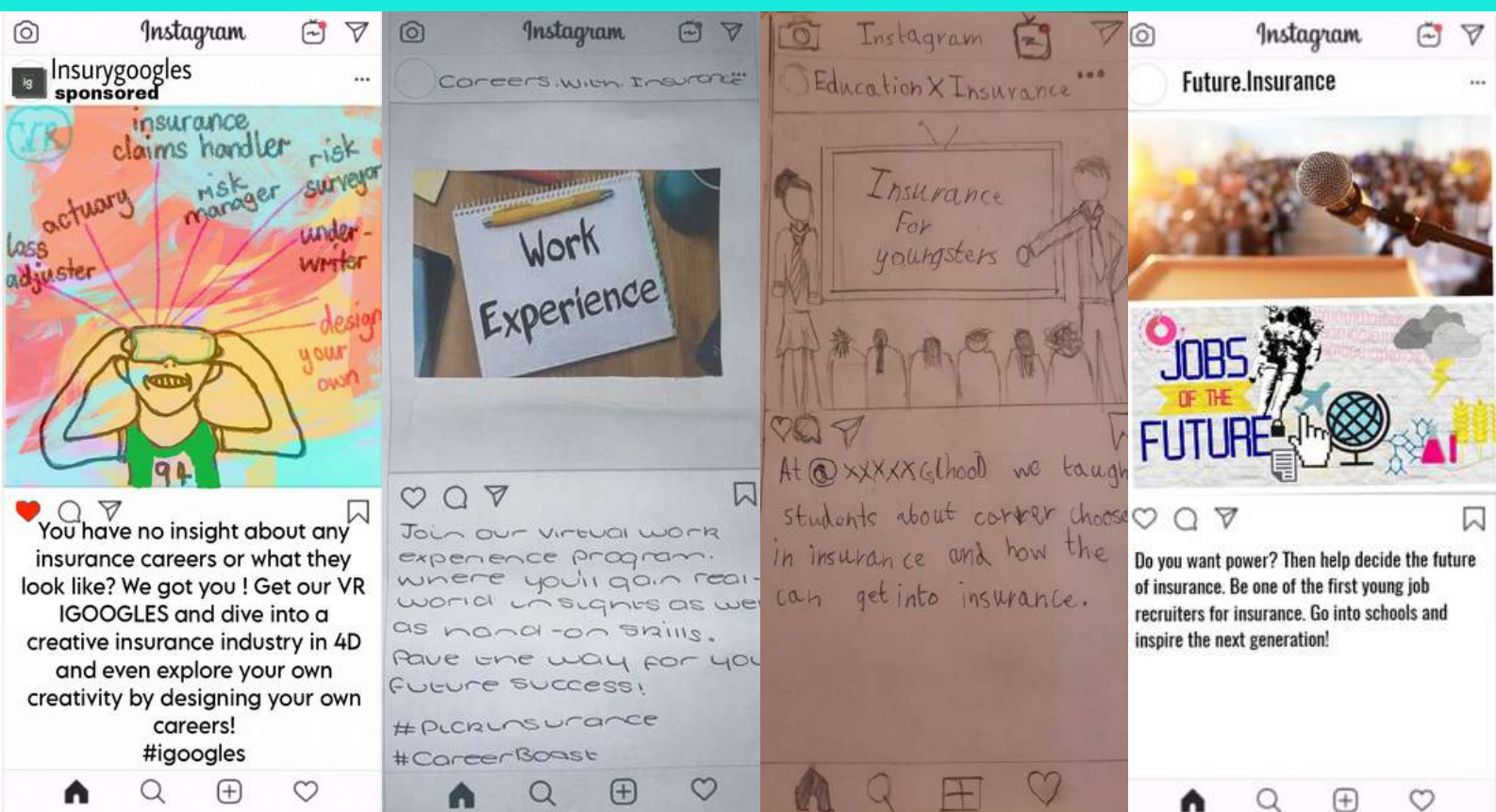
Route 16 is an innovative initiative that would push the industry forward, bringing in new and creative thinking to counter one-dimensional reasoning and the industry's slow response to change.

CAREER PATHWAYS

A SAMPLE OF SIMILAR IDEAS FROM THE SQUAD

Some pathways are location restrictive – but not if you use VR! Squad member Tee’s idea showcased the creative opportunities in insurance.

Affra’s idea focuses on getting insurers to spend more time with young people, by running workshops in schools. These can lead to work experience opportunities and apprenticeships.



Haniya’s idea steals the concept of the SuperSquad itself (we encourage that!) and builds upon it.

Find their first role: the early careers team. Lucy’s idea focuses on getting young people into roles where they in turn recruit the next generation.



INSUR-FEST

CAREERS EVENT HOSTED BY A TIKTOK INSURANCE INFLUENCER

This idea is an insurance festival (and future pop-up events) for young people to learn more about insurance, especially careers in the industry. They can hear about different roles, meet people with successful careers, ask and answer questions and apply for jobs. Listen, learn, enjoy and apply!

InsurFest is co-created and hosted by an insurance content creator on TikTok called @AZinsurance, an influencer who increases young people's awareness of insurance (the A to Z) in a bite-sized, fun and highly engaging format. The TikTok channel would spark young people's interest and lead up to the real-life event, where teens can expand their knowledge

and meet insurance companies – and their favourite TikTok insurance influencers. This was Alima's idea, who says, "Don't worry, there will be food!". The event could be catered by an Allianz Group SME client.

Yes And... additions from Squad members include collaborating with other TikTok creators to promote the festival, and competitions throughout the event for people to test their new knowledge and win prizes.

Localised pop-ups could be held in areas with risks that affect young people e.g. flood risk areas, where they've already seen first-hand the need for insurance (and the sometimes devastating effects of not having it).

Why is it important to young people?

Alima says young people are either unaware of insurance as a career choice or struggle to find information about it. The TikTok channel and festivals would increase their awareness and knowledge in ways they find engaging: a platform they're already at home on plus fun, real-life immersions.

Several SuperSquad members had similar ideas to Alina's. Jigisha suggested a festival in universities. Anjuma proposed InsurTech Nexus, with networking events and hackathons bringing young people and insurance industry leaders together, including opportunities for connection and mentorship.

Rory's idea was a two-day event where attractions include seeing a day in the life of an insurance expert and internship opportunities for students who show interest and potential. ImmerseFest by Chelsea includes workshops, prizes of internships, competitions, VR experiences showing real-life insurance scenarios, rides and an escape room. Internship winners from the previous year would be there to give a talk about their first year in the industry.

This simultaneous ideation shows that young people are keen to meet managers and teams in person to get insights into what working in insurance is really like. They want the inside scoop and they want it to be fun!

Why is it important to Allianz?

The festival is not just about young people getting information from Allianz; it's a two-way street. It would allow Allianz to meet hundreds of students and graduates face to face and find out how they view insurance and their ideas for how to make it appealing to them.

To engage existing and future customers, companies in the group have to come up with innovative new products, services and customer experiences. Young people are our next generation of customers and employees and the best way to know what users want is to find out directly from them – as it is always, but 10x when it comes to young people. They are a great source of ideas and creativity, and through the workshops and games at the festival Allianz would come away with a great bank of fresh and innovative ideas.

Why is it important to the industry?

The festival is far more than a standard careers day or stalls in a hall. It's exciting and interactive, a space for the industry to pull together lots of the SuperSquad's ideas e.g. immersive experiences, creative workshops, engaging talks and Q&As, VR, competitions and prizes of internships and mentorship, along with food, music and games.

Insurance has an image problem – and worse, is not even on many young people's radar at all. A festival would show the industry in a new light, as one that's relevant to young people and invested in reaching them in an innovative way. Every type of insurance could be represented, showing multiple avenues and appealing to different interests.

SPOTLIGHT

ON NORTHUMBRIAN WATER

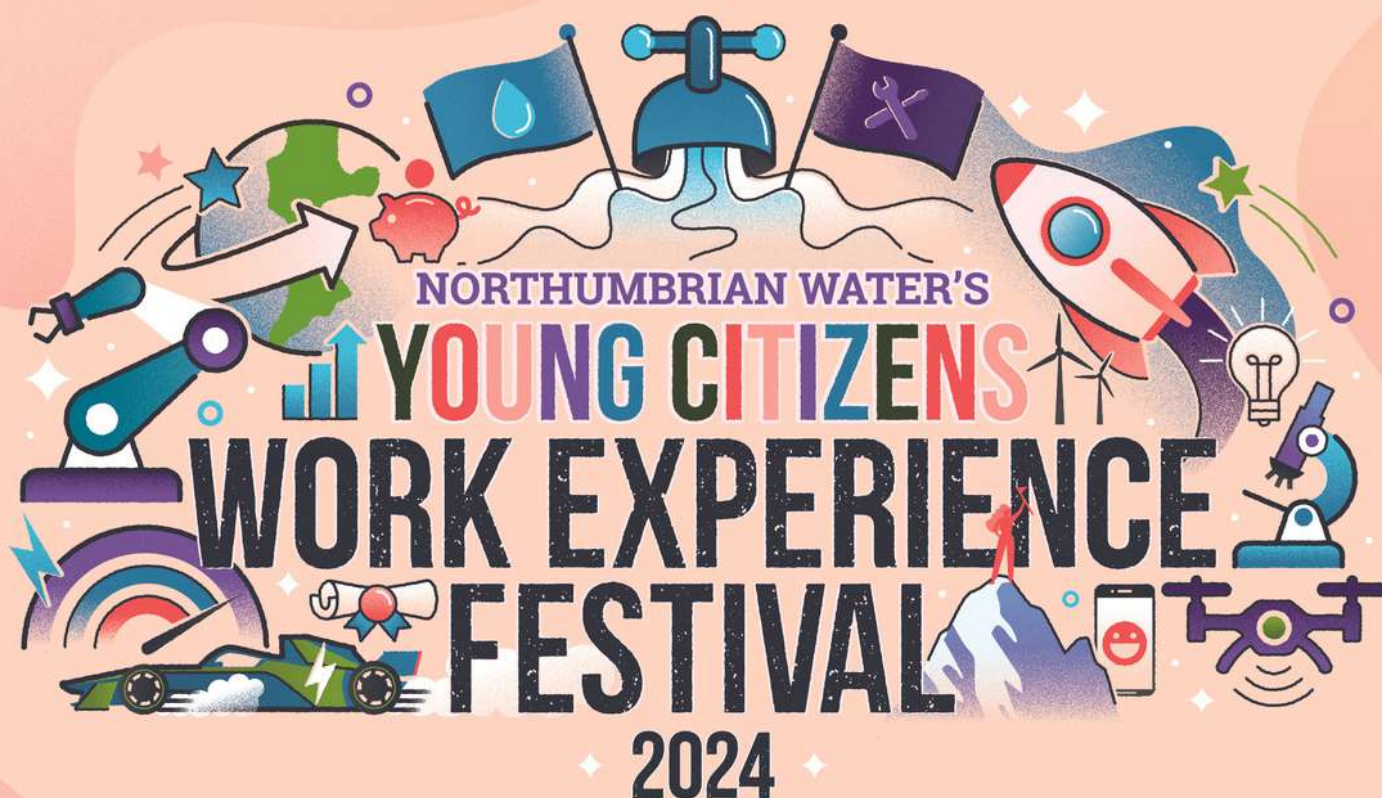
Every year, Northumbrian Water runs an Innovation Festival. This week-long event tackles industry and business challenges as well as global problems such as water poverty and climate change. In fast-paced, highly focused workshops led by sprint experts, participants with varied skill sets and knowledge use proven innovation techniques to find potential solutions. It's a shining example of a successful festival that delivers positive, innovative outcomes for the organisation.

In 2024 it will include a strand for young people, called the Young Citizens Work Experience Festival, and Northumbrian Water will invite schools from across the region to attend. We ran a SuperSquad to contribute to what this stream will look like, setting them various missions to provide a creative stimulus for the festival. These missions included creating

a map of their ideal festival and ideas for what Northumbrian Water's could include, starting by thinking about the outcomes they want to achieve, so that every decision is made with that in mind.

Like all SuperSquads, the ideas generated are nuggets and concepts that can then be developed into fully-fledged, implementable concepts. In this case, we are delighted that our Squad's ideas are feeding directly into the design of the 2024 festival's youth stream.

This is an example of the power of collaborating with teenagers and is an interesting direction for the wider industry to consider: events co-created by young people for young people.



SPOTLIGHT

ON NORTHUMBRIAN WATER GROUP

STATS FROM 2023 FESTIVAL

2,472

attendees across the 4 days

>650

organisations from 41 sectors

33

countries

1,000

school children and young people

21

universities

2.6M

social media reach



Source: IF Festival –
Exec Summary 2023



BY ANGELA MACOSCAR, HEAD OF INNOVATION

The Innovation Festival is an exhilarating week of exploration, with numerous sprint and hacks addressing various challenges. It is an opportunity for participants to transform their ideas into prototypes and test them in a practical setting.

Although different each year, the festival always brings the same summertime vibe, which helps to democratise the process; everyone is in casual (festival) clothes with simple name and company name badges to ensure that every voice is heard, irrespective of rank or experience.

Our young citizens are a vital part of the impact and legacy of the festival. By working with local schools we're able to invite hundreds of young people to see first-hand the diverse and exciting aspects that our industry and STEM careers as a whole have to offer.

Each year we plan to go bigger and bolder so we're excited for what 2024 has to offer.

SO WHAT?

**CAROLINE WAGSTAFF,
CEO, LONDON MARKET GROUP**

As someone who originally embarked on my insurance career as a means to pay the rent, little did I know that my path would lead me to develop a love for developing young talent. So it's been incredible to witness all the ideas from the SuperSquad. I'm inspired to see how young people have recognised the pivotal role of insurance in shaping the future, and identified innovations that could make a significant impact on the growth of our industry.

When people ask me why I don't advertise at university career fairs, I say it's because we have to do better and meet teenagers where they're if we're to engage them. So I'm passionate about the insurance festival idea as a fun way to do this.

I've had the ambition in the back of my head for a while that it would be great to run a festival here in the City. I'd love to close Lime Street and make it a festival site. As well as companies with booths we could make it like a proper festival, with food, live musicians and industry leaders talking about the role insurance plays in sectors such as music.

We could create an event that transcends the conventional boundaries of industry events and is a catalyst for change.



I would like a more exciting title than InsureFest, though; something with more impact that makes insurance careers more exciting and appealing.

At London Market Group, we already use TikTok and Instagram for digital marketing, as well as LinkedIn, but I believe that bringing people together like this would bring the spectrum of insurance to life.

The primary challenge of all of these things is: how do you sell something that no one's ever heard of? How do you get this on people's radars and get them interested?

That's why TikTok influencing is such an important part of this construct. We need that authentication and verification by a third party; somebody teenagers trust. I can go on TikTok but I've got about three followers so I'm not going to go viral any time soon unless I do something that will probably get me fired! To get the message out there, we need to work with the voices that young people trust.

Everything needs insurance. If you want to sell abroad, build a factory, build a renewables plant, whatever it is, it will need insurance in some form or another. Everything that gets invented, whether it's an NFT or a rocket ship, requires insurance. It's our job to ensure that young people are aware of all possibilities and to make this come alive for them.

That can definitely be a challenge, because insurance is something that's perceived as dry. I feel like a lot of students just don't know about the innovative roles in the industry.

We have to help teenagers build networks for career advancement, by creating initiatives such as festival programmes and work experience opportunities. These can help young people without strong academic backgrounds connect with industry experts and learn about insurance, with the aim of employers recognising skills beyond traditional academic achievements.

I value a dynamic workforce of young creative talent that seeks innovative solutions to challenges. My vision extends beyond the corporate realm; it's about shaping an industry where young minds see not just a job but an opportunity to make a dynamic and meaningful contribution. With the help of the Startup Sherpas team, this is definitely achievable.



How a summer insurance festival in the City of London might look (AI generated)



WHAT NEXT?

FOR YOU, FOR US, FOR THE SQUAD

The purpose of this report is to see the future of insurance through the eyes of the next generation of employees, encourage you to think differently, and inspire you to act.

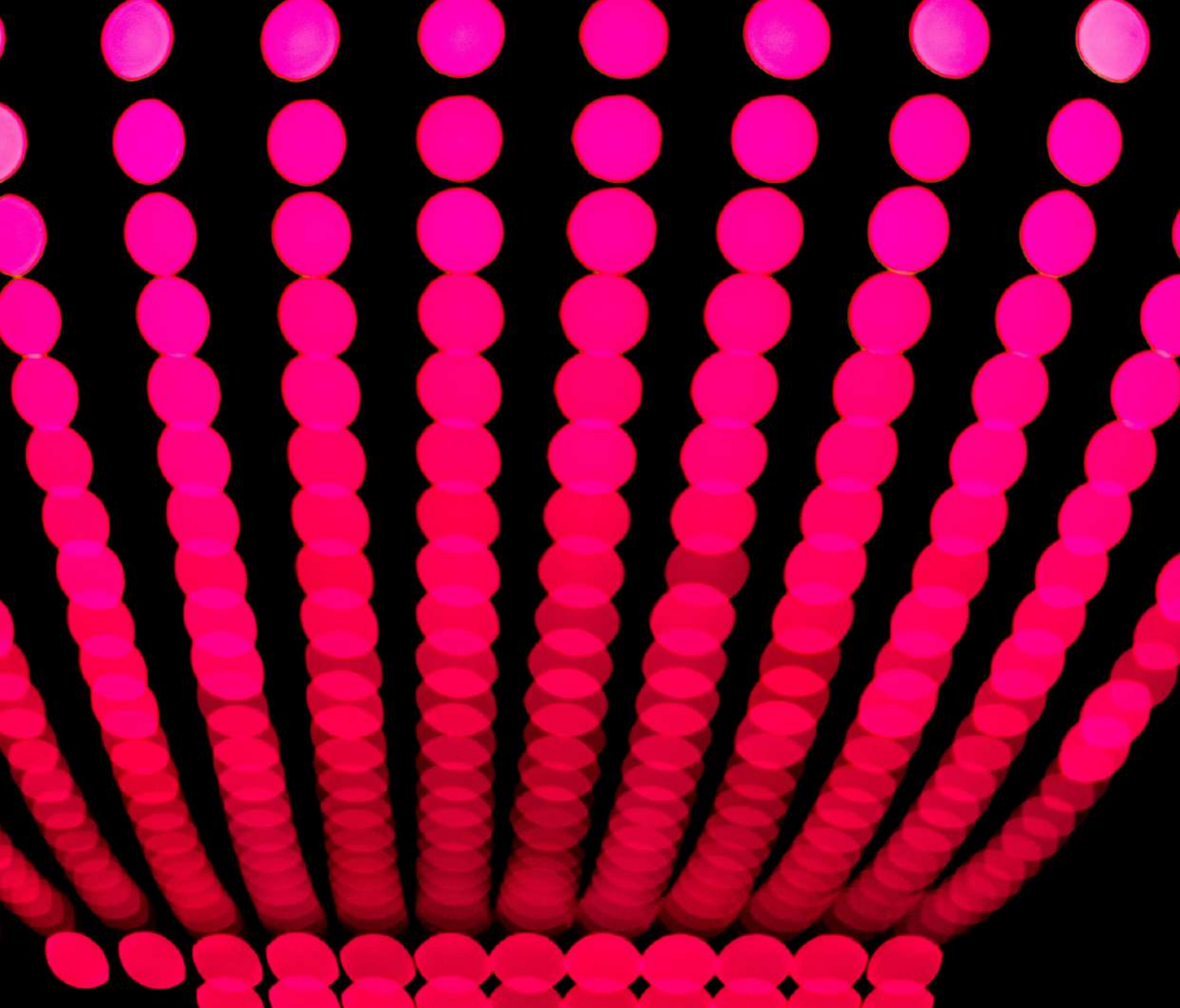
Each of the three ideas has purposefully directed you to possible next steps. Some are an opportunity to continue working with our community of teenagers – not just because this is our reason for being, but because they are hugely talented and have a lot to give.

We exist to create a new generation of trained innovators who can solve the world's biggest challenges.

We cannot achieve our mission alone. We started this project knowing that young people generally are not interested in insurance, but hoping to find that there's a pool of optimistic, innovative young talent who will consider insurance when they enter the workforce in the next few years. Turns out, there is! By exposing them to insurance and different roles, their interest shot up.

Enjoyed the three showcased ideas? Explore the top 10 in the Idea Catalogue starting on the next page. Then at the end, read more about who we are and what we do.

Continue the conversation!
Contact our founder, Hugo, on
hugo@startupsherpas.co.uk



THE IDEA CATALOGUE

TOP 10 IDEAS

1. TAKE THAT RISK: REALITY TV SHOW
2. VIRTUAL REALITY EXPERIENCE
3. INSURANCE WIZ: MONOPOLY-STYLE GAME
4. ROUTE 16: YOUTH CAREER ACCELERATOR
5. INSURANCE INSIGHTS PODCAST
6. INTERACTIVE SKILLS WORKSHOP
7. INSUREONE: LEARNING APP
8. ONLINE INSURANCE ADS USING HORROR
9. INSURITY: GUESS THE POLICY
10. HARMONY HARVEST: EMPLOYEE VOLUNTEERING

To showcase each idea, the Sherpees created the following outputs:

INSTA AD

A concise, creative view of each idea, with a sales hook, for one of Gen Z's favourite social media platforms.

YES AND THREAD

Our version of this famous improv game, which encourages diversity of thought by building on each other's ideas.

BBQ PITCH

Our equivalent of an elevator pitch. Who pitches in a lift? No one. But you might pitch your idea to a friend at a BBQ.

VIDEO PITCH

For some ideas, we have included a video pitch. They're raw rather than polished, direct from our Sherpees.

TAKE THAT RISK: REALITY TV GAME SHOW

TEENS COMPETE TO SOLVE INSURANCE CLUES, LEARNING ABOUT RISK AND LOSS

A reality TV show called Take That Risk, where teenagers pair up to solve clues and scenarios around insurance themes.

By Funto



Threads of how the Squad built on the original idea:

YES AND there should be a variety of levels during the show, depending on the age bracket and demographic of the player.

YES AND the game show can be consistently played on television at a convenient time for students to ensure the most viewers.

BBQ PITCH

MY IDEA IS...

a reality TV show that revolves around the theme of insurance – a show that brings teenagers on a televised set to solve clues, participate in challenges to learn more about what the industry by experts in the industry.

FOR THESE PEOPLE...

This idea is aimed at teenagers to encourage them to explore different aspects of the insurance industry and become engaged in finance from a young age with the televised show being shown for educational purposes in classes at school.

I SAW THIS PROBLEM...

Teenagers are less interested in traditional learning styles so this is a great way to keep them entertained while teaching them valuable life skills that relate to insurance claims.

THIS HELPS BECAUSE...

It encourages people to take value in their financial education, especially young people who spend lots of time engaging in television and social media.

VIRTUAL REALITY EXPERIENCE

AN EDUCATIONAL, VIRTUAL WORLD OF INSURANCE

Using VR, students experience what it feels like to work in an insurance firm for a day, to get an immersive view of working in the industry.

By **Melissa**



Threads of how the Squad built on the original idea:

YES AND you can provide different modes of the experience for people who want to explore different careers in insurance.

YES AND you can give these devices to students during career fairs to allow them to witness what it's like.

BBQ PITCH

MY IDEA IS...

a VR experience that allows students to understand more about the insurance industry as a whole and to expand on their knowledge of different sectors you can branch out to.

FOR THESE PEOPLE...

My idea is aimed towards teens as they are the people who are still trying to figure out their career path, and are the future customers for insurance policies. Through this, they will not only jump into the shoes of an insurance firm employee, but can learn about some policies.

I SAW THIS PROBLEM...

I realised that nowadays, students prefer interactive learning styles rather than classroom learning. They also value digital technological experiences.

THIS HELPS BECAUSE...

It supports students to view their lifestyle from an immersive point of view, and insurance organisations to hire employees with some degree of experience, interest and knowledge based on this new facility amongst schools and career fairs.

INSURANCE WIZ: THE MONOPOLY GAME

INSURING YOUR ITEMS AND SECURING YOUR FUTURE

A competitive Monopoly-styled board game that revolves around the theme of insurance – a race in the chase to being crowned the best insurer.

By Hiya



Threads of how the Squad built on the original idea:

YES AND you can create different board games for different year groups in schools to incorporate into students' education.

YES AND you could tailor different board games to different sectors within the industry.

BBQ PITCH

MY IDEA IS...

to support the insurance industry and students by helping people from a young age grasp the idea of insurance through a Monopoly-inspired game. It will be a critical thinking game that will teach you all the basic terms and conditions of insurance.

FOR THESE PEOPLE...

My idea works for young people as it inspires them to interact with a career they may have ignored in the past due to its perceived boredom.

I SAW THIS PROBLEM...

I saw a lack of interest young people have towards the industry, and this would be a fantastic way for the industry to market itself in an appealing way to a generation with a low attention span.

THIS HELPS BECAUSE...

The game will give players problems faced by real-life insurers with the goal of coming with solutions to property damages. The first player to acquire all the properties wins.

You will be working for a commission.
An opportunity never seen in industry.
You will be working in sales or design.
WHICHEVER YOU LIKE

This idea is like the startup sherpas program but with a twist. The use of a paid commission means you can hire as many workers as possible without needing to guarantee a pay.

THE RICH 16

Earn Money Experience and Connections



ROUTE 16: YOUTH CAREER ACCELERATOR

COMMISSION-BASED EDUCATIONAL PROGRAMMES FOR THE NEXT GENERATION OF INNOVATORS

By Amaan

Threads of how the Squad built on the original idea:

YES AND you can provide students who perform the best with a job opportunity if they wish to continue after the summer.

YES AND this opportunity can be promoted in schools across the UK with an Amazon gift card for joining.

WATCH THE
VIDEO PITCH



BBQ PITCH

MY IDEA IS...

an educational programme based on hiring individuals who are interested in insurance to work in sales and design for a commission before choosing one of those paths in particular.

FOR THESE PEOPLE...

For young people interested in this industry but are unsure whether they want to work in sales or the innovative, artistic side of insurance.

I SAW THIS PROBLEM...

My idea will help young people have access to the industry, and it'll also provide future employers with people who have awareness, expertise and knowledge in the industry.

THIS HELPS BECAUSE...

It will inspire students to gain work experience by working alongside experts.

INSURANCE INSIGHTS PODCAST

AN ENGAGING, FUNNY AND EDUCATIONAL PODCAST

The host interviews insurance employers to share insights with students who are interested in the industry or want be more productive in their daily life.

By Penelope



Threads of how the Squad built on the original idea:

YES AND you can have celebrity hosts and good sponsorships to increase the viewership.

YES AND you can play the podcast in schools to encourage students to invest their time learning about different career options in insurance.

WATCH THE
VIDEO PITCH



BBQ PITCH

MY IDEA IS...

to create an educational podcast that promotes the career of insurance by interviewing successful people in the industry.

FOR THESE PEOPLE...

For young people who struggle to engage in visual content but rather through audio, with their busy schedule as students.

I SAW THIS PROBLEM...

I noticed the lack of interest in engaging with insurance employees and guest speakers in schools so showing this podcast in a funny, engaging format may grab attention.

THIS HELPS BECAUSE...

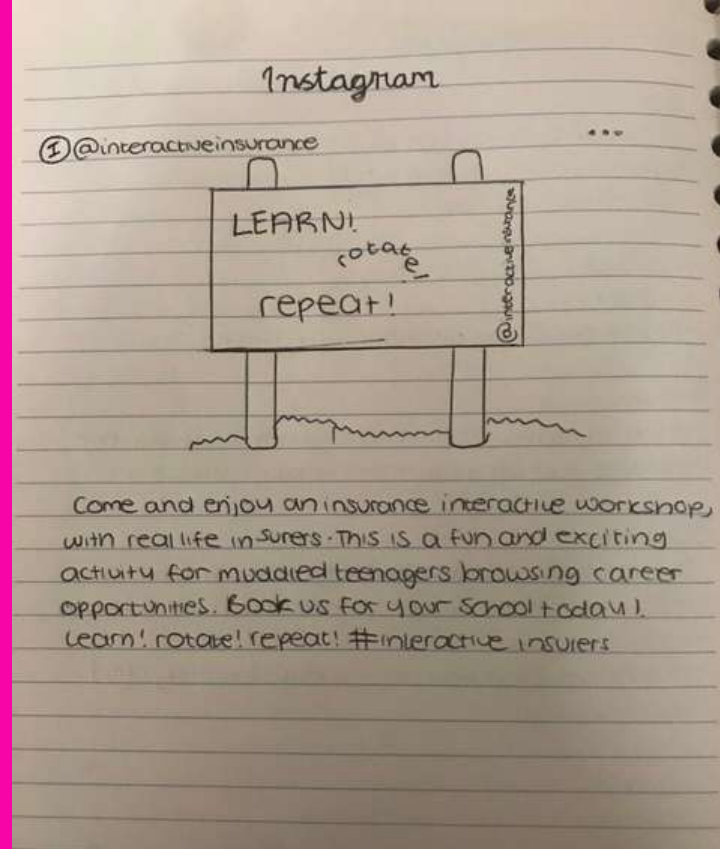
This podcast will work as a informative tool to teach people more about the industry.

INTERACTIVE SKILLS WORKSHOP

A SERIES OF ENJOYABLE, PRODUCTIVE WORKSHOPS WITH SUCCESSFUL INDUSTRY EXPERTS

Quick-fire sessions for students interested in learning more about the industry and help them understand the available paths.

By Aleena



Threads of how the Squad built on the original idea:

YES AND you can bring in different experts every week from different sectors so the students understand the variety of opportunities in the industry.

YES AND you can provide different learning materials for every fire session e.g board games, flashcards and both audio and visual content.

BBQ PITCH

MY IDEA IS...

to teach young people the basics of insurance by bringing in experts and a series of hosts to present interactive, quick-fire workshops in schools.

FOR THESE PEOPLE...

For young people who are interested in this sector of work but unsure what the industry is about. Giving them the chance to explore various different aspects of work in an engaging manner.

I SAW THIS PROBLEM...

I believe that young people aren't given the chance to see first-hand the different areas within this line of work, so this will give them an opportunity to explore, with lots of encouragement and guidance.

THIS HELPS BECAUSE...

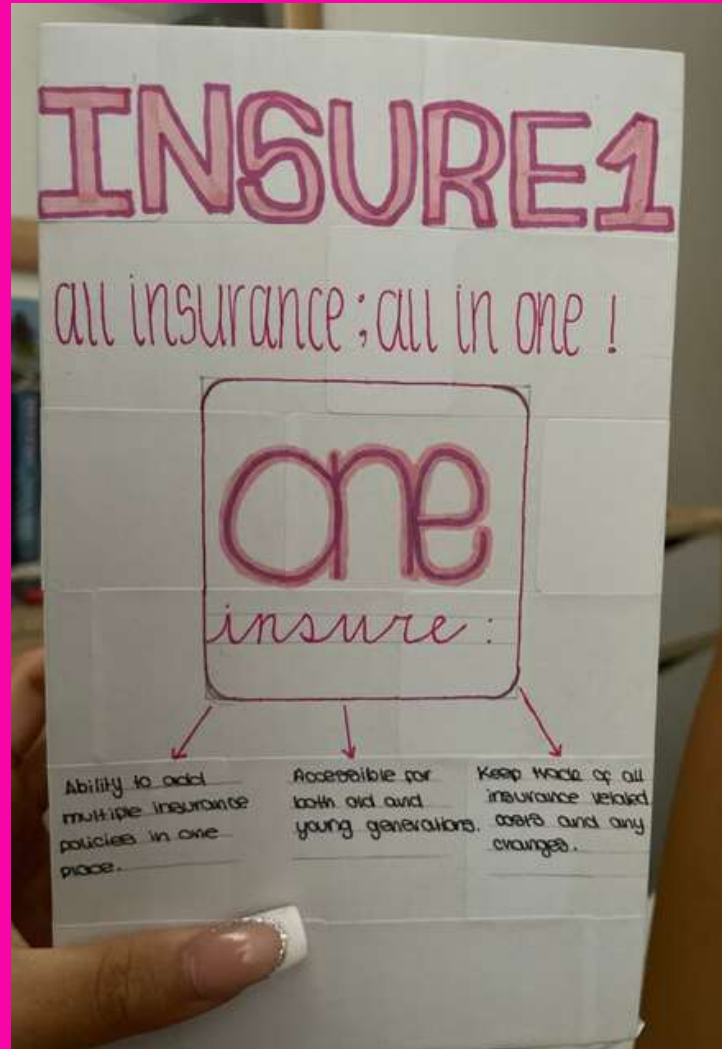
This interactive workshop would provide them with the tools they need to understand what the industry has to offer.

INSUREONE: LEARNING APP

EMPOWERING YOUNG MINDS, ONE CLICK AT A TIME

An app for students to engage in all areas of insurance, learning more about accessible policies, calculating risks and diving deeper into career options and prospects.

By Lily-Jade



Threads of how the Squad built on the original idea:

YES AND you can give rewards for students who engage in the app for a longer periods of time e.g. gift cards or school meal discounts

YES AND you can create merch from the app and work with popular brands for advertisements and sponsorships

**WATCH THE
VIDEO PITCH**



BBQ PITCH

MY IDEA IS...

to create an app that makes insurance policies more accessible for students to gain a better understanding of the industry as well as connect with experts, apply for jobs and play games revolving around insurance.

FOR THESE PEOPLE...

For young people to feel like a career in this area is possible without the need for amazing grades but rather through independent learning and networking online.

I SAW THIS PROBLEM...

I believe that some young people from disadvantaged backgrounds might not believe they can work in such an industry, so this can educate them to become experts in the field of insurance – and possible future employers.

THIS HELPS BECAUSE...

This will help remove young people's negative views of the industry.

INSURANCE ADS USING HORROR

ONLINE INSURANCE ADS USING THE GENRE OF HORROR

Incorporating horror film techniques to create an online ARG (alternate reality game) taking place in YouTube videos and shorts. Creating a world to enable deep learning about insurance by stealth!

By Mariam



Threads of how the Squad built on the original idea:

YES AND you can use media like TikTok and Instagram, which focus on visuals, to attract a young demographic.

YES AND you can use influencers and popular faces to guest star

WATCH THE VIDEO PITCH



BBQ PITCH

MY IDEA IS...

to create an online ARG (alternate reality game) using shorts and exterior websites to garner the attention of younger people who will learn about the ins and outs of insurance

FOR THESE PEOPLE...

this is for young people who maybe go to the internet a lot and are probably good at researching and using their detective skills to crack codes and delve deeper into a series of events

I SAW THIS PROBLEM...

not many people think insurance is interesting and therefore don't bother looking into it but through this they may become fond of the insurance world and want to work in it

THIS HELPS BECAUSE...

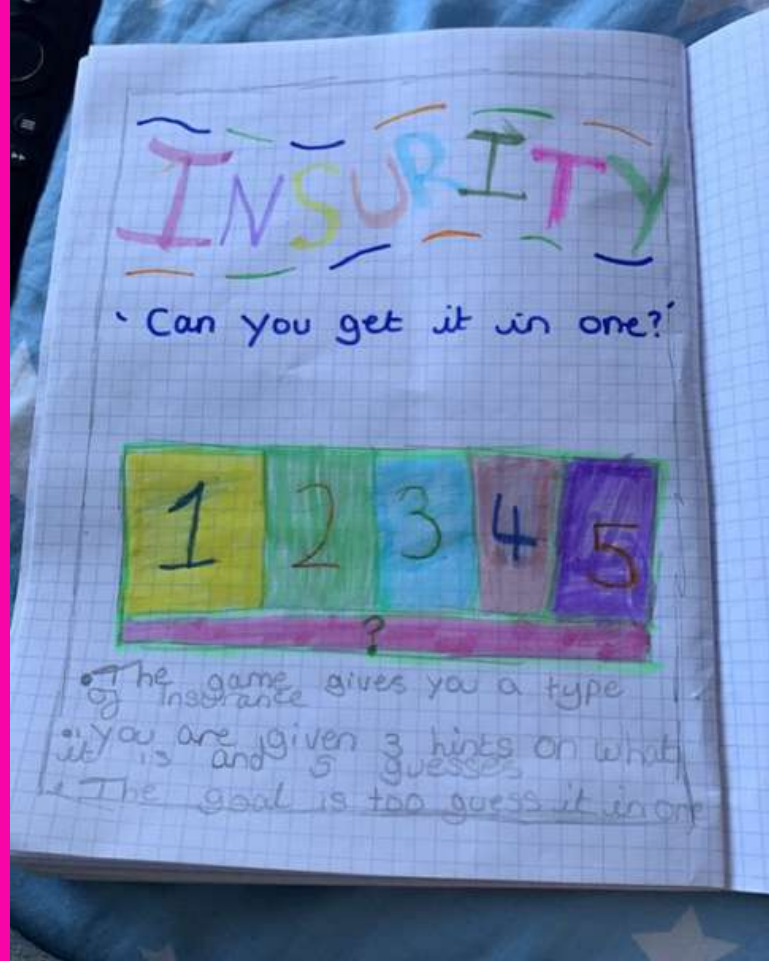
the ARG will allow young people to explore the hidden depths of insurance, how it helps people and what they can do to help. The more they learn about it the more their mind will be opened to the possibilities they could achieve in this industry

INSURITY: GUESS THE POLICY

A FUN CARD GAME WITH PUZZLES, QUESTIONS AND RIDDLES TO DISCOVER THE BEST INSURANCE POLICY

A card game that teaches young people in schools the basics of insurance, through a guessing game and verbal interactions.

By Demi



Threads of how the Squad built on the original idea:

YES AND you can have different modes of difficulty depending on the year group.

YES AND you can invite insurance experts and famous hosts to teach the games in classrooms.

**WATCH THE
VIDEO PITCH**



BBQ PITCH

MY IDEA IS...

to create a quick and easy game to be played among friends and in the classroom at school to teach young people more about insurance policies.

FOR THESE PEOPLE...

For young people to practice understanding different forms of insurance before investing in policies as they get older. They can also learn in case they want to work in the industry.

I SAW THIS PROBLEM...

I believe that parents can use this fun, quick and fast-paced portable game to brush up on their insurance knowledge at home before investing in policies, while also teaching their children about insurance this way.

THIS HELPS BECAUSE...

This will help young people by preventing them from purchasing non-useful policies.



HARMONY HARVEST

AGRICULTURAL VOLUNTEERING DAYS FOR EMPLOYEES, CULTIVATING WELLBEING

As part of employee wellbeing, insurers arrange for staff – and local students – to volunteer in agricultural areas, to look after the land, grow natural foods and encourage healthy living.

By Ayanna

Threads of how the Squad built on the original idea:

YES AND you can create QR codes to promote events to companies who want to participate in the cause.

YES AND you can advertise your cause to the community by visiting schools and inviting students to volunteer.

**WATCH THE
VIDEO PITCH**



BBQ PITCH

MY IDEA IS...

to encourage local insurance and finance institutions to arrange for staff and local students to volunteer agriculturally.

FOR THESE PEOPLE...

Insurance employees and students wanting to work in the industry, as during the week of volunteering they'll have sessions with industry experts about interning.

I SAW THIS PROBLEM...

Most young people aren't interested in insurance but they have a care and profound interest in our planet, so this would be a great way to bring students in, and also encourage local employees to value the earth.

THIS HELPS BECAUSE...

It will improve the health of our land, attract young people through something they care about, and increase their interest in the industry as they see it cares about the planet, sustainability and employee wellbeing.

THE SHERPAS

HUGO PICKFORD-WARDLE

Hugo launched his first startup when he was just six years old: selling potpourri to golfers. Not put off by the fact he only made £1, he has since brought a number of ideas to life, including launching an airline, being the UK's truffle expert and founding an AI consultancy. Hugo has strong connections to the world of insurance, having been a client director at Ninety Consulting, working with Swiss Re, AXA XL and Zurich. He has particular strengths in commercial and specialty lines.



KATHY WALKER

Kathy is passionate about the student experience and learning outcomes. This stems from her desire to give a broader view on careers and to enable people to do what they love. She also has a strong background in insurance. As another Ninety Consulting alumni, she worked primarily with Generali, helping to shape its innovation strategy and designing and delivering its Innovation Champions programme.



DAN ROE

Dan has years of corporate senior and c-suite experience under his belt, including as Managing Director of Kaplan Open Learning and VP English Products for Pearson. But under that professional facade was a wannabe tech startup founder. He is the genius behind the Start Up Sherpas platform, which enables 1,000 students to innovate asynchronously. He was also pivotal in the design of our Step-by-Step methodology.



WHAT WE DO

OUR CAPABILITIES

WORKFORCE SOLUTIONS

- Rail industry talent accelerators
- Cyber talent accelerators
- Sustainability talent accelerators
- Diverse apprenticeship talent pipelines
- Social mobility programmes
- Future of work

SOCIETY & COMMUNITY

- Social impact programmes
- Youth engagement programmes
- Community programmes
- Scalable social impact for ESG
- Quantified ESG investment
- Climate studio

FUTUREPROOFING

- Co-create with future customers
- Horizon scanning
- Designing for Gen Z and Gen Alpha
- Roadmap validation
- Innovation best practice
- Diversity in innovation

Speak to us about how to be part of the mission and create true impact for your organisation.



THANK YOU

TO OUR SPONSORS AND SUPPORTERS

Thank you to Aviva, Allianz and London Market Group for so enthusiastically supporting us with this report.

It is fantastic to get support from a spectrum of insurers, from personal lines, to commercial to specialty. It was our ambition to showcase the breadth of opportunities in the industry, and we felt we achieved that.

Thanks in particular to Paul and Eleanor at Aviva, Michele at Allianz and Caroline at London Market Group for supporting us from the initial scoping session to writing your industry commentaries. It is not a short process so we appreciate you joining us for the ride!

*the
start up sherpas
team*



PARTNERING FOR THE SECOND YEAR



FIRST-TIME SPONSORS