

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 DYNAMIC 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. Predictive scenarios of the future were designed within the insurance sector with the aim of helping the organization to collect insights about how it should adapt its strategy through leadership. 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; Transformational Leadership; Ambidexterity.

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Index

List of Figures	5
List of Tables	5
List of Abbreviations	6
1 Introduction	8
2 Problem Statement	9
3 Literature Review	10
3.1 Definition of Management Agility	10
3.1.1 Organizational Structures	11
3.1.2 Governance Models	12
3.2 Agile Leadership	13
3.2.1 The Agile Model ®	13
3.3 Work-Design	14
3.3.1 High-performance Work Systems (HPWS)	16
3.3.2 Exploration vs. Exploitation Innovation Processes	17
3.3.3 Contextual Ambidexterity and Ambidextrous Leadership	18
3.3.4 The Competing Values Framework	19
3.3.5 Transformational Leadership	21
4 INSUR – Company in Analysis	23
5 Methodology	24
5.1 Exploratory Research	24
5.2 Leadership Styles Assessment	25

5.2.1	Interviews Analysis	26
5.3	Organizational Culture Assessment	26
5.3.1	Focus Group Overview – Primary Findings.....	27
5.3.2	Competing Values Assessment – Validation of Primary Findings	27
5.3.3	Organizational Tensions - Complement of Findings.....	28
5.4	Strategic Foresight and Scenario Planning.....	29
6	Research Main Outputs	29
6.1	Interviews	29
6.2	Focus Group	31
6.3	Competing Values Assessment	33
6.4	Organizational Tensions Data	33
7	Strategic Foresight and Scenario Planning	33
7.1	Megatrends	36
7.1.1	Inclusivity	36
7.1.2	Employees Well Being	37
7.1.3	Technology Advancements	37
7.1.4	Demographics	38
7.1.5	Increasing Scarcity and Global Competition for Resources.....	39
7.2	Trends and Uncertainties.....	39
7.3	“Impact – Level of Uncertainty” Matrix	47
7.3.1	Placement of Uncertainties	48
7.3.2	Final Decision of Key Uncertainties	49
7.3.3	Configurations of each Key Uncertainty	49

7.4	Scenario Matrix	49
8	Scenario Recommendations	50
8.1	Scenario 3 – “Mismatch” – Carolina Dinis	52
8.1.1	Findings	52
8.1.2	Recommendations	58
8.1.3	Tackling SRQ3	61
8.5	PESTEL Analysis.....	62
8.6	Discussion and Conclusions Recommendations	64
8.6.1	Project Limitations	64
8.6.2	Future Insights	66
8.6.3	Final Recommendations	67
8.6.4	Tackling the Research Question	70
9	Appendixes	93
	Appendix I – Sample Description of the Interviews	93
	Appendix II – The Agile Model Skills.....	94
	Appendix III - Quadrants from the Competing Values Framework	95
	Appendix IV - Sample Description of the Focus Group	96
	Appendix V – Questions of the Competing Values Assessment Survey	96
	Appendix VI - Interviews Inputs.....	99
	Appendix VII - Focus Group Inputs	103
	Appendix VIII – Culture Type Results from the Competing Values Assessment.....	107

List of Figures

Figure 1 - Control Quadrant.....	20
Figure 2 - Collaborate Quadrant	20
Figure 3 - Create Quadrant	21
Figure 4 - Compete Quadrant	21
Figure 5 - Overall Flow of the Project Stages.....	24
Figure 6 – Competing Value Framework	28
Figure 7 - Representation of INSUR's Culture Now	32
Figure 8 - Process of Scenarios Development	34
Figure 9 – Key Uncertainties	48
Figure 10 - Scenario Matrix.....	50
Figure 11 - Steps of Scenarios Development.....	51
Figure 12 - Gap Assessment “Transition Seekers”	Error! Bookmark not defined.
Figure 13 - Shortened decision-making process adopted from (Wrona, et al. 2017)	Error! Bookmark not defined.
Figure 14 - Gap Assessment “Digital Nomads”	Error! Bookmark not defined.
Figure 15 - Gap Assessment "Mismatch"	55
Figure 16 - Gap Assessment "Brick and Mortar"	Error! Bookmark not defined.
Figure 17 - Quadrants from the Competing Values Framework (developed version)	Error! Bookmark not defined.
Figure 18 - Quadrants from the Competing Values Framework (simple version)	Error! Bookmark not defined.

List of Tables

Table 1 - Skills of The Agile Model Competencies	14
Table 2 - Qualitative Scale of Skills Frequency	26
Table 3 - The Agile Model Assessment.....	29
Table 4 - Recommendations "Transition Seekers"	Error! Bookmark not defined.
Table 5 - Recommendations "Digital Nomads"	Error! Bookmark not defined.
Table 6 - Recommendations "Mismatch"	61
Table 7 – Recommendations "Brick and Mortar"	Error! Bookmark not defined.
Table 8 - PESTEL Analysis.....	64
Table 9 - Final Recommendations of the Project.....	67
Table 10 - Sample Description of Interviews	93
Table 11 - The Agile Model Skills	94
Table 12 - Sample Description of the Focus Group	96
Table 13 - Questions of the Competing Values Assessment Survey.....	96
Table 14 - Interviews Inputs	99
Table 15 - Focus Group Inputs	103
Table 16 - Culture Type Results from the Competing Values Assessment.....	107
Table 17 - Uncertainties Placement	108

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

Group Work Part:

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 can leaders adapt to the Organizational Pace of Work Technology Adoption and 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. Different typologies which have never worked before in such an environment, are now coexisting and must function together to guarantee the future success of the organization. In addition to the working conditions resulting from different generations, 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 & 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, & Strack, 2017). With that concern, digital competencies are nowadays not nice-to-have, but essential-to-have. Through the integration of the Internet, blockchain, big data, Artificial Intelligence (AI), and related technologies, changing customer demand dynamics, and the disruption caused by COVID-19, businesses must adapt their practices more often (Alnuaimi, Singh, Ren, Budhwar, & Vorobyev, 2022). As a result, recent studies have heavily invested research in the subject on how leadership can support digital transformation or how organizations must adapt their strategies in order to meet

employees' needs and requirements for the “new” way of working, which will most likely lead to a more agile work environment.

Not only the way of working, which is associated with agility, but also the purpose of the organization is getting more attention than ever before. Purpose-driven, socially responsible organizations have become magnets for young talents, which keeps pressure on organizations to customize their core values and strategies in aiming not to fall behind and miss out the perfect fit of talents. Therefore, this research paper is focused on how to guide organizations through the Future of Work and allow them to take a brief dive into subjects, focused on when trying to adapt to the new work environment for employees, as well as for organizations and their leaders.

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 & Rad, 2021). Although the agility term has been first linked to the software development area, in which it generated significant improvements (Repenning, Kieffer, & 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, Porter, Feinberg, & Kukla, 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, Porter, Feinberg, & Kukla, 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.

3.1.1 Organizational Structures

Organizations produce structures to harmonize work factors and monitor employees' performance, easing better control of managers and helping to achieve a common organizational goal (Hadi Shafiee 2016).

Since organizations need to be prepared to agilely respond to internal and external changes, their structure must have stability until a certain level, allowing the organization to be flexible without harming the existing processes, and quickly adapt to strengthen its competitive advantage (Francesco Ciampi 2022).

In this sense, companies can keep up with the pace of the digitalization era, when continuously evolving their business models, structures, and processes (Hess, 2016). However, this consists of a challenging process from the perspective of organizational identity and culture, which reflect rooted values and ways of work that are hard to disconnect from, in the way people are

used to. The more traditional and durable the organizational structures are, the more people are formatted to the work processes, tending to resist to change (Francesco Ciampi, 2022).

This direct relation, between the organizational structure and the ability of the organization to change, is the critical concept that sets in the base of this thesis' problem statement. Being able to keep up with the pace of technological advancement regarding its processes' optimization, as well as to make the most out of the people's potential through their workforce engagement, will always affect the organization's structure and, at a higher level, its model of governance.

3.1.2 Governance Models

Organizational governance is a "system by which an organization makes and implements decisions in pursuit of its objectives" (ISO, 26000). A governance model that facilitates agility is typically characterized by an entrepreneurial behavioral pattern in leaders of the organization, where supremacy is distributed among employees and through their network dynamics. In effect, there are specific governance mechanisms that allow an organization to achieve sustainable agility, which are participant engagement, network, and system dynamic governance (Clyde W. Holsapple 2008).

The participant engagement type of governance is a dimension of the organizational structure related to social connections among employees. When information is shared and coordinated, it allows the understanding and transferring of large amount of knowledge that can complement each other and become a competitive advantage in terms of agility (Robert Hill 1995).

In addition, network governance allows organizations to deal with complex problems, that single participants in an organization cannot address as easily. So, when coming together, dealing efficiently with these problems as a heterogeneous actor becomes possible (Asa Maron 2022). In addition, when participants actively seek stakeholders at peripheral positions outside the network, it allows greater consistency in work-design agility (Clyde W. Holsapple 2008).

Lastly, an organization with a dynamic governance system can redesign its work systems, ongoing, which demonstrates the ability to manage both people and processes in an adaptive and agile way (Clyde W. Holsapple 2008). In this term, agile leadership plays a major role.

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). 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 Work-Design

Job design research has a long history and continues to grow. While several job-design scholars argue that there is nothing left to know about the topic, many aspects of the nature of job characteristics and their relationship with various outcomes are still unraveling (Broeck e Parker 2017). Considering that research has shown that good work design has positive outcomes for both individuals and organizations, the topic deserves managerial attention.

On the individual level, designing work may influence the sense of meaning, health and well-being, creativity, and development; moreover, it can also affect organizational aspects, such as safety, performance, and innovation (Parker e Zhang 2016). Designing work becomes imperative considering that work might become beneficial or detrimental depending largely upon how it is designed (Broeck e Parker 2017).

Work design refers to the content and organization of one's work tasks, activities, relationships, and responsibilities (Parker & Zhang, 2016). Furthermore, illustrative work design may include the following questions: Which activities should be grouped together to form a meaningful job? Which decisions should be made by officers and which by their supervisors? Should individual jobs be grouped together into a team? Can one build in routine tasks amid complex ones to ensure officers are not overwhelmed by demands? (Parker S. K., 2014).

Regarding organizational design, contingency theory arises as a central notion: the idea that organizations and their associated processes need to be designed to match the nature of the work they do (Repenning, Kieffer, & Repenning , 2017). Hence, the contingency theory strongly relates to the degree of uncertainty in the surrounding environment.

Two different contexts might emerge: first, both competitive environment and the associated work are stable and well understood (Repenning, Kieffer, & Repenning , 2017). Considering this scenario, the contingency theory suggests that organizations will do best with highly structured and mechanistic designs. Opposingly, when dealing with an uncertain and unstable environment, that requires ongoing adaptation and discrete tasks are harder to define, the theory suggest that companies will have better outcomes relying on more flexible and organic design (Repenning, Kieffer, & Repenning , 2017).

The Job Characteristics Model, an established motivational perspective on work design, proposed by Hackman & Oldham (1976), defends that work should be designed to have five

core job characteristics: job variety, job autonomy, job feedback, job significance, and job identity (Repenning, Kieffer, & Repenning, 2017). These characteristics stimulate three critical psychological states in individuals - individuals' experiencing meaning, feeling responsible for their outcomes, and understanding the results of their efforts, thus enhancing employee motivation, job satisfaction, and performance, and reducing turnover (Parker & Zhang, 2016).

Moreover, within the job-design literature, different outcomes of work design have been put to the fore. First, job characteristics like autonomy, feedback, and social support increase employee engagement and prevent employees from feeling anxious, stressed, or burned (Broeck e Parker 2017) improving health conditions and well-being. Furthermore, high work complexity combined with job control has a protective effect against the decline of cognitive functions later in life and dementia (Broeck e Parker 2017).

3.3.1 High-performance Work Systems (HPWS)

The role of human capital as a potential source of sustainable competitive advantage has recently been the focus of considerable interest in the academic and popular press. By extension, intellectual assets and the organizational systems that attract, develop, and retain them are emerging as significant elements in strategic decision making (Becker e Huselid 1998). The literature in this area has consistently argued that the practices themselves do not produce competitive advantage; rather, performance gains arise from the human resources that are developed HPWS (Messermith e Lepak 2013).

Considering the progression towards HPWS, Human Resources (HR) might be considered a strategic partner within the firm, transcending the traditional administrative role (Lloyd n.d).

At the individual level, HPWS foster the growth of intellectual capital by allowing employees to contribute their creativity, tacit knowledge, and ability to adapt to external market conditions. At its core, HPWS maximizes workplace specialization and takes advantage of the unique

expertise each employee has gained from consistent performance in their role (Lloyd n.d). At the organizational level, there was suggested a strong positive association between HPWS and the organizational performance, stating that it can be improved by developing “a carefully selected set of systems and processes that collectively define a context that allows the meta-capabilities of alignment and adaptability to simultaneously flourish, and thereby sustain business unit performance” (Messermith e Lepak 2013).

The present section aims to focus on the relationship between HPWS and organizational ambidexterity. Regarding that, prior research has established that HPWS may assist organizations establishing a context that promotes ambidexterity among employees, as HPWS contains several HR practices that work in concert to develop an organizational context that benefits the abilities and the motivation of employees. Thus, HPWS acts as moderator between ambidexterity and innovative work behavior (Caniëls e Veld 2019), being realized through the flexibility of allocating the time and attention of human resources towards exploration and exploitation (Messermith e Lepak 2013).

3.3.2 Exploration vs. Exploitation Innovation Processes

The source of an ambidextrous strategy begins with the leadership approach carried by the organization, in a way that leaders can ensure both exploitation and exploration processes of innovation, which complement and do not overlap each other (Ronald Bledow 2011). That is, because exploitation processes are needed when innovation comes from an existing asset of the organization, and exploration processes when it is necessary that the organization leaves its comfort zone, exploring new markets and business models.

Thus, ideally organizations are led by ambidextrous leaders, who have the capability to sequentially integrate activities that are not compatible at any point in time, maintaining high levels of both innovation and control (Abdelrahman Zuraik 2018). This dynamics approach is crucial since unconventional thinking may be effective at a certain point in time – exploitation

– but may become counterproductive at a later point in time when routine tasks are created and need to become efficient – exploration (Ronald Bledow 2011).

Even though this leadership approach has already been identified as the most efficient, there is still uncertainty about the specific behaviors that contribute to innovation success. This is, considering that leader's behaviors change according to one's profiles, and strongly depend on the context. To better tackle this issue in the context of this thesis, it was identified as crucial to define the behavioral patterns of the organization by jointly analyzing each of the leaders' profiles. For this purpose, both the Competing Value Framework and The Agile Model were used (further explained in *Chapter 5 - Methodology*). Furthermore, transformational leadership plays a major role within these frameworks used and need to be considered.

3.3.3 Contextual Ambidexterity and Ambidextrous Leadership

The existence of organizational paradoxes, contradictions, and conflicts is crucial to keeping a system viable (Halevi, Carmeli and Brueller 2015). Ambidexterity is the agile capability of managing these variables in an efficient way towards the organization.

An organization that is both innovative and efficient is practicing an ambidextrous strategy, which is proven to be better than solely focusing either on innovation or efficiency. There are three positive organizational outcomes that result from this approach, that are: invention, market evaluation and firm survival (Guohong Han 2022).

Ambidextrous leaders must be sensitive to the organizational context in which they are integrated, being able to adapt to its specific environment and culture (Frese 2010).

The context of an organization incorporates several dimensions that have a direct impact in the health of the organization, which is constantly changing over time. Regarding this reality, leadership adaptability is key, as it translates into the leader's capability of recognizing these changes and behaving accordingly. Therefore, this leadership approach is what makes a leader truly effective in the current scenario of the organization and, consequently, allows it to become

stronger (McKinsey 2016). Nevertheless, only within a well-integrated culture leaders are able to explore this type of leadership.

3.3.3.1 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).

3.3.4 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 & 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 (Cameron K. , 2009), establishing an underlying relation between organizational performance and leaders' efficiency as value creators (Cameron K. , Quinn, Degraff, & Thakor, 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 (Cameron K. , Quinn, Degraff, & Thakor, 2021). One dimension differentiates an emphasis on flexibility,

discretion, and dynamism from an emphasis on stability, order, and control (Cameron K. , 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 (Cameron K. , 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 becomes negative when taking to an extreme, by leading to languishing bureaucracy and organizational stagnation (K. Cameron, et al. 2021).

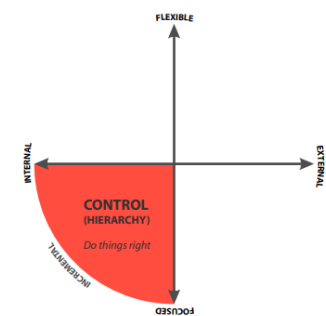


Figure 1 - Control Quadrant

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 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.).

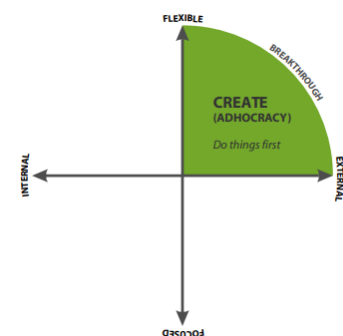


Figure 3 - Create Quadrant

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 & Carrier, 2021). Leaders are aggressively competing, driven by values such as profitability and goal achievement (Cameron K. , Quinn, Degraff, & Thakor, 2021). The extreme focus on Market orientation might become negative by giving rise to self-interests and conflict by neglecting more human people issues (Cameron & Quinn).

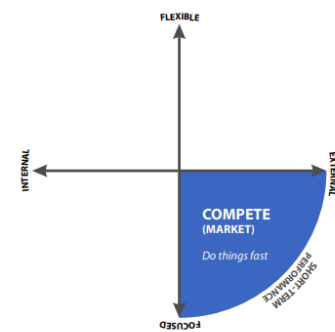


Figure 4 - Create Quadrant

3.3.5 Transformational Leadership

As discussed, exploration and exploitation processes are crucial for the organization's ambidexterity, which will reflect the existing leadership style of an organization. These types

of leaders are in the origin of the concept of transformational leadership, that is seen as a behavior leadership approach in which the leader is influencing the followers' behaviors. These might vary from aligning their own values of work and behavior with those of the leader, adapting strategies of work or changing their working approach completely. Therefore, these employees perform work beyond their self-interest for the sake of the organization (Bunjaka and Brucha 2022) , (Alnuaimi, et al. 2022), (Gumusluoglua and Ilsev 2009).

Not only should the leader support the self-development of its employees but encourage, inspire, as well as motivate them to create an environment in which innovation, complex thinking and shaping the possible future success of the company is freely flowing.

When organizations change over time and their strategies change with them, leadership must also change and adapt (Biggart & Hamilton, 1987). Organizations need a strategy that ensures they have the leadership to effectively execute their business imperatives, minimize risk due to leadership behavior, confirm a sustainable pipeline and measure progress against these priorities (Jansen, George, Van den Bosch, & Volberda, 2008). Leadership is hereby performed by teams of people rather than just individuals, but there has historically been too much focus on the individual leader. Creating the conditions where collective leadership can flourish is critical to get teams to work together effectively within and across organizations, and to build “teaming” as an enterprise capability (Halevi, Carmeli, & Brueller, 2015) (Alnuaimi, Singh, Ren, Budhwar, & Vorobyev, 2022)). Therefore, the role of leaders is to steward organizational purpose. Here, purpose is the key to unlock the commitment and energy of the workforce. This results in the assumption that a purpose-driven leader provides long-term business success (Zuraik & Kelly, 2018).

Research shows that especially exploratory innovation is supported by transformational leadership. Following the exploratory innovation process, working units' prospect new knowledge as well as products and services for emerging markets and customers. These are

often introduced in lower and middle management as there is more direct contact with customers and their needs. Therefore, managers are able to receive feedback on a daily basis and can then adapt the feedback to their needs (Jansen, Vera, & Crossan, 2009).

Through the generated feedback streams of learning, members of the organization are being motivated to use and exploit the knowledge stored in the organization's culture, structure, strategy, procedures, and systems. It is clear to see that the way leaders behave with their employees by using exploitative and explorative leadership style is influencing the resources used by an organizations' workforce. Therefore, research supports that transformational leadership is supporting incremental learning, especially in the middle and lower management levels and can result in exploitative innovation (Jansen, Vera, & Crossan, 2009).

Furthermore, transformational leadership is often highlighted in the connection with digital transformation. Research had been heavily investigating the connection between leadership and digital environment, and the ability of fast or slow adapting organizational environment (Alnuaimi, et al. 2022). Resulting, research has found out that digital leadership has been a leadership style as a combination of transformational leadership and digital transformation (De Waal, Van Outvorst and Ravesteyn 2016).

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

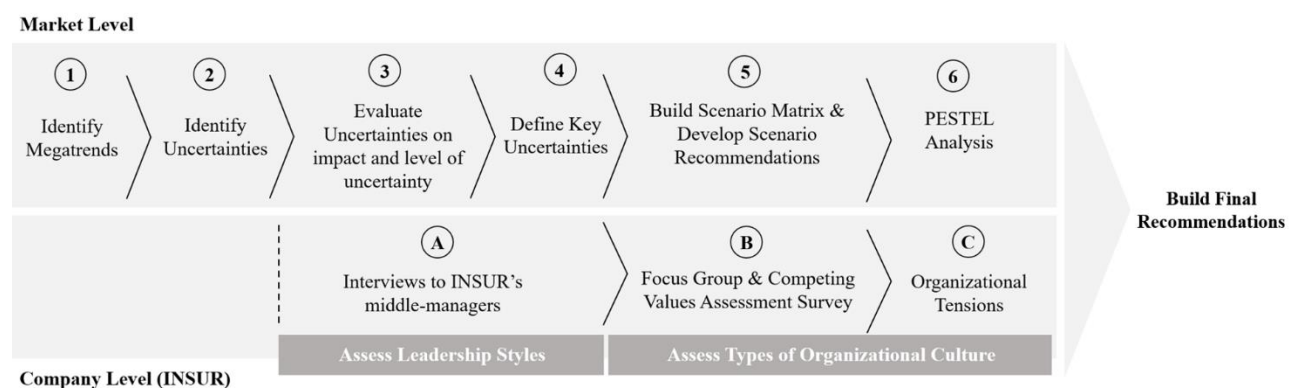


Figure 5 - Overall Flow of the Project Stages

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, & 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 based on the groups interpretation, 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, the group was provided with 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, & Camara, 2007).

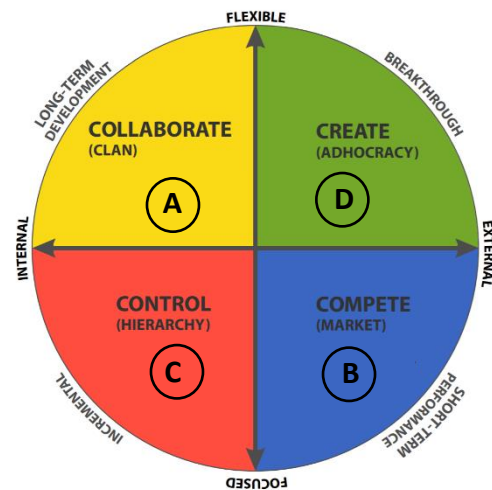
The focus group at INSUR was conducted with five middle-management leaders from different areas of the organization (Sample Description in *Appendix I*), to bring different perspectives into the discussion. Hence, the interaction among participants was essential to gather relevant information about INSUR's 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*.



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.

Figure 6 – Competing Value Framework

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, it was mentioned that INSUR provides the required tools to support innovation and agility to its processes; nevertheless, teams reveal resistance to them, thus highlighting a culture that lacks dynamism and adaptability.

Participants 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:

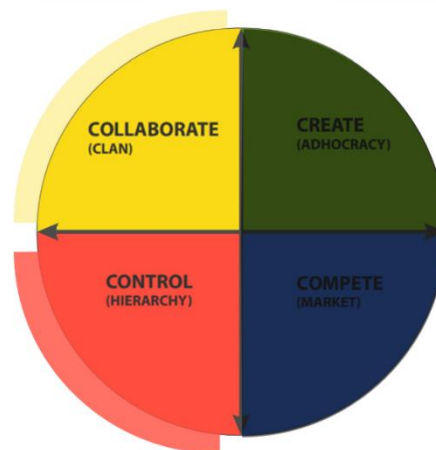


Figure 7 - Representation of

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.

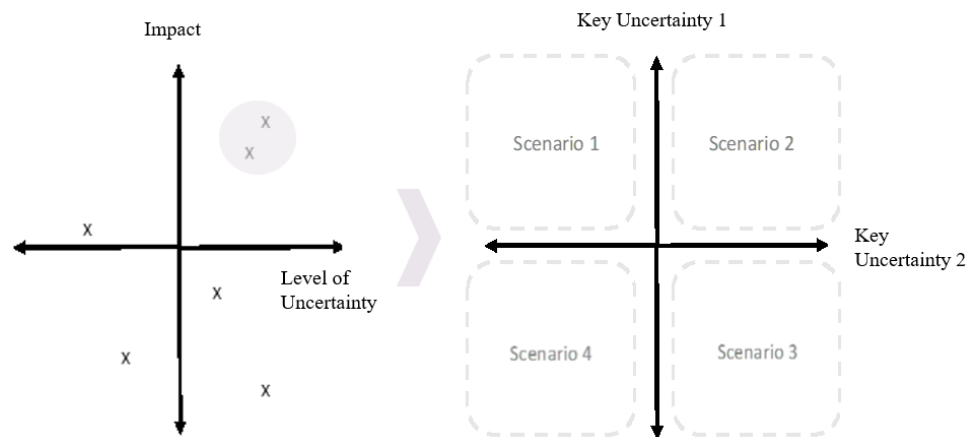


Figure 8 - Process of Scenarios Development

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 digital ization 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, & 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, & 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, & 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 (Breeding 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 (Breeding 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, McCord, Wiedmaier-Pfister, & Biese, 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, McCord, Wiedmaier-Pfister, & Biese, 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 crash (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 base and a greater variety of knowledge sources. Secondly, when looking at the impact 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, the group 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.

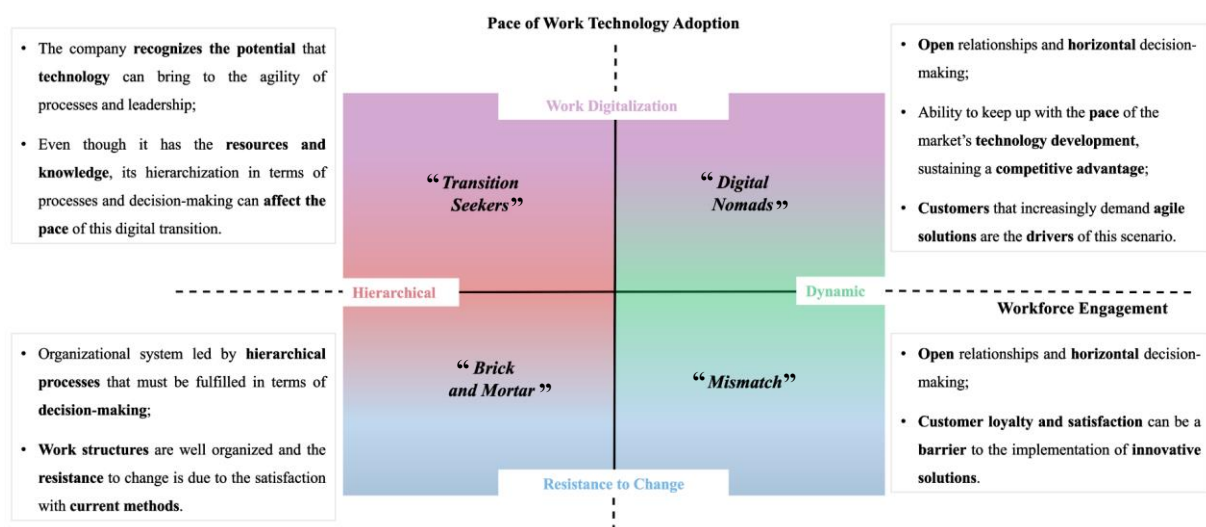


Figure 10 - Scenario Matrix

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.

In the following analysis of future scenarios, the relevance of organizational tensions will be highlighted considering how stressed they are in each scenario. Considering the analysis of the scores from the “Future of Work – National Assessment” (Marques, et al. 2022), these also prove the conclusions about INSUR's culture type. Now with the clear vision about INSUR's culture type, it is possible to use it as a reference of the present, for the analysis of the future scenarios in which the company might be inserted in. Each scenario is developed as follows:

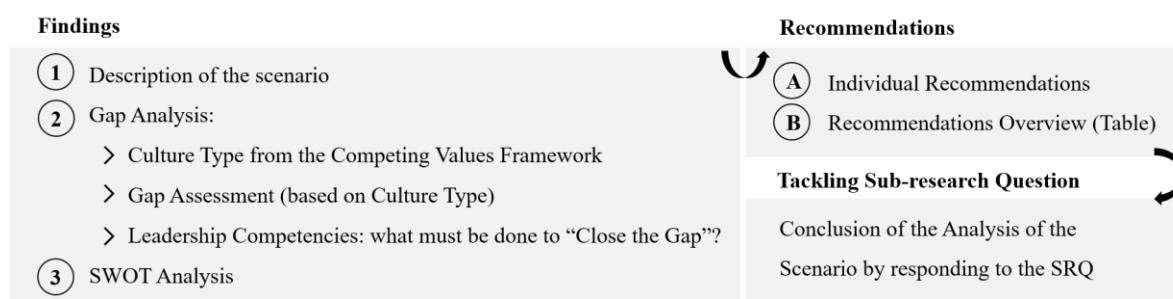


Figure 11 - Steps of Scenarios Development

8.1 Scenario 3 – “Mismatch” – Carolina Dinis

The main objective of this section is to fully describe and further analyze the “Mismatch” scenario, enabling to answer the following sub-research question: *How will leadership agility be affected by the organization’s Resistance to Change and Dynamic Workforce Engagement, in the Future of Work? (SRQ3)*

8.1.1 Findings

“Mismatch” corresponds to the quadrant that reflects the intersection between a dynamic workforce and resistance to change regarding the work technology adoption. Corporations in which this scenario is a reality are characterized by having, on the one hand, a hybrid work environment, offering flexibility and support to employees, allowing them to enjoy more autonomy and a better work-life balance, being more engaged and productive, as a result (SAP Insights, n.d.) . On the other hand, the environment is also informal, enabling an open and freer communication, as well as higher collaboration within INSUR. Moreover, companies perform in this scenario are horizontally structured, meaning leaders do not have a presence too visibly, and there are many employees under only one manager. As a result, employees have more freedom to make decisions (Sydle, 2022) – creating a culture of horizontal decision-making.

Nevertheless, regarding the technology adoption to facilitate and optimize processes and business models, this scenario reveals a high resistance level. In this context, companies might be aware of the imperativeness of digital transformation in today’s business market. However, while the digital part of the process may be hard to do, it is the transformation part the most difficult, as it speaks to the most deep-seated needs for stability and an almost instinctive resistance to change (Viki 2018). Thus, “Mismatch” companies are not open enough to the adoption of digitalization and automation tools and techniques for work purposes. As it was previously fully explored, digital transformation, and specifically AI, are not limited to meet

customers' demands. Instead, they have become urgent and critical for companies to emerge successfully and profitably (World Economic Forum 2020).

Therefore, there is an unbalanced organizational culture, as INSUR is moving towards better engage the workforce, being driven by values such as collaboration, cooperation, and commitment, reinforcing the internal dimension; nevertheless, it is still in a state that neglects external factors such as meeting customers' demands and the positive impact that adopting and adapting to more digitalized processes and solutions might have on INSUR's success.

8.1.1.1 Gap Analysis

8.1.1.1.1 Culture type from the Competing Value Framework

In the present section, a strict link with the culture types suggested on the Competing Values Framework is being established, aiming to assess which culture types would better be developed in the "Mismatch" reality.

"Mismatch" organizations create value through an emphasis on internal capabilities, systems, culture, continuous quality improvement and human development, elements located inside the organizational boundaries (Cameron K. , Quinn, Degraff, & Thakor, 2021). A clear pattern arises, revealing that effectiveness is created by the focus on internal resources.

"Mismatch" reflects a people-oriented culture that, simultaneously, may be less responsive to changing situations and the demands of the market than other organizations (Stewart & Carrier, 2021). Although the scenario strongly highlights flexibility and dynamism regarding the workforce, it also values stability and predictability regarding its future direction. As such, the Collaborate culture prevails, but there is a considerable link with the Control quadrant.

The Collaboration culture type would use tools and techniques such as teamwork, collaboration, talent management, empowerment, or inter-personal relationships to better develop the workforce. Leaders function as facilitators and teambuilders in order to create an organizational

environment in which communication, cooperation and flexibility are the key main drivers. These techniques would contribute to an even more dynamic and engaged workforce.

Having a Collaboration culture translates into creating value through commitment to teaching and mentoring others. On the other hand, the Control culture emphasizes a need for stability, order, and structure: as such, for leaders in this scenario, it is required to build structured learning systems as well as to share best practices for doing things the right way within their team. Having combined flexibility regarding the workforce and INSUR's environment with a need for predictability and stability regarding the company's future direction, managers need to nurture long-term and trusting relationships that build specific knowledge and practices that will, in turn, support people regarding the resistance to change barriers.

Conclusively, Collaborate was identified as the culture that would foster successful leadership, improve organizational effectiveness, and promote value creation (K. Cameron, et al. 2021), thus not neglecting the connection with the Control culture.

8.1.1.1.2 Gap Assessment (based on culture type)

Although there is an expressive link to stability and predictability, Collaboration is the culture type that prevails on the "Mismatch" scenario. As such, the gap between INSUR's culture currently and the one that is described on the "Mismatch" scenario is going to be assessed.

In both cultures the focus on internal maintenance is highlighted, which means that they focus on elaborating systems for continuous improvement, best practices, and training – revealing internal focus. Nevertheless, Collaborate companies focus on people, and having a dynamic, flexible environment, while Control ones focus on processes and efficiency, with a more structured and hierarchical organization – thus, a major gap is identified.

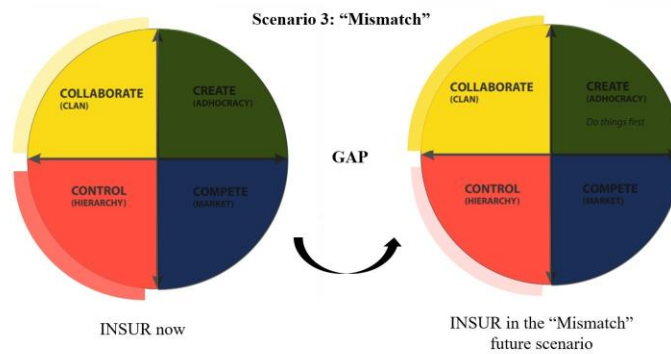


Figure 12 - Gap Assessment "Mismatch"

As it was described, although Collaboration culture has the stronger expression on “Mismatch” companies, it is important to consider the resistance to change within these companies. In this context, the organization also prioritizes stability and order, which make it harder to keep up with a fast pace of change. Considering this dimension, the gap was not considered.

Thus, moving to the Clan quadrant requires a stronger emphasis on commitment, building an engaged community and communication. Leaders have a crucial role in this transition, as they will move from a “monitor” and “organizer” role to becoming teambuilders and facilitators of change within INSUR. It is important to ensure that, aiming to develop a more flexible and adaptive environment within the company, leaders might need to plan the change, ensuring that roles, time frames and goals are clearly defined, and specifically communicate them to people.

Furthermore, in INSUR’s culture there is a strong sense of hierarchy and bureaucracy as key factors to maintain efficiency and productivity at the company. Therefore, it is also required to transition to a more horizontal structure, with a decentralized decision making.

Finally, including the shared results from the “Future of Work - National Assessment” will enable a better understanding of the organizational tensions that have a stronger presence in the above-mentioned transition. As such, leaders from the scenario perform as facilitators, rather than controllers; second, INSUR emphasizes the development of a collaborative environment

of a key success factor; finally, communication is an important value driver, leading to an orientation towards sharing information, rather than communicating final decisions.

8.1.1.1.3 Leadership Competencies: what must be done to “close the gap”?

The need for greater agility is becoming increasingly imperative; nevertheless, not many are able to articulate specific action plans for leaders to become more agile. The present section aims to explore specific requirements of agile leaders that would successfully transition the insurance company to the “Mismatch” reality, having the Agile Model as a starting point.

First, aiming to complete a successful transition, it is imperative to mention the leaders’ required ability to generate confidence within the team, which develops a keen sense of commitment to the future. As a result, employees’ engagement at INSUR will arise, turning it easier for employees to define success and what is their contribution to achieve it (Horney, Pasmore, & O’Shea, 2010). Aiming to develop this capability, INSUR’s leaders might, first, establish a clear line of sight with how each team member can leverage the company’s success. Then, it is crucial that leaders focus on aligning the vision, values, priorities, and actions that will enable an engaged workforce, with high inclusion levels (Horney, Pasmore, & O’Shea, 2010).

Moreover, if organizational leaders focus on developing the “Evaluate results” capability, the transition will be smoother. This means that the described company might deliver clear and measurable priorities for teams, providing timely and accurate feedback on key success measures. To do so, it is recommended to use performance metrics that are grounded in solid measures, allowing reliable inputs and conclusions (Horney, Pasmore and O’Shea 2010).

8.1.1.2 SWOT Analysis

Engaged and dynamic workforces have a keen sense of team and a high commitment to the future. Thus, INSUR’s leaders are characterized by having a strong capability to generate confidence within their team, thus enabling such enthusiasm that reflects on employees’ engagement results. These leaders have the power to provide a road map to success that

everyone has been able to rally around, enabling all associates to know exactly how to define success and how they play a specific role in contributing to success (Horney, Pasmore, & O'Shea, 2010). Moreover, this leadership style potentiates self-confidence by emphasizing confidence-building in their approach to the direction, authority, resource, and accountability aspects of delegation (Bradt, 2019). Conclusively, the most developed strength associated with INSUR is about having an engaged workforce that is a result of leaders' capabilities to first connect – establishing a clear line of sight for all stakeholders with how each should contribute to the enterprise – and then align the congruence of vision, value, priorities, and actions (Horney, Pasmore, & O'Shea, 2010) – this strength acts in favor of INSUR to potentiate the adaptation to the “Mismatch” context.

Complementarily, it is important to consider the aspects and processes that represent weaknesses for INSUR. The described company relies on a vertical structure, having more middle management to supervise employees, creating a more stable company, as a result (Nasrudin, 2022). Moreover, INSUR's culture was described as hierarchical, having multiple layers of management, with a centralized organizational structure. These might constitute weaknesses for the company, as a highly bureaucratic business structure makes decision-making more difficult and complex, producing slower decisions. Additionally, it results in ineffective and out-of-place communication, as well as in making it more difficult for the organization to keep pace with developments and innovations in the market. Comparingly, “Mismatch” culture is characterized by being flexible, open, and informal, enabling a horizontal structure of INSUR. As a conclusion, the centralized culture might stop the company to perform at its optimum level when transitioning to a less structured environment.

Aiming to consider opportunities, the future insurance outlook is being analyzed: forced virtualization of work during the pandemic has fueled revolutionary changes in employee expectations and upended many traditional employment models; as a result, insurers are

reinventing workplace strategies and culture as talent war intensifies (Hersch, Baumann, Canaan, & Friedman, 2022). In short, employees from the sector are demonstrating higher expectations, pushing the “good to have” parameters to the “we need it all” bucket. As such, in the past, employees demanded compensation and benefits as a priority. Flexibility, namely support for personal commitments, was considered good to have, but not mandatory. Presently, employees require not only financial wellness, but also a dynamic career profile, a higher employer commitment to diversity, equity, and inclusion, and, lastly, flexibility of location, time, and role (Hersch, Baumann, Canaan, & Friedman, 2022). Thus, considering INSUR has a dynamic workforce, in which leaders promote a flexible work environment, namely through hybrid work, and in which employees’ well-being is a top priority, higher employees’ expectations reflect a valuable opportunity to this organization.

Finally, as threats, it becomes imperative to consider that customers require personalization and an integrated experience, as well as more agility on INSUR’s digital offerings, such as automated claims processing, or chatbots. Moreover, an increasing number of insurance companies are making it easier than ever for customers to find and purchase insurance products online (Daskal, 2022). This might reflect a threat for companies that are highly resistant to change, as it would require them to implement and adopt work technology at a much faster pace, keeping up with competitors. Consequently, implementing changes in the technology will only be successfully leveraged if transformation programs also succeed in changing people and their mindset (Viki, 2018). Conclusively, INSUR might be cautious when dealing with customers’ expectations.

8.1.2 Recommendations

In this section, it is aimed to develop and deliver customized recommendations for INSUR, to successfully adjust to a more collaborative environment, in which open communication and continuous feedback are key drivers. INSUR’s leaders might develop a laser-like focus on

employee commitment and engagement, potentiating, simultaneously, a more flexible work environment by connecting talent and sharing information (Horney, Pasmore, & O'Shea, 2010).

8.1.2.1.1 Recommendation 3a

An initial recommendation relies on launching 360 degree feedback assessment, which reflects a valuable method of employee review that provides each employee the opportunity to receive performance feedback from various peers, not only being limited to their supervisor (Heathfield, 2022). Moreover, this method would also be applied to managers and supervisors. This feedback approach helps leaders and team members to learn to work more effectively together, providing inputs on each member's performance, fostering communication and team development (Heathfield, 2022), key success drivers to adapt to a collaboration culture. Nevertheless, INSUR's leaders often mention they develop feedback sessions with their teams. Thus, this recommendation substantially differs from traditional performance reviews as it aims to help them gain more insight on themselves, enabling them to grow and contribute to the company in a more effective and meaningful way (360 Degree Feedback vs Traditional Employee Assessments n.d.). Thus, this recommendation aims to replace the already implemented traditional performance review methods.

8.1.2.1.2 Recommendation 3b

A second recommendation has to do with running employee satisfaction surveys on INSUR, which enables leaders to measure the contentment of their employees, a critical factor to foster employees' engagement. Once the collected information is analyzed, leaders can take direct actions to improve in areas that are not reviewed positively on the survey (SurveyMonkey, n.d.). Moreover, considering INSUR's preference for structure and organization, and its associated difficulties regarding change implementation, these surveys might allow people to openly talk

about their reactions and feelings – fostering communication within the team - especially during sudden disruption and changing periods.

8.1.2.1.3 Recommendation 3c

As a major contribution of this paper, it arises the rising necessity for an agile leadership, that drives an organization to develop agility, meaning it has the capability to renew itself, adapt, change quickly, and succeed in a rapidly changing, ambiguous, turbulent environment (McKinsey & Company 2021).

Therefore, work design arises as a key recommendation that might contribute to agility development at INSUR. In short, work design is a tool that might highly influence how employees feel at work, as well as whether they feel engaged or stressed at INSUR (Centre for Transformative Work Design, 2022). Considering the INSUR's barriers to an organic adaptation to the surrounding environment, and the interest of a high degree of agility, a work-design system must be cultivated. Thus, it would sustain a superior performance by dynamically arranging work to successfully deal with change and maintain balance in weathering the inevitable, unsettling, novel storms that can strike the organization (Holsapple & Li, 2015).

8.1.2.1.4 Recommendation 3d

Finally, INSUR – and, specifically, leaders – are still reluctant to change and to develop dynamism and flexibility. Thus, the last suggestion orients leaders from the company to plan the change ahead. Having that in consideration, a helpful tool that might support leaders in doing a proper planning is developing a change management plan, which is a process that business follows to implement changes across the organization. To do so, well-defined goals might be established, to inform every member of the team about the changes and to guide those who will be directly affected by them (The Chicago School, 2022). Moreover, clear communication is key when it comes to organizational change, allowing feedback from the team to respond and offer suggestions about the changes. Finally, it is imperative to build and

provide a safe environment in which team members learn together. However, considering INSUR's resistance to change, it is recommended that leaders also develop a resistance plan to address this issue early in case it arises (The Chicago School, 2022). Conclusively, change management planning has such a strong impact, ensuring that every team member knows what is required to adjust. As a major result, better communication is promoted throughout INSUR, which, in turn, improves the decision-making process of the organization, as members are aligned and on the same page. Considering that the described company has a bureaucratic decision making, with many decision layers associated, this will contribute to INSUR's adaptation to a Collaborate quadrant (IMD, 2022).

8.1.2.2 Recommendations Overview

Table 4 - Recommendations "Mismatch"

#3	Identified Problem	Type of Recommendation	Recommendation	Measures that support the recommendation	Leadership Competence
#3a	The lack of a performance review method that fosters employees' growth, effective development and engagement.	CHANGE	Leaders might launch 360 degree feedback, also applied to them, giving employees the opportunity to get feedback from various stakeholders.	More effective work within the team Fosters communication Team development	Evaluate Results
#3b	During disruption periods, leaders need to understand how are employees feeling within the team and the company.	START	Running employees' satisfaction surveys.	Employees' engagement Open communication	Generate Confidence Evaluate Results
#3c	In a stable and hierarchized culture, leaders might find it difficult to keep organization through disruption periods.	START	Design work: organization of one's work tasks, activities, relationships, and responsibilities.	Employees' engagement. Higher performance.	Anticipate Change
#3d	Leaders from the company are reluctant to change and to develop dynamism and flexibility at the company, due to its structured and controlled culture.	START	Leaders should focus on developing a Change Management Plan: a process that business follows to implement changes across the organization.	Creates a safe environment for learning Improves clear communication Plans and prepares for resistance	Generate Confidence Evaluate Results Initiate Action

8.1.3 Tackling SRQ3

As a final conclusion, aiming to answer the initially stated sub-research question, leaders from INSUR might focus on strongly developing flexibility within their teams and, consequently, within the company as well, through improving clear communication, commitment, and cooperation.

Group Work Part (continue):

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 (Breeding 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 driving 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 Discussion and Conclusions Recommendations

8.3.1 Project Limitations

8.3.1.1 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.

8.3.1.2 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, the group 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.

8.3.1.3 HR Business Partners' presence on interviews

When developing the script and asking for INSUR's approval, the group was informed that an HR Business Partner would have to be present during the interviews, for legal purposes. The group considers this as a limitation for the interviewees, as their honesty may be limited to some degree, due to the pressure of having a figure of internal authority there.

8.3.1.4 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.

8.3.1.5 Organizational Culture Assessment

The methodology for this research was always thought considering middle-management leaders. During the development of the survey to assess the Organizational Culture, in order to get a higher number of respondents, the group took the decision 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.

8.3.1.6 Language Barrier

The interaction of the group with INSUR was restricted due to a language barrier. Even though it is an international company, and Nova SBE is an international University, processes were always limited to Portuguese-speakers, impacting the flow of the project, as the group was also composed by non-Portuguese students.

8.3.2 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.

8.3.2.1 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, asa range of drivers can snag a lower premium versus traditional insurance, while insurance companies benefit by motivating policyholders to drive more safely (Nelson, 2022) .

8.3.2.2 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).

8.3.3 Final Recommendations

Considering the analysis of each scenario, it was possible to select the most relevant and plausible recommendations that leaders from INSUR should implement, regarding the final perception and sensibility of the group. *Table 9* shows these recommendations, in order for INSUR to best prepare for the Future of Work.

Table 6 - Final Recommendations of the Project

#	Identified Problem	Type of Recommendation	Recommendation	Measures that support the recommendation	Leadership Competence
#1a	It is noticeable that relationships are being worked on in a meaningful way inside each team, but the same effort is not equally visible when it comes to the interaction with other teams.	START	Introduce transformational leadership behavior by engaging in (1) trainings throughout middle management as well as (2) hiring people with transformational leadership skills on a high strategic level	Feedback Empathy Building Relations Active listening	Generating Confidence Initiate Action
#2c	Digital transformation is on the table and there are projects ongoing. However, the company keeps not prioritizing the topic nor investing on digital literacy.	CHANGE	Introduce a shared forum where people leave comments if they detect errors asking for their ratification.	Critical Thinking Digital Literacy Prompt Feedback	Evaluate Results Liberate Thinking
#2d	The organization-proposed values, that represent the brand's experience, are an existing advantage that must be empowered and developed.	KEEP	Create anonymous forms as a tool for each employee share their input. After collecting feedback, leaders along P&O can start structuring a plan of action.	Resilience Entrepreneurial Thinking Constructive Feedback	Generating Confidence Initiate Action
#3c	In a stable and hierarchized culture, leaders might find it difficult to keep organization through disruption periods.	START	Design work: organization of one's work tasks, activities, relationships, and responsibilities.	Employees' engagement. Higher performance.	Anticipate Change
#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
#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

The presented recommendations were selected because they present a high potential when applied to the organization culture type. 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.

The group believes that 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. Final recommendation #2d is highly focused on these types of values, thus it should be a priority when compared to the remaining final recommendations. 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, & Lipton, 2018).

8.3.4 Tackling the Research Question

As a conclusion, aiming to answer the initially stated Research Question, one might highlight the required leaders' capability to combine real-time awareness with the openness to situationally experiment on new approaches.

As for the Pace of Work Technology adoption, enterprises are heavily and increasingly investing in technologies that enable the automation of repetitive processes (Kelly 2022). Therefore, leaders might move towards digitalization to create value and improve the customer experience. Nevertheless, this must be cautiously managed, especially in contexts in which leaders and their teams reveal reluctance to change and to innovate, mainly as a result of the highly regulated industry. Leaders might, as a result, develop and perform risk assessment, providing measures, processes, and controls to reduce the impact of these risks to business operations. Finally, agile leaders are required to have a deep knowledge of the areas in which it is critical to identify the risks that an organization may be exposed to in a digital environment (Deloitte n.d.).

Regarding Workforce Engagement, employees are the driving force of any organization and, therefore, their well-being must be prioritized. Due to the big dimension of INSUR in analysis, its organizational structure in the Future of Work will most likely remain hierarchical, but the company might develop efforts to make it more dynamic and focusing on creating meaningful relationships among its workers.

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9 Appendixes

Appendix I – Sample Description of the Interviews

Table 7 - 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 8 - The Agile Model Skills

THE AGILE MODEL®		LEADERSHIP AGILITY SKILLS	
	FOCUSED	A nticipate 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 warning systems of impending change that can impact success
			MONITORING – having effective processes for tracking performance and trends to identify patterns that impact the organization
		G enerate 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
	FAST	I nitiate 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
		L iberate 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
	FLEXIBLE	E valuate 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)

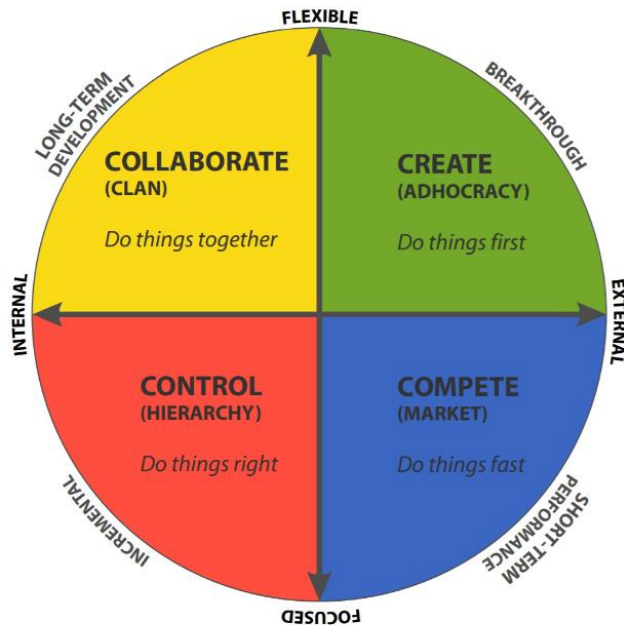


Figure 13 - Quadrants from the Competing Values Framework (simple version)

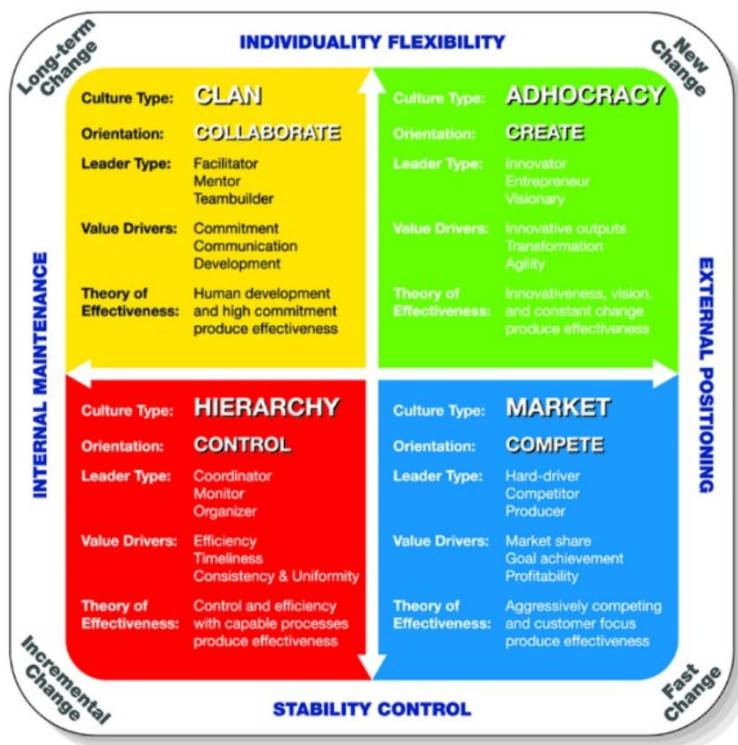


Figure 14 - Quadrants from the Competing Values Framework (developed version)

Appendix IV - Sample Description of the Focus Group

Table 9 - 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 10 - 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 <i>performance</i> , 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 <i>drivers</i> 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, <u>teamwork</u> 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 mantêm 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 11 - 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 digitalização 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, workshos 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 liberdade de preparar a equipa na forma que entender melhor. Há alguns líderes 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) - organismo vivo (comunidade)
	De que forma acha que a cultura da empresa lhe permite implementar o seu estilo de liderança?	Se não estivesse na empresa não acha que seria possível implementar. A empresa dá-lhe liberdade, espaço. Acredita nas pessoas (faz parte) ; só não impulsiona quem não quer ser impulsionado. Diz que este trabalho 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: descontraído e informal; tenta promover a crítica - 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 "pica 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 independência 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, adaptem-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 características, 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 laborasi) --> 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 derigir 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 à 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 factível 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?	Enteajuda, 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 próprio líder. Feedback - perceber de onde advém o erro: imaturidade/ falta de capacidade (dar um passo atrás), 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 acrescentado (cultura de trabalhar das 9h às 18h não existe). 2 Reuniões semanais com a equipa - início da semana: curtas e produtivas para fazer status/prooridades + 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 no pricing, regras gestão das linhas (acompanhamento) - os subscritores são desconfiados e conservadores por natureza (baseam-se em dados estatísticos - não são a área que por natureza é inovadora). Gosta de procurar soluções novas, e faz um esforço muito grande para saber como modificar a forma como trabalham e o 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 últimos 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, algoritmos de machine learning --> esse tipo de tecnologia 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 princípio, 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. Confiar até mostrarem que não pode confiar - todos alinhados no mesmo objetivo. Relação próxima e de confiança e com à vontade de partilha. equilíbrio entre responsabilidade, ajuda, e confiança para criar espírito 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 virtualmente) 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 arrançadas formas mais inovadoras 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 a diferença e que aumentam a produtividade
M	Como descreveria o seu estilo de liderança?	Não é diretivo (não impõe nada a ninguém) - 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 - tentia 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 precisa 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 instituída pos-Covid é 3 dias no escritório + 2 em casa (em modelo híbrido), que se torna um bocado rígido --> pode gerar algumas complicações. Gosta de ser mais flexível 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 12 - 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 início ao fim conjunto --> ajudaria a implementar com o propósito 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 o 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

C	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?	-
		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 redistribuída e não diminuída 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 desafiavam 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 flexibilidade.
		2. De que modo acham que o vosso estilo de liderança se poderia adaptar a este cenário no futuro?	Num cenário 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 (mais verticalizada) tem uma 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 metodologias 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 outras áreas - 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 13 - Culture Type Results from the Competing Values Assessment

Collaborate		Compete		Control		Create	
	Total		Total		Total		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 Relevant		Less Relevant	

Appendix IX – Uncertainties Placement

Table 14 - Uncertainties Placement

Uncertainty	Placement Justification	Key Uncertainty
Artificial 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.