The Allstate Corporation is the largest publicly held personal lines property and casualty insurer in America. Allstate was founded in 1931 and became a publicly traded company in 1993.

**THE CHALLENGE**

Allstate was historically a very traditional, risk averse company with solid core products. This didn’t lend itself to employee-sourced ideation and innovation. However, that changed five years ago as the property and casualty insurance provider realized that to improve its position in the market, it needed to drive disruptive change and develop more competitive products and services. With a highly capable employee base, Allstate knew that it had the knowledge and resources necessary to maintain its competitive edge. It just needed a way to effectively tap and harness the collective intelligence of its employees.

Although the initiative was well received by employees, the innovation team quickly realized that their team of six was spread too thin. It became difficult to adequately engage with the large number of people willing to share their ideas. It was readily apparent that Allstate needed a way to efficiently capture, evaluate, and leverage the information being shared across their employee base, which was coming in piecemeal on post-it notes and in water-cooler conversations, along with the interactions in the Lab. It was time for an innovation platform like SpigitEngage.

Allstate wanted to engage its employees—from business partners and technology groups to call center specialists and claims adjusters—to help solve the biggest problems facing the company.

“With mature products and services and strong competition, the insurance space is ripe for disruptive innovation,” says Matt Manzella, Director of Strategy & Innovation Services at Allstate. “Our employees are passionate about our success, so we knew we just had to provide a creative way to engage them to address our biggest challenges.”

**SOLUTION**

Allstate created an Innovation team and chose the SpigitEngage platform because of its highly intuitive functionality and flexibility. The platform is the key to Allstate’s ideation events known internally as “Blitzes.”

**RESULT**

The Blitz process has been instrumental in driving a cultural shift and improving employee engagement across Allstate. Additionally, Blitzes have produced ideas that have resulted in new products, improvements to existing products and services, and cycle time reduction to existing processes.
THE SOLUTION

Although the company had begun incorporating innovation into its core values, the team found the practice of meeting one-on-one with Allstate employees for innovation purposes to be rather inefficient. The team came across a number of great ideas, but had no efficient way to capture, share, and grow them into actionable projects. They needed a system that was scalable and allowed for easy administration.

“We reviewed a number of idea management platforms, but what sold us on SpigitEngage was the tools’ highly intuitive functionality and flexibility,” says Manzella. “As a company that was looking to find an effective innovation solution that would enable us to hit the ground running quickly, SpigitEngage was the obvious choice for us.”

Allstate needed a way to engage employees in the process of large-scale problem solving by harnessing their passion and energy. The team developed an ideation event that utilizes the SpigitEngage platform, known internally as a “Blitz”, which typically lasts ten days.

Over the past two years, the innovation team has staged 1-3 Blitzes per month, engaging over 20 distinct Allstate business partners. Before agreeing to run a Blitz, the business partner is put through a vetting process, which ensures that it views employees as a viable source of ideas.

For the 4-6 weeks prior to a Blitz, the Innovation Team walks the business partner through the steps involved in their consulting approach. During this process, they identify a core team to manage the Blitz, including key stakeholders. They also develop a detailed communications and marketing plan. The Innovation Team spends considerable time with the partner to formulate a challenge statement that is specific and compelling to guide participants and maximize participation. Once the Blitz is live, the innovation team is on hand to manage the community, link ideas, review ideas with the core team, and get their feedback. After the conclusion of the Blitz, the Innovation Team has the capability to drive and manage proof of concepts of any of the more compelling ideas that the business partner would like to explore further.

THE RESULTS

The majority of idea Blitzes hosted to date within the Innovation Engine have concentrated on achieving process improvements within the company. An idea from each Blitz is usually prototyped and implemented, but sometimes multiple ideas are surfaced. In a Blitz that focused on Allstate’s mobile app, over 1,500 employees participated and hundreds of ideas were explored. Dozens of these ideas became features of the Allstate Mobile app, which was launched a few months after the Blitz.

“We knew that the more people we got involved, the more robust the ideas would be,” says Manzella. “We wanted to encourage employees to participate in the process of making our company better and giving them a voice in that process.”

One of the Innovation Team’s most successful partners in this process has been Allstate’s financial services division, known as Allstate Financial (AF). They chose to create a sub-brand for their Blitz events, which they run on a quarterly schedule. Their innovation effort, referred to as “White Space”, has been very successful for a number of reasons. First, White Space has executive alignment and buy-in from its leadership. The division’s CEO was heavily involved in the launch process, and could even be seen actively seeking out individuals in the cafeteria and urging them to contribute their ideas. Making sure that participants saw that their ideas were being reviewed and considered, even if they weren’t chosen for implementation, was critical to keeping user participation high. The White Space Blitzes have produced a number of notable successes, including reducing product development cycle time by up to 8 weeks, launching a social media video campaign, and generating ideas that evolved into a soon-to-be-launched life insurance product.

“The success that we experienced early on with the SpigitEngage platform gave us the reassurance we needed to expand our efforts, and ensured that we had ongoing executive support for the Innovation Engine,” stated Manzella. “The Blitz process helped us understand that there was a great deal of pent-up passion and energy across
we employee population. By tapping into that potential we were not only solving problems, we were positively energizing our people.”

Two years after launching SpigitEngage internally to its employees, Allstate has received over 2,500 ideas and has successfully implemented many of them, ranging from employee recognition concepts, mobile phone apps, and claims process improvements to new products and services.

“Our mission is to engage our employees to help solve Allstate’s biggest pain points,” says Manzella. “Spigit allows us to extend our comprehensive innovation efforts beyond a one-dimensional wiki approach and create a scalable living, breathing social ideation hub.”

Although the team historically managed separate business unit-focused Blitzes, Allstate recently launched an enterprise-wide, five-day Blitz focused on new products and services aimed at customers who prefer to interact with an agent. Allstate executive leadership from across the enterprise was heavily involved in the contest. The Innovation Services team, in collaboration with marketing’s Insight, Design and Innovation team, whittled over 290 ideas down to the top 40. An offline brainstorming session with a cross-section of idea submitters, leaders, and line employees was then held to further flush out the concepts. The 40 ideas were then narrowed down to six concepts, which were assigned to teams and presented to a panel of senior executives. While a single winning idea was selected, each idea garnered enough interest from the judges to warrant further research and testing.

With the success of its focused Blitz events, Allstate plans to incorporate SpigitEngage idea market functionality. By allowing employees to invest their earned virtual currency from their Blitz activity, the innovation team believes that it will drive increased, more thoughtful participation from Allstate employees. By providing a way for users to have a much deeper stake in the ultimate success of ideas, the team believes the quality of participation will increase and improve user retention.

Allstate eventually hopes to expand the Innovation Engine to its Canadian business unit, offering Blitzes simultaneously in French and English so that Blitzes can be delivered to all North American employees.

Realizing the value that the Innovation Engine has generated for Allstate internally, the insurance leader also plans to explore an innovation community for its customers. Understanding consumers’ wants and needs is extremely important to Allstate, as this information is critical to its ability to deliver targeted products and services. Through social co-creation, Allstate strives to maintain and improve upon its reputation as one of the leading providers of protection and retirement products.

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Matt Manzella, Allstate, Director, Strategy & Innovation Services