

# Agile roll out in If

Turku Agile Day 2013

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About If P&C Insurance Company

# If is a young company with a long history

If's origins stem back to the 18th century...

 **storebrand**

**1767**



**1798**



**Skandia**

**1855**

**SAMPO**  **GROUP** **1909**

... and has since its foundation grown into a pan-Nordic P&C player

**1999**

If P&C Insurance is formed through the merger of the P&C insurance operations of Storebrand of Norway and Skandia of Sweden

**2001**

If and Sampo's P&C insurance operations merge

**2004**

In May 2004, Sampo acquires Storebrand's, Skandia's and Skandia Liv's holdings of If shares.

**2004**

In October 2004 Sampo acquired Varma's shareholding in If

**2006**

In December, If obtains permit to sell and provide insurance in Russia primarily to Nordic corporate companies

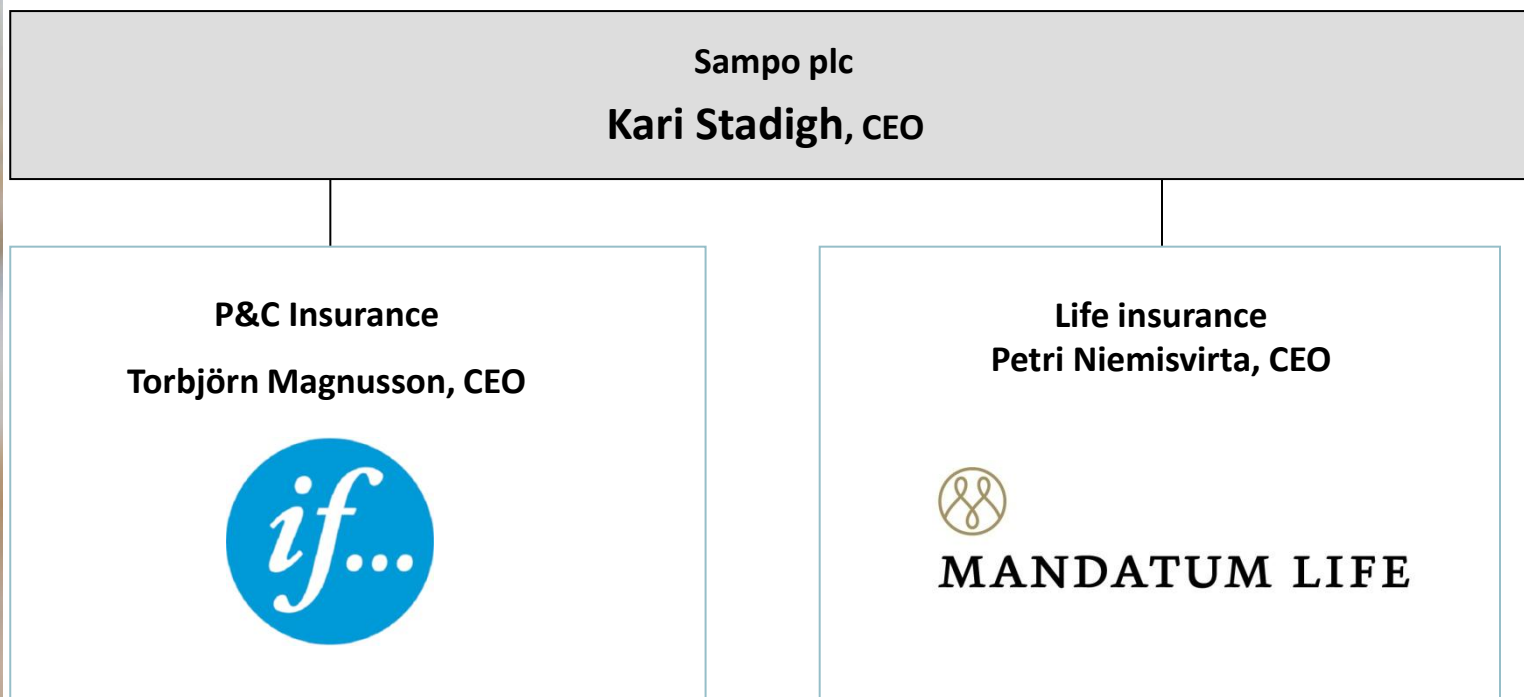
**2011**

If's participating interest in Topdanmark exceeded 20%.

**2012**

If acquired Tryg's Finnish portfolio.

**If is part of Sampo, a leading Nordic financial services group, listed on the Helsinki stock exchange**



**On December 31 2012 Sampo's market capitalisation amounted to approximately Euro 13,6 billion**

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# Today we are the leading Nordic P&C insurer with a full service offering and a strong European presence

## Geographical presence in Europe



## Brief facts about If 2012

Gross written premiums: EUR 4.4bn / SEK 40bn

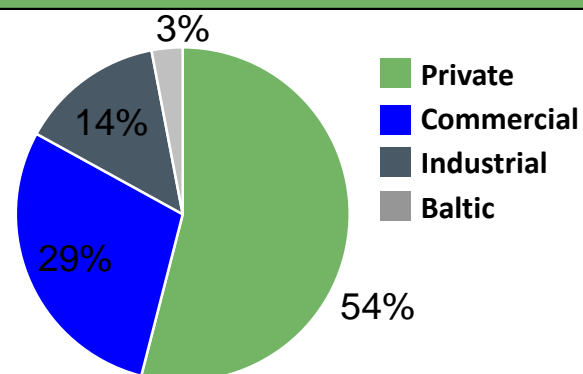
S&P rating A; Moody's rating A2

~ 6 200 employees

Customers

- Private ~ 3 million
- Corporate ~ 300 000
- Baltic ~ 300 000

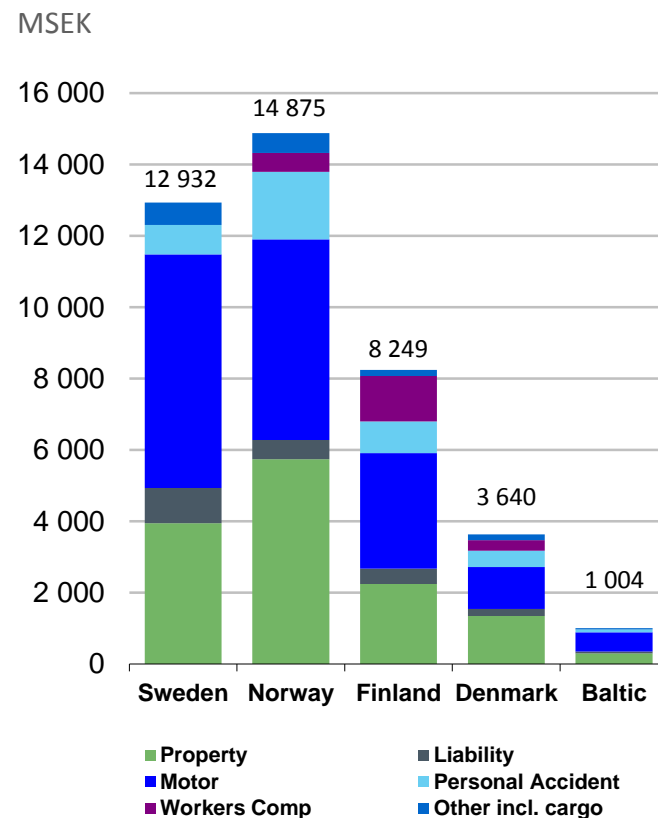
## Business segments and share of GWP (%)



Products are offered through several brands and in partnership with other companies



GWP per product and country 2012





If is by far the dominant Nordic P&C insurer with a Nordic market share of about 20%

#### Norway (2012)

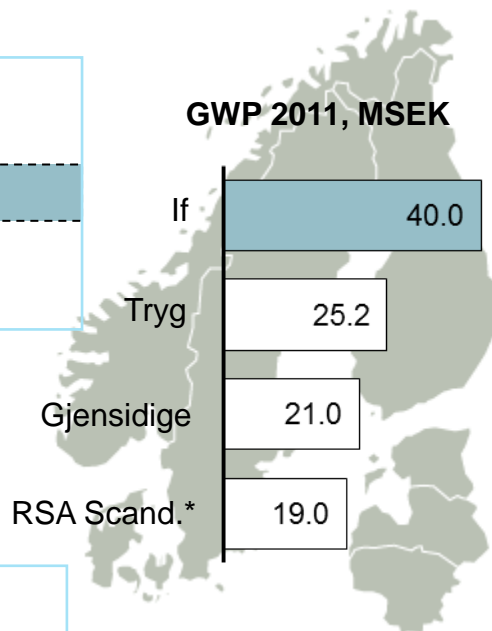
Gjensidige	25%
<b>If</b>	<b>25%</b>
Tryg	15%
SpareBank 1	10%

#### Denmark (2011)

Tryg	20%
Topdanmark	18%
Codan	12%
Alm. Brand	10%
<b>If</b>	<b>6%</b>

#### Sweden (2012)

Länsförsäkringar	30%
<b>If</b>	<b>19%</b>
Trygg-Hansa	16%
Folksam	15%



#### Finland (2011)

Pohjola	29%
<b>If</b>	<b>24%</b>
Tapiola	18%
Fennia	10%

#### Baltics (2012)

RSA	22%
<b>If</b>	<b>14%</b>
Ergo	14%
BTA	12%

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# What and why

We need to

- Improve productivity
- Improve quality
- We need to be better to stay on top of the market
- <and many more to be listed>

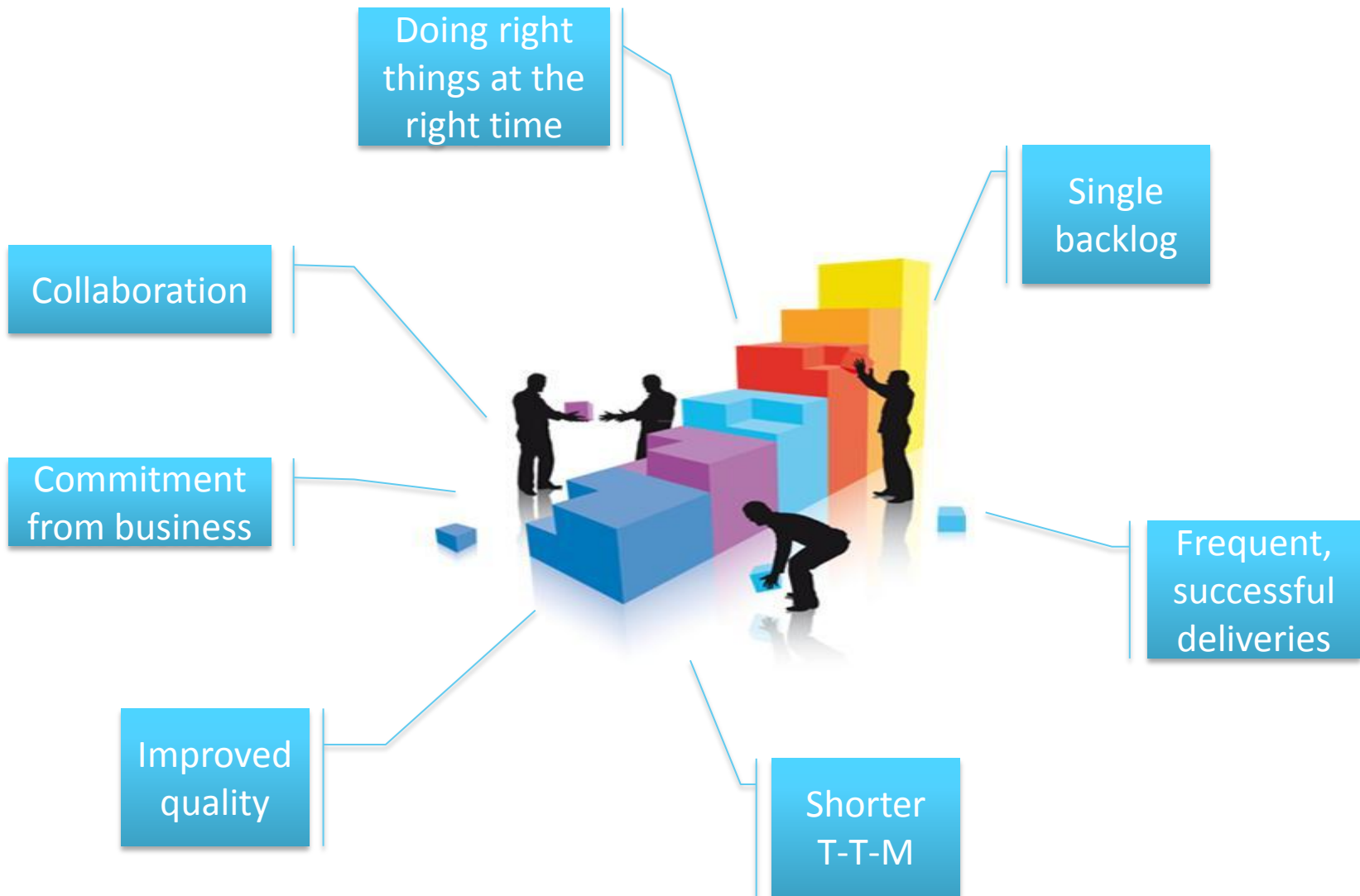
We think this can be done through

- Business and IT working together
- Using agile methods/practices/principles as much as we can
- Being better at setting priorities
- Making small changes to reach our goals

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# Soundbites



## This is how the change was planned

- Basic information
- Training
- Piloting (+coaching)
- Next teams
- New improvement areas
- Reaching teams that are self-organized
- If level toolbox for agile
- Organizational changes
- Agile user groups and internal coaching
- Knowledge sharing



Start small!  
Take small steps!  
Keep it simple!  
Offer support!....

Iterating some steps of course for each team, but on high level slowly with small steps.

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# This is how some of our partners painted it for us

How it should be



Dos and Don'ts

You need to have...

- top management involved
- TDD
- co-location
- ...
- ...

You cannot implement agile if...

- you're using mainframe
- small steps yes, but basics at once
- if all don't start at the same time
- If you don't use our framework
- ...



Resulted in



No we cannot because...

# This is what we ended up doing

## If level

2. We have this for a single team

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3. We started planning this

Piloting



5. Number 3 hasn't started, but we need to think this part

Maintenance



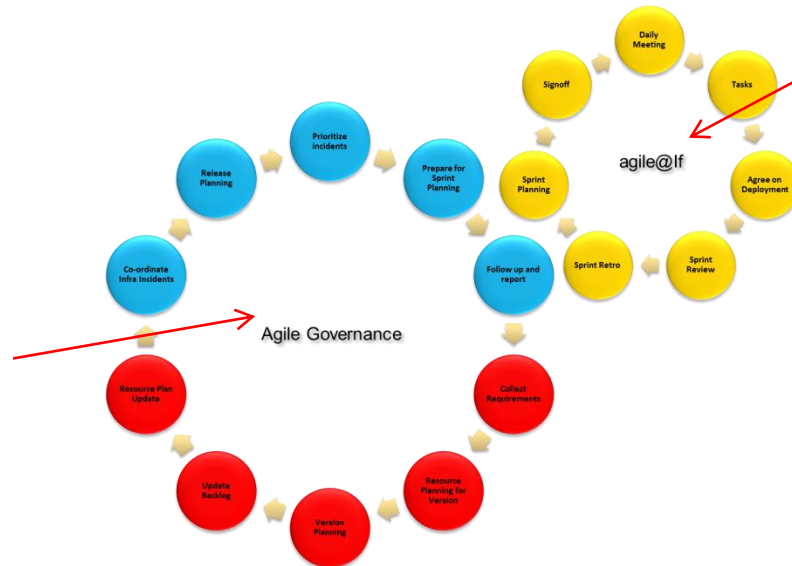
6. We might not need to do this formally

Roll out

## Unit level

4. We noticed we needed more to scale things and have control and to be able to deliver cross team functions

This is almost ready for use



### 1. We started here

Two teams:

1. Outside knowledge as scrum master
2. Our own, coaching and meeting with an experienced team

Others were thinking the same things

It was really hard, but we learned a lot and started with two new teams



## This worked for us in one area

- Different approaches from training to coaching
- Started within IT and pulled business in
- Changes need to settle before making a new one
- Sharing success stories
- Having management as a team to drive the change together with business
- Teams are introduced to basic Scrum ideas, but once up and running are allowed to be more agile

*... but all organizations are different, even all units within an organization are different*

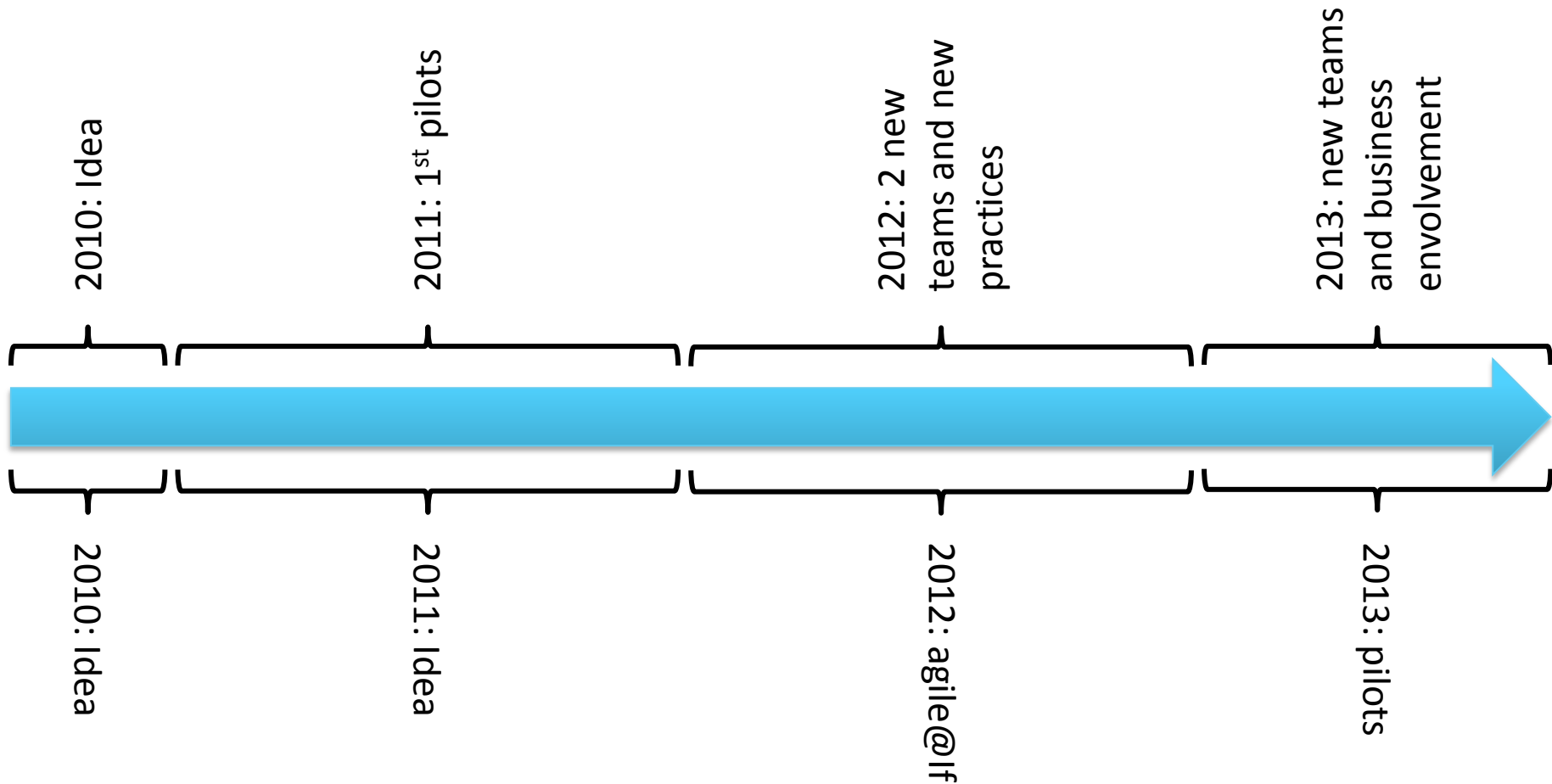
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# A short recap

*Unit perspective: change speed is fast*



*Company perspective: change speed is slower*



This is what it takes and how it feels

Although fictional, Dr. House has one thing right:  
“Everybody lies”.

This is especially true when facing a change.  
People often understand they need to change  
something, but it is easy to come up with excuses.

Time.

More than you know and then some.

You need someone to show you the way and guide you. Remember that weather conditions change daily and you are the one responsible for your journey.

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Sometimes you need to push new things into teams, sometimes teams pull them in.

However at some point small success stories will create a positive pressure for the teams not involved in agile.



# ARE YOU AGILE?

While doing my master thesis I talked with smart colleague of mine, who said:

*“There will always be people quoting Ken Schwaber and claiming: “...but it’s not what Ken says about agile”. The fact is you can never be agile by the book.”*

So you need to be agile to roll out agile and you can only try to be more agile, but you will never be fully agile.

... and all this feels like a roller coaster ride.



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