CSAA Insurance Group,
a AAA Insurer

The Innovation Toolkit

INNOVATION
EXCHANGE

Designed for CSAA Insurance Group by InnovationPoint LLC

CEO's Message

Given that innovation is the focus of one of our strategic initiatives, you probably know that it's important to us – but how important is it? Simply put, it's our future. In fact, we have accelerated our approach to innovation on three fronts: through the everyday work we all do, in the new products and services we develop, and by putting an organization in place to proactively seek out the next insurance industry breakthrough.

You might think it sounds like I've just named everyone in the company, and you'd be right. Our approach calls on each and every one of us to make innovation an integral part of how we work – regardless of job description. And, becoming an innovative culture will only happen if every day we all look at our tasks and ask, "How can I do this better?"

To help us wear our new innovation "hat" with confidence, we've created a toolkit – complete with everything from process to activities – that invites you and your team to think differently about the work you do and about how you can add value to the work that ultimately serves AAA members.

Thank you for being here and helping us become a true culture of insight and innovation. Let's get started.

Paula F. Downey
President & CEO

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A Framework for Insight and Innovation

Innovation Toolkit

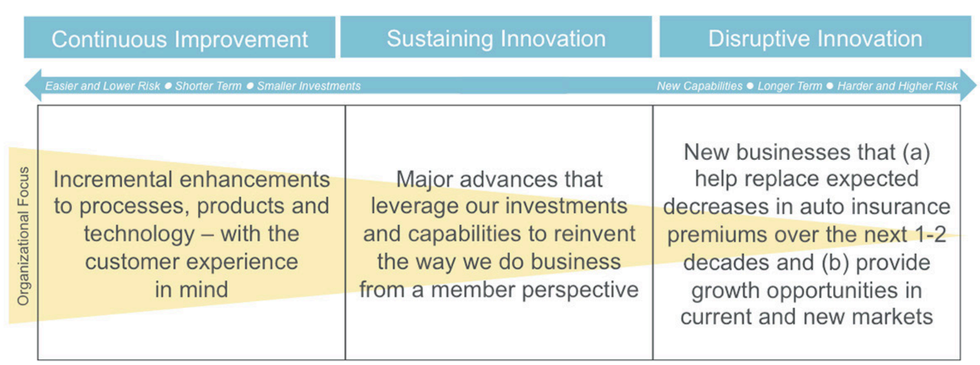
Types of Innovation

There are three types of innovation important for CSAA IG: Continuous Improvement, Sustaining Innovation, and Disruptive Innovation.

Most of you using this toolkit will probably focus on **Continuous Improvement,** which involves basic improvements in what we're already doing, with our internal operations and for members and partner clubs. Continuous improvement is absolutely essentially in helping us continuously improve what we do and how we do it.

Some of you may go one step further and focus on **Sustaining Innovation.** Sustaining Innovation is about creating the next generation of our products, services, customer experiences, and business processes. It happens less frequently, but it's also essential for keeping up in today's rapidly changing market. "Usage based insurance" as an additional rating factor is an example of sustaining innovation.

Disruptive Innovation happens much less frequently. These are the types of innovation that transform entire markets and industries, and can pose big threats or tremendous opportunities for those who lead the way by creating entirely new business models. Self-driving cars are an example of disruptive innovation.



At CSAA IG, we're interested in all three type of innovation and we recognize that most of our innovation will likely fall into the continuous category – which is essential for running and improving today's business!

This toolkit contains tools and approaches that will allow you to create and develop ideas on any one of these types of innovation.

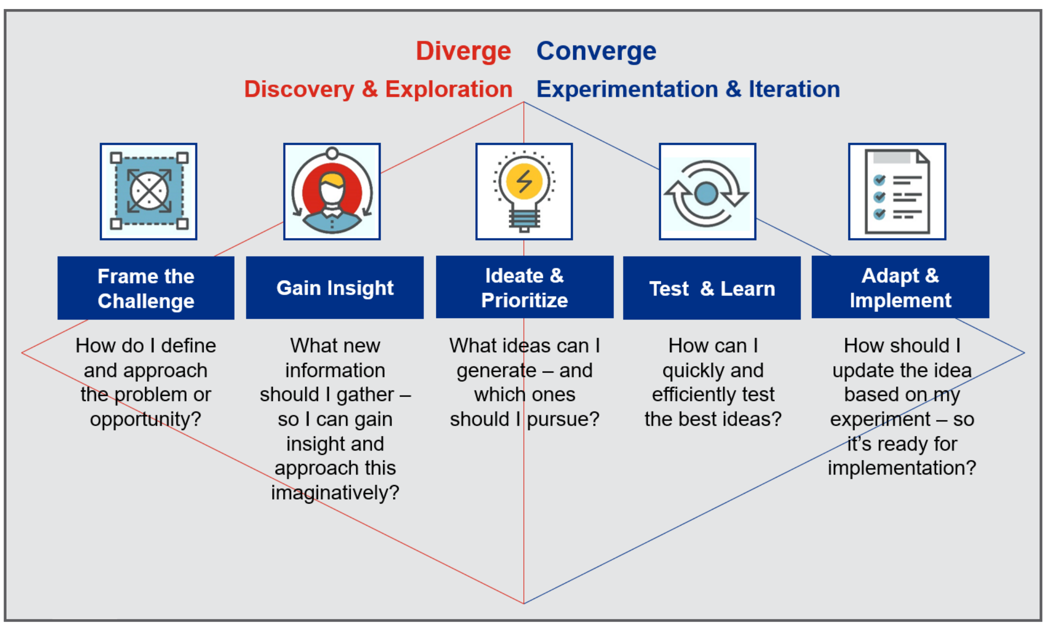
The Innovation Process

The innovation process has two phases – Divergence & Convergence.

THE DIVERGENT PHASE is characterized by exploration and a bit of ambiguity. It's a time for identifying problems to work on, gathering insight into unmet needs, and thinking imaginatively about a range of possible solutions.

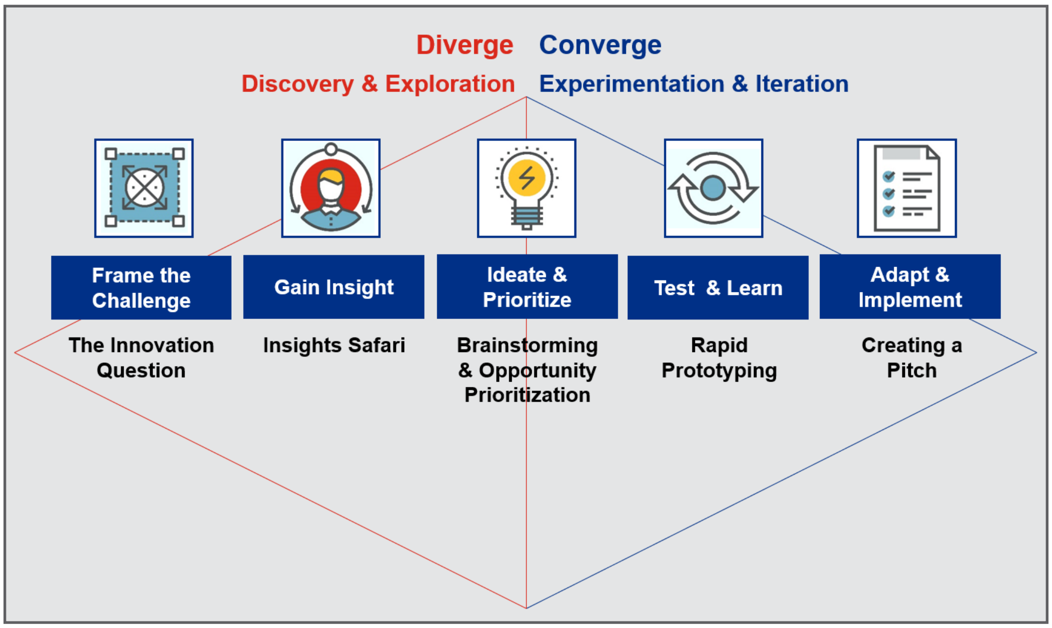
THE CONVERGENT PHASE involves selecting the best idea, testing it, learning what works, modifying the idea accordingly, and then taking action.

Within these two phases there are five basic steps. Depending on the type of problem or opportunity you're tackling – and the type of innovation – taking an idea through this entire process can take anywhere from a few days (for continuous innovations) to months (for sustaining innovations) or even years (for disruptive innovations). While this process may appear linear, there is naturally a great deal of iteration throughout the process.



Innovation Tools

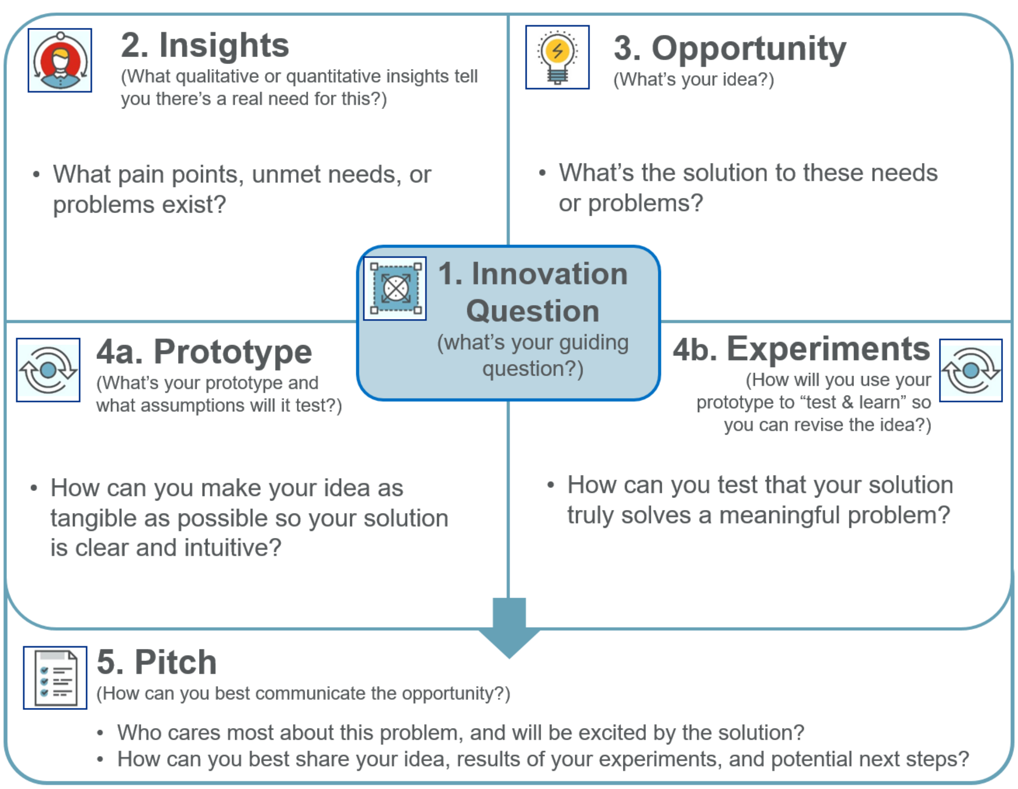
Included in this toolkit, under each of the five steps, are some specific tools that will help you get started. You can use them on your own, with a partner, or in small teams.



IMPORTANT! This framework and the tools contained within it represent an "approach," not necessarily a linear process with "fill in the blank" templates. While many tools include recommendations around the process steps for using them, how you actually apply these tools– including how much time you spend with them– is up to you.

This approach is based on something called "design thinking" which involves a shift in how we think and problem solve to innovate, which naturally involves being flexible and adaptable based on what you're doing!

To keep track of your overall progress, you can use the Innovation Canvas template below to summarize your thinking, approach, and findings along the way. Use this Innovation Canvas as a living document to make sure you're covering all bases and to communicate your progress to others.



TOOL #1

The Innovation Question

PURPOSE

To define a specific problem, challenge, or need that is an opportunity for innovation.

WHEN TO USE IT

The innovation process often begins when we realize that "there could be a better way" to do something. Sometimes the source of this recognition comes from hearing a customer comment or complaint, experiencing a personal frustration with a business process, or simply imagining what would add value to customers or the organization. Clearly articulating what you're trying to solve, create, or do is the first essential step for innovation since it provides the focus for everything else.

THE DELIVERABLE

Albert Einstein once said, *"If I had one hour to save the world I would spend fifty-five minutes defining the problem and only five minutes finding the solution."* The goal of the first step of the innovation process is to define your innovation question. Innovation can focus on anything that adds value by saving time, reducing costs, increasing customer satisfaction, increasing revenue, etc. It's up to you to determine what's relevant and where you can add the most value.

The easiest way to decide what to focus on for innovation is to write it out as a single question. This is the deliverable for this step of the innovation process.

Examples of innovation questions include:

- How might we significantly increase customer/member satisfaction?
- How might we save substantial time?
- How might we generate entirely new revenue streams?

HOW TO USE IT

There is no one right way to frame and write an innovation question. Depending on what you're trying to innovate, you can either define the question yourself in just a few minutes, or work with colleagues to flesh it out as a group.

HOW IT WORKS

1. **Get organized:** Print out a copy of the Innovation Question Matrix included here or draw it on a flip chart if you are working with a group.

2. **Outline the problem:** In the center box write a few words that capture the problem or issue that you want to explore.

3. **Consider different perspectives:** In the outer boxes list up to four different 'perspectives' (dimensions) that can be used to help you define your opportunity in a bit more detail. The example below includes these four perspectives: Customers/Members, Clubs, Employees, and the Organization. You can use these perspectives if you wish – or choose others that might be more relevant to your problem or issue (e.g., vendors, suppliers, other departments, teams, etc.)

4. **Discuss specific issues:** Discuss various aspects of the problem from each of these perspectives, and capture brief bullet points inside the appropriate quadrant of the matrix. Once you've completed the matrix, you'll have a deeper understanding of the dimensions of problem, and you'll be able to write a solid question statement.

5. **Craft the innovation question:** Use the matrix as input. You will probably rewrite the question several times. One suggested format for the question is:

Key question (a single sentence that succinctly captures the essence of the problem or opportunity)

- Supporting bullets (considerations that describe dimensions related to the issue)

For example:

How do we significantly increase customer/member satisfaction?

- In ways that promote word-of-mouth referrals
- To increase loyalty

TIPS & TRICKS

1 **Engage key stakeholders:** Take the time at the beginning to understand the dimensions of the problem by gathering information and insight from key stakeholders. Then, after you have written your 'final' question, involve those key stakeholders once more to review it, offer feedback, and bless it. Be prepared to rewrite it yet again.

2 **Pick an altitude:** Decide whether this problem is strategic (broad) or tactical (narrow). A problem that's scoped too broadly may make it hard to know where to start. A problem that's scoped too narrowly may not offer enough room to creatively explore solutions.

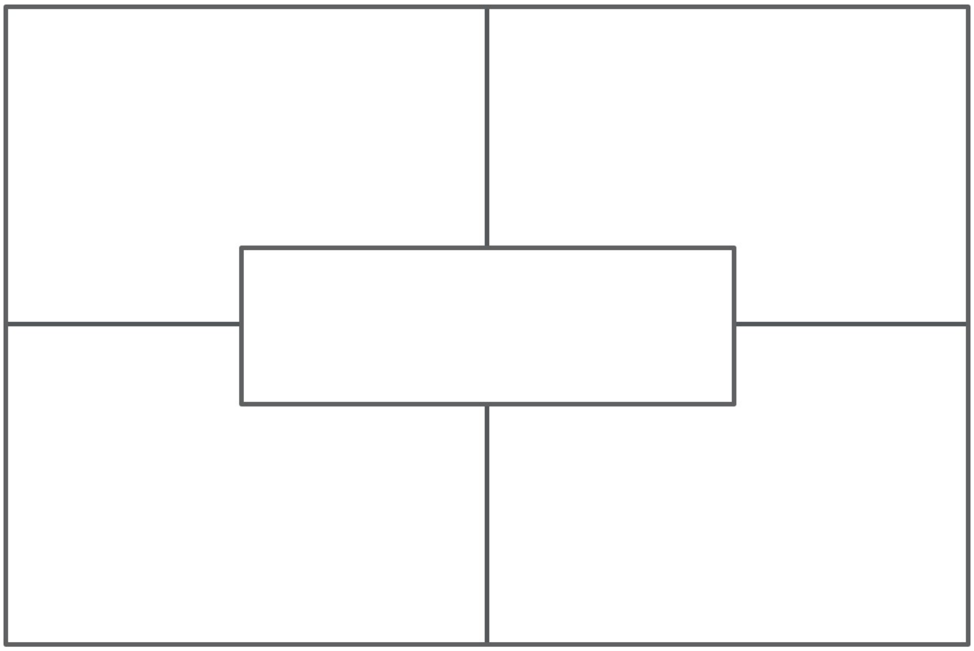
3 **Decide what is in and out of scope:** No problem exists in isolation, and it's important to step back to see the context/big picture in which the problem exists. That said, you will have to decide if you want to focus your problem narrowly – or to what extent (if at all) you want to address any larger issues related to your problem.

4 **Frame the opportunity in the form of a "How Might We" question:** One commonly used phraseology is: *"How might we ...?"* but any type of question can serve as the basis for problem solving.

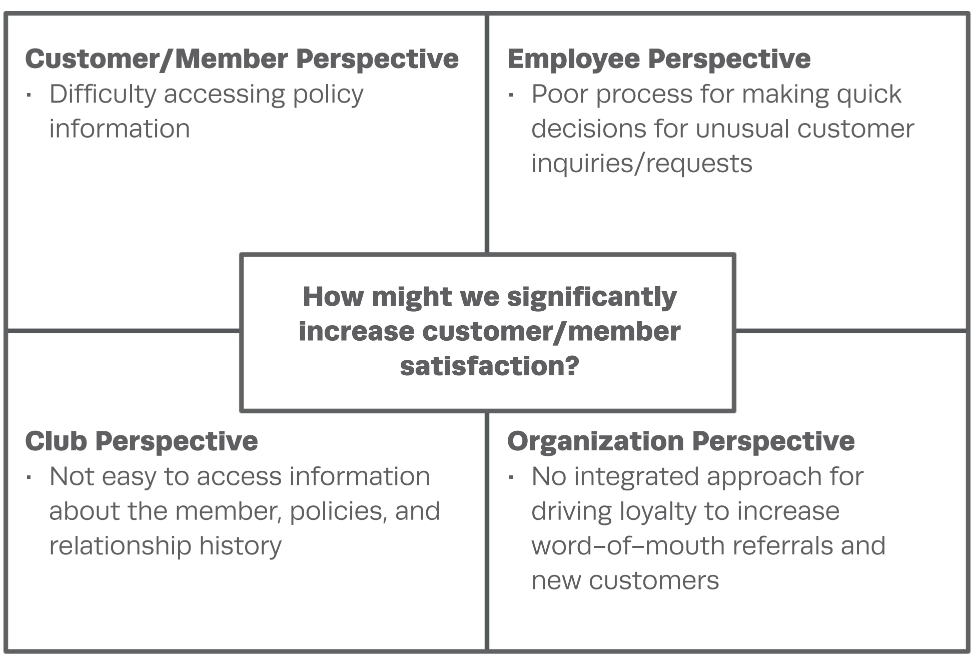
5 **Consider language:** Use of language can make all the difference. For example, "ways to increase productivity" could just as well be phrased as "ways to make our jobs easier." Be sure to ask yourself: what is the best way to phrase the question?

TEMPLATE

The Innovation Question Matrix



The Innovation Question Matrix – example



TOOL #2

Insights Safari

PURPOSE

To gain customer insight to help reveal new opportunities.

WHEN TO USE IT

Insight is a deep understanding of a person or thing that's the starting point for innovation. In delivering insurance that is simple, personal and proactive, insight allows us to better understand members and their needs. This, in turn, drives innovation.

After defining a problem or opportunity area, the next step is to obtain "insight" directly from customers. "Customers" should be defined broadly to include internal "customers" (e.g., other business functions that you serve), members, or even clubs. Insights Safari involves going out and talking to these customers, and observing them first hand in their own unique environment. The goal is to surface specific needs, pain points, desires, motivations, frustrations and workarounds to help fuel new ideas. By taking the time to 'walk in their shoes' we can find inspiration for new ideas that solve real problems or address unmet needs.

THE DELIVERABLE

A completed **"What, So What"** chart.

HOW TO USE IT

You can go on an Insights Safari yourself or form a small team of people to go on the Safari – including team members who in their day-to-day roles don't typically have the opportunity to interact directly with customers (however you define "customer"). The team can be as small as two people – or up to four or five.

It's important to recognize that not everyone has everyday access or contact with members and clubs. It's perfectly acceptable to get creative by talking to friends, family, or colleagues who are members of clubs and customers themselves. You can also talk to colleagues who regularly interact with clubs if clubs are your focus. If your opportunity is focused on internal customers, then you would simply go speak with or observe other colleagues.

HOW IT WORKS

1. **Get organized:** Create your plan as follows:
   - **Objectives:** what do you want to learn? What do you want to observe customers actually doing?
   - **Who:** what kinds of customers do you want to engage (e.g., consider demographics, lifestyle, usage habits, etc.)?
   - **Where:** where should you conduct these visits (e.g., in stores, homes, clubs, etc.)?
   - **How:** what approaches do you want to take (e.g., observation, in-depth interviews, informal discussions, etc.)?
   - **Process:** how will you capture observations (take notes, photos, video, sketches)?
   - **Roles:** if in a team, assign individual responsibilities (e.g., create a few discussion questions, set up/schedule the visits, manage logistics, lead the debrief/synthesis of the outputs, etc.)

2. **Visit, observe and record:** Observe and interact with customers, capturing notes and ideas, using the "What, So What" template below.

3. **Create a "What, So What" Chart:** Debrief what you observed (the 'What') – and what ideas/opportunities present themselves as a result (the 'So What'?). Capture the key points of your discussion on a flip chart (using the "What, So What" template below). It will probably run onto several pages. Use this written documentation as input to a brainstorming process.

TIPS & TRICKS

1 **An Insights Safari is grounded in the "Design Thinking" approach** where innovation starts with gaining empathy for your customer's situation, issues, problems, and challenges.

2 **Keep focused on Insights:** An Insight is a deep understanding of a person or thing that's the starting point for innovation. Insights can include:

- Pain points
- Problems
- Needs
- Desires
- Workarounds
- Motivations

3 **Create an informal Interview Guide** containing 8–10 key questions that will guide your Safari and that you can ask "customers"

4 **Take photos/videos** of the environment to share with others who were not able to participate – or to compare notes if different teams make separate visits.

5 **While on the Safari, take notes about the "What?" (what did I observe or hear?) and the "So What?"** What are the implications and ideas inspired by what you observed or heard? You may want to print copies of the template ahead of time.

6 **Save and summarize your work** to use in the Brainstorming step.

TEMPLATE

Insights – The "What" *(Pain Points, Problems, Needs, Desires, Workarounds, or Motivations)*	**Opportunities – The "So What"** *(New Opportunities & Ideas)*

TOOL #3

Brainstorming

PURPOSE

To generate creative ideas.

WHEN TO USE IT

Brainstorming helps you generate many creative ideas and options. Depending on your specific opportunity and approach, you may not need this brainstorming step for your idea, but it can be a key step in the early stage of the innovation process. The intent is to produce a large number of "seed (one liner) ideas" through a freewheeling, creative process. During the latter stages of the innovation process, you will prioritize and filter these ideas so you can focus on the one(s) that are most promising.

THE DELIVERABLE

A set of "seed (one liner) ideas." This can be individual ideas written on letter-sized paper, or captured electronically on a computer.

HOW TO USE IT

1. **Pick a great team:** Engage a diverse set of people from various functions – they'll bring a mix of necessary expertise and will look at the world in different ways from each other. Involve people who are curious, positive, energetic, creative, and able to be both 'playfully competitive' and collaborative. Depending on the situation at hand, a group of 8–12 people typically brings enough diversity and is manageable.

2. **Provide insight and inspiration:** It's often a good idea to give all participants some sort of "innovation assignment" before the meeting, to give them context, to spur their creative thinking, and to put them in the right frame of mind. It will likely also inspire them to come up with some specific ideas that they will bring into the session. Ideally have each team member participate in an "Insights Safari" prior to the brainstorming.

3. **Find an inspiring space:** Choose a room that's pleasant and easy to move around (e.g., natural light, spacious), and has plenty of wall space for posting your ideas. Lay out the room with round or rectangular tables. "Theater style" and "classroom style" seating do not lend themselves to interaction. Movable furniture is ideal.

4. **Set up the room:** Equip the room with flip chart stands and paper, and provide everyone with writing paper, colored markers/Sharpies, 3"x 5" Post-Its, and masking tape. Some facilitators like to infuse a playful atmosphere by having various toys (e.g., crayons, Slinkies, Play-Doh®, etc.) on the tables.

   Create a plan: Set an agenda that includes a set of specific brainstorming tools that you will use in the session. Create any handouts of pre-work, customer insights research, or anything else that can serve as a "stimulus" for ideas. A high level sample agenda may include:

HOW IT WORKS

1. **Get organized:** This is critical to success! Key activities are:
   - Prominently post (and review) the Rules of Brainstorming at the start of the meeting.
   - Appoint a timekeeper (or timekeepers if you break into small groups).
   - Appoint one or more "scribes" to capture all ideas as they are generated.
   - Maintain a positive, playful and energized tone for the meeting, while at the same time being clear about staying on track so as to be mindful of the time.
   - Ask everyone to turn off their mobile phones and laptops so they can stay focused. Briefly present the problem, and set a quota (e.g., 15 – 20) for the number of "seed ideas" (aka "one liner ideas") you'd like to see generated by the end of the session.

2. **Lead a series of discussions:** One successful approach for this iterative process is as follows:
   - Initially, simply open up a round robin discussion, making sure that everyone has a chance to contribute. Each idea should be captured separately on its own 8½" X 11" sheet of paper and posted onto the wall using masking tape.
   - "Builds" should be captured on 3"x 5" Post-Its and put onto the idea to which it refers.
   - Allow any "builds" as they naturally come out. Once everyone has shared their initial ideas, encourage everyone to "build" on some of the existing ideas, and capture any new ideas.
   - When the energy in the room or the creativity of the ideas begin to wane, or the same ideas seem to come up repeatedly, switch gears by using a different brainstorming technique, or by ask people to switch partners or work solo.
   - Remember – there are literally hundreds of brainstorming techniques, a few of which are described in this toolkit (e.g., Rewrite the Rules!; Innovation Analogs; SCAMPER).
3. **Prioritize ideas:** See the section on "Opportunity Prioritization" in this toolkit.

TIPS & TRICKS

1 **Focus on the Opportunity:** Be sure to anchor the brainstorm in your specific opportunity or problem so you stay on track. Be sure that all participants know the specific focus before attending the session.

2 **Don't skimp on the prep:** Take the time to sufficiently plan and prepare for the session. 80% of the success of a brainstorm happens before people get in the room.

3 **Leverage existing ideas:** Oftentimes you already have good ideas. Sometimes, one of the benefits of this type of session is that (even if the ideas themselves are not new) you commit as a group to actually doing something tangible with them.

TEMPLATE

Brainstorming Ground Rules

1. **Go for volume.** Keep up the pace and generate as many ideas as you can – regardless of what you might initially think about the "quality."
2. **Build on the ideas of others.** Capture an addition to an existing idea as a powerful way of enhancing it.
3. **Defer judgment.** Remember that this is the stage in which all ideas are captured and not yet evaluated.
4. **Headline your idea.** Express ideas in a few words, as a brief "soundbite", and then move on quickly to the next idea. This makes the idea easy for everyone to understand and easy for the scribe to capture. It also makes the session very time efficient.
5. **Don't "Drill For Oil".** Resist the temptation to start focusing on and fleshing out individual ideas in detail at this stage.
6. **Encourage "crazy" or "stretch" ideas.** Give people permission to challenge assumptions and to come up with ideas that are off-the-wall or not feasible. It's better to try to build feasibility into a crazy idea than the other way around.
7. **Stay focused.** Remain attentive to the task at hand to make the session as fruitful as possible.
8. **Be visual.** Sketch out your ideas out as a way to communicate them more clearly than with words alone.

TOOL #4

Opportunity Prioritization

PURPOSE

To select the most promising idea(s) generated in a brainstorming session.

WHEN TO USE IT

After your brainstorming session you will have a lot of "seed ideas" (one liners). The next step is to cluster them all into themes, remove duplicates, and prioritize them.

THE DELIVERABLE

Prioritized list of ideas, with one or more top ideas selected for further development.

HOW TO USE IT

To maintain continuity, try to work with the same individuals who created the ideas in the brainstorming session. Prioritization is the first step in "turning the corner" in the innovation process since it involves selecting one or more concrete ideas to pursue. Prioritization usually happens immediately following the brainstorming session. This can be done as part of the brainstorming session itself, or shortly thereafter.

Before conducting the prioritization, you should create a set of selection criteria by which to evaluate the ideas. A set of 2–3 criteria is recommended. Common examples include:

1. **Strategic Fit:** Is it consistent with where we are going as a team, function, or company?
2. **Customer/Member Value:** Does it deliver significant customer/member value?
3. **ROI:** Will it help achieve our revenue or cost savings goals?
4. **Capabilities:** Does it leverage our existing strengths?
5. **Sustainable Differentiation:** Does it help create significant competitive advantage?
6. **"Wow" Factor:** How innovative/novel is it?
7. **Feasibility:** Can it be implemented in a specific timeframe (e.g., X weeks, months, quarters, years)

Once the criteria have been agreed upon, write them up on a flip chart in the front of the room.

HOW IT WORKS

1. **Get organized:** Briefly walk participants through the purpose and steps of the prioritization process. Review the selection criteria and make sure everyone understands them.
2. **Cluster ideas:** The ideas generated in the brainstorming session will have been captured separately on their own 8½" X 11" sheet of paper and posted onto the wall using masking tape. Ask the team to move the ideas around on the walls, remove duplicate ideas, and “theme” them so that related ideas are clustered together. After all ideas have been clustered, do a “Wall Walk” together to review every idea to make sure everyone understands them. Ask everyone to use a notepad during this review process to write down their votes for their top ideas. This approach eliminates the possibility of “group think.” After everyone has written down their top ideas, then go to the next step.
3. **Vote on the best ideas:** Hand everyone a set of colored dots. Ask everyone to place a single dot on each of their priority ideas (depending on the number of ideas, ask each person to select their top 5, 7, or 10 ideas).
4. **Review and finalize:** When everyone has voted, it should quickly become apparent which ideas the group sees as the top priorities. Briefly discuss the results, noting anything that’s surprising or has been missed. Capture the top ideas on a flip chart as a Master List, noting the number of votes each one received (see Template). Select your top idea(s) to carry forward into the Test & Learn step.

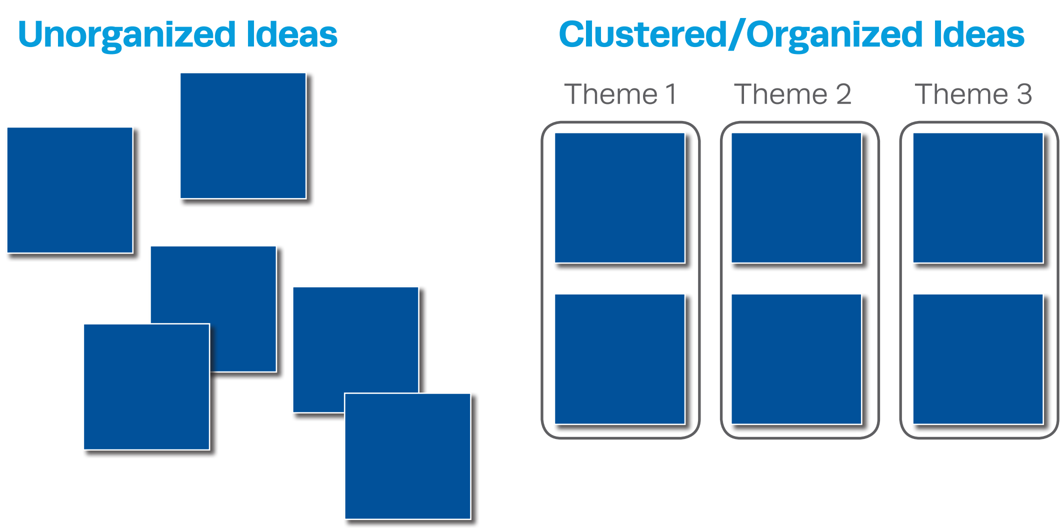
TIPS & TRICKS

1. In the voting step, you may increase or decrease the number of dots you hand out, depending on how many ideas you have.

2. In the voting step, instruct people to place a single dot on a single idea, not to put multiple dots onto an idea that they really like.

3. After completing the prioritization process, be sure to capture all ideas (not just the leading ideas) as a bulleted list in a simple Word document. All ideas are worth preserving as they may be used in future work.

TEMPLATE



TEMPLATE

Master List of Ideas

Topic:

Date:

	# of Votes	Idea
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		

TOOL #5

Rapid Prototyping

PURPOSE

To gather feedback on ideas so they can be quickly improved.

WHEN TO USE IT

Rapid prototyping is applied after you have a relatively concrete idea and you're ready to test it, learn from what you find, and then refine it. The approach involves conducting quick "experiments" – so you can "learn fast and fail cheap."

This is done by creating a very simple "prototype" and gathering input from members, clubs, colleagues, or anyone else who can provide valuable input. Prototypes don't have to be elaborate. They can be literally anything, from a PowerPoint slide, to a diagram or sketch done by hand. Prototypes can also include more robust technical mockups of websites or apps, but what's important is to create something quickly. It's all about learning. The intent is to obtain feedback that allows you to modify your idea – so you can go back out with an updated prototype to get more feedback until you have something that you know hits the mark, solves a real problem, or meets a concrete need.

THE DELIVERABLE

A prototype that clearly conveys your idea, along with feedback on the idea from real "customers" (i.e., anyone who will use the idea or be impacted if the idea were to become real – such as members, clubs, external partners, and colleagues).

HOW TO USE IT

Decide the best way to convey your idea. Including visuals (e.g., photos, diagrams, drawings, process flows, website mockups, or whatever else) will greatly help convey how your idea works and the value it can bring.

Rapid prototyping can be done alone, with a partner, or in a small team. Working with others can be very helpful since multiple sources of input can help ideas advance more quickly.

Depending on what you're doing, rapid prototyping can take anywhere from a few minutes to a few hours to even a few months to fully test, refine, and validate your idea. It's a learning process that's iterative, so how long it takes depends on what you're doing, what you're learning, and how long you spend modifying and retesting your idea.

HOW IT WORKS

1. **Identify the "customer" for your idea.** Customers can be members, clubs, or colleagues (if you serve internal customers as part of a support function). Because you might not have direct access to customers, members or clubs, consider talking to friends, family, and colleagues who might be customers themselves or club members. The goal is to get quick feedback from anyone with a relevant perspective – not to conduct painstaking research!

2. **Define your prototype.** Determine how your idea would best be conveyed to others. The prototype should be as basic as possible so you can test your top 1 – 2 assumptions underlying your idea. Some people call this type of mock-up a "minimal viable product" (MVP), which basically means:

    - It's focused on testing assumptions really cheaply (i.e., rapid learning before any larger investments are made)
    - It's not necessarily a fully functional product, service, or process, nor is it necessarily a 'working prototype'. It's a minimal prototype – just enough to convey the essence of the idea.
    - Its goal is to uncover and validate the needs of customers so you can improve your idea through multiple iterations – or kill it before investing too much energy or resource into it.

    Decide how to best share your idea with your target "customers." Consider using any one or more of the following (and keep it simple!):

    - PowerPoint slide
    - Sketches or drawings
    - Wireframes (the page schematic or mockup of a website)
    - Videos
    - Process flows & diagrams
    - Storyboards
    - Partially or fully working prototypes
    - Anything else that will communicate your idea!

3. **Conduct experiments:** Present your prototype to your target customers or test it out in whatever way will give you the quickest, most useful feedback. Ask any or all of the following questions:

   - What about this idea do you most like – and why?
   - What doesn't appeal to you – and why?
   - What would work or not work about this idea?
   - What questions or concerns does this raise for you? *(Note: there is no need to answer their questions or address concerns at this stage; just capture what you hear and confirm that this helps you understand what you need to look at)*
   - What would make this idea even better?
   - ... and add any other questions that you feel are relevant!

4. **Revise your idea:** Once you've obtained sufficient feedback from round one, go back and update your idea. You might update your Business Model Canvas (if you created one) or you may refine your Concept Template and/or physical prototype. Either way, the goal is to take the most meaningful inputs and incorporate them into your idea.

5. **Iterate:** The number of iterations required (and the degree of change from the original idea) can vary wildly. When you feel you have learned what you need to, and have iterated enough, you should update your prototype one final time, as well as any supporting materials like the Business Model Canvas or Innovation Canvas.

TIPS & TRICKS

1 Keep an open mind. Don't get too attached to any particular prototype, mock-up, or design, since the purpose of Rapid Prototyping is to learn quickly and cheaply, in order to change and improve your idea!

2 When you share your idea with customers, let them know that their honest feedback is crucial and that you want to hear anything they have to say about the idea – especially if it's negative since you will view all inputs as constructive feedback. Be sure to ask: ***"How could we make this better?"***

3 Visuals are very valuable in communicating new concepts, no matter how simple or complex. Do whatever you can to find or create visuals (no matter how basic) that you can incorporate into your discussions.

4 Assuming you have a small budget, there are many inexpensive resources available to assist in developing "wireframes" for apps and websites. If you conduct a search for "wireframe design" you'll find various resources at a range of costs.

5 For more information on rapid prototyping visit:

a. https://hbr.org/2013/05/why-the-lean-start-up-changes-everything

b. http://dschool.stanford.edu/wp-content/themes/dschool/method-cards/prototype-to-test.pdf

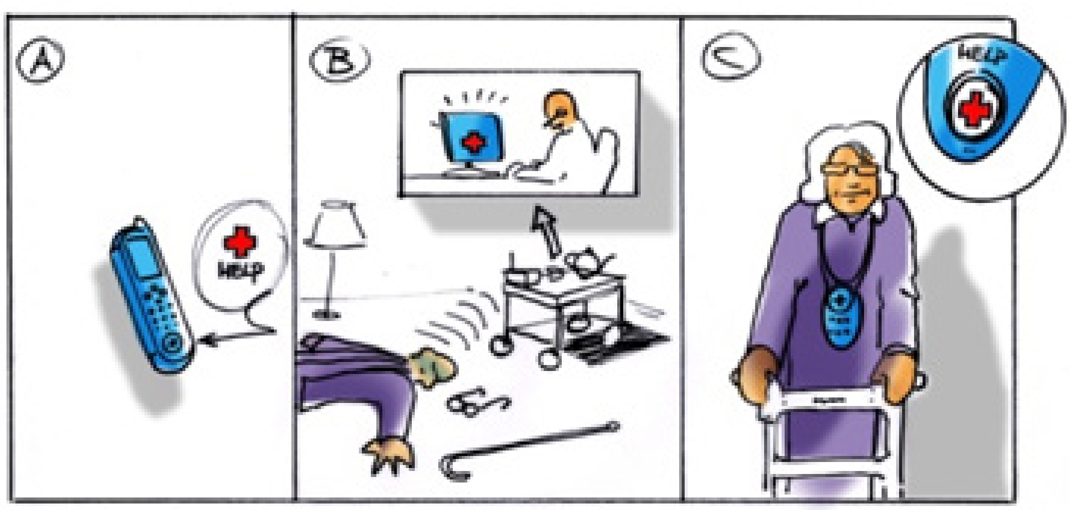
c. https://vimeo.com/78645037

TEMPLATE

Storyboard Template

Name of Project:

Example: storyboard prototype



TOOL #6

Creating a Pitch

PURPOSE

To create a compelling pitch for a specific innovation opportunity.

WHEN TO USE IT

Creating a pitch should be done after you've tested your idea, learned from it, and modified it – when you've found that the idea solves a real problem or meets a real need. A pitch is really just a story about the opportunity. Now that you've validated the opportunity through rapid prototyping, your job is to tell a compelling story about it, including what it's all about and how you validated the idea through rapid prototyping.

SET UP

A pitch is not a fully fleshed out business case, and is intended to briefly outline the idea for preliminary review and feedback by others. If the idea is approved for further investigation, a fully fleshed out business case and plan may be needed later.

Since your goal is to tell a story, there are many ways to do this. Pitch formats vary but must balance being factual with being emotionally engaging. Tell a brief story that includes an overview of the innovation opportunity including:

- What's the idea?
- What problem does it solve?
- How does it work?
- What's the "Wow" factor (how is it truly different)?
- What are the benefits to the organization (hard benefits like revenue potential or cost savings, or soft benefits like customer loyalty)?
- What did you learn from your rapid prototyping – and how does it validate the opportunity?
- What other data exists that validates the opportunity?
- What are the toughest challenges this idea faces (and how would you address them)?
- What are the proposed next steps for moving forward?

HOW IT WORKS

1. **Get organized.** Review all of your work to date. Determine what you learned from the innovation process so far, especially from the Test & Learn phase.

2. **Define your audience:** Determine who you will pitch the idea to, and be sure to understand their interests, motivations, and "hot buttons" related to your idea.

3. **Develop a draft pitch:** Answer the questions listed above. Look at what supporting materials you have that help you tell your story. Consider using whatever you've already developed as part of your innovation journey such as: PowerPoints, videos, Concept Template, Innovation Canvas, customer quotes, sketches and diagrams, or whatever you used for your rapid prototype.

4. **Iterate and practice!** Share your pitch with others, get feedback, and refine it. Repeat. Repeat again. Try to create three versions of your pitch: 10 seconds, 30 seconds and 5 minutes.

5. **Pitch it!** When you're ready, pitch your idea to whomever you determine has the ability to help you move things forward!

TIPS & TRICKS

1. A good pitch can be shared in five minutes or less!

2. If you previously completed a Concept Template or Innovation Canvas, use it as a starting point for your pitch.

3. Know your audience and tailor your communications accordingly. Anticipate concerns or questions they may have.

4. Tell a story that's engaging and punchy.

5. Include factual, supporting information, such as research, data or numbers.

6. Include some messaging that appeals to the emotions, such as a customer/consumer quote, or a use case/story/true-to-life situation.

7. After a successful pitch there will almost certainly be a need to gather additional information from other stakeholders or to conduct additional research.

8. There are some great articles on how to pitch ideas, including these:

   a. https://hbr.org/2003/09/how-to-pitch-a-brilliant-idea

   b. https://www.americanexpress.com/us/small-business openforum/articles/12-easy-steps-to-a-perfect-pitch/

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