

Finalists of the 2018 Impact Awards

American Family Insurance

Initiative: Moonrise

Launched: 2016

American Family Insurance set up an independent startup, Moonrise, to bring to market a new on-demand jobs platform. The Chicago-based startup was built on the observation that “approximately 40 percent of working people can’t afford a \$400 emergency,” according to the award submission. Moonrise looked at existing customers of American Family’s “The General” auto insurance brand — people who have a car, already had a relationship with the company, and were often looking for additional employment opportunities. Moonrise built a network of people who get paid same-day, and are treated as W-2 employees of Moonrise. Since January 2018, when Moonrise launched, 200 people have been added to the network, working more than 1,000 shifts and earning more than \$65,000.

More details: [Moonrise website](#)

Airbus

Initiative: IdeaSpace

Launched: 2015

The goal of the IdeaSpace, an idea collection platform at Airbus, is to broaden participation in innovation “beyond engineering, R&D, and emerging technology to other functions such as sales and marketing, ultimately creating a more business-centered innovation mindset,” according to the company’s award submission. Idea campaigns are tied to clear company priorities. More than 40,000 people use the IdeaSpace platform, and in 2018, it will support an estimated 25 different campaigns. The success of IdeaSpace has led to additional innovation infrastructure at Airbus, including the BizLab, an accelerator to support intrapreneurs, and the ProtoSpace, which provides design and prototyping resources.

AMN Healthcare

Initiative: Digital Workforce Initiative

Launched: 2017

The medical staffing company AMN Healthcare relied on human-centered design, design thinking, ethnographic studies, and a startup partnership to develop a solution that is “similar to Lyft, but for healthcare.” It enables nurses and other medical professionals to use a mobile app to get alerts about available shifts; easily accept or reject them; look for shifts based on location; or rate their experience working at a particular facility, and be rated by their manager. Within a year of the app’s launch in Los Angeles, there was a 30 percent increase in shifts worked in that market and a 30 percent increase in revenue. AMN is planning a national rollout of the app.

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BNP Paribas

Initiative: Innovation Roller Coaster

Launched: 2018

BNP Paribas' RISK Roller Coaster program is an innovating on-the-go program, a remote 12 weeks innovation journey to help riders take early-stage ideas and mock-ups and turn them into a POV — proof of value — ready to be implemented, according to a company slide deck. The program requires that participants dedicate at least 20 percent of their time weekly to keep their project moving forward. But what's unique about the Roller Coaster initiative is that it is designed to support bank employees anywhere in the world by using online collaboration tools. It also gives employees substantial resources to develop their prototype idea inside/outside of the bank, and its free from legacy systems at the start, to accelerate the proof of value and appetite for the market.

Caesars Entertainment

Initiative: Hydration — The Thirst is Real

Launched: 2018

Talk about innovation on a shoestring: with no budget, and in their free time, the Emerging Technology Team at Caesars Entertainment developed a system to encourage hydration among employees and save plastic water bottles. Using Near Field Communication tags affixed to an employee's reusable water bottle, the Hydration Tracker kept tabs on who was drinking the most — creating a leaderboard of the “top scorers” on bottle refills. The system also tracked the number of plastic water bottles saved. A chatbot sent participants reminders if they hadn't refilled recently, and also shared “fun water facts” about the body's need for water (like the impact of dehydration on productivity.)

More details: [Screen shots and data on the project](#)

Cambia Health Solutions

Initiative: Igniting Innovation as a Value at Cambia

Launched: 2015

The Innovation Force within Cambia, a health insurer serving 70 million Americans, has run company-wide challenges to help Cambia “solve for the consumer in the health care system,” according to the award submission. Many of its challenges begin by inviting employees to suggest consumer pain points that could benefit from solutions, as opposed to submitting raw ideas. Cambia's Innovation Force has also shepherded along employee ideas that have evolved into independent startups like MedSavvy, which allows consumers to compare their medication options based on effectiveness, price, and user reviews.

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More details: [Video overview of the Innovation Force](#)

Cisco

Initiative: CHILL (Cisco Hyperinnovation Living Labs)

Launched: 2015

Part of Cisco's Customer Experience organization, CHILL brings together ecosystems of companies to develop new solutions fast, helping industry giants "move at the speed of a startup," according to the award submission. One mode of collaboration is two-day "Living Labs" that bring together heterogeneous teams, build prototypes, and validate them with end-users. The CHILL model has led to two startups, seven patent applications, and more than 20 internal growth initiatives and joint projects. One of the startups, CircleOf, is a digital health app that helps patients and caregivers create an on-demand care community. Another, Hopper, brings more transparency and collaboration to the IT buying process.

More details: [Video overview of Hopper](#), one of the startups CHILL has created

Cisco

Initiative: Innovate Everywhere Challenge

Launched: 2015

The challenge invites employees to share "ideas that are game-changing, incredibly disruptive, and scalable for huge impact," according to the award submission. It focuses on major problems or opportunities facing Cisco. Winning teams get \$25,000 in seed funding, \$25,000 as recognition, and the option to join a three-month innovation rotation program to further develop their venture. The challenge has led to more than 10 patents in progress, and four ventures adopted by the business. One venture, Project LifeChanger, leverages Cisco's digital collaboration tools to enable people with disabilities to work remotely for the company.

More details: [Whitepaper on the Innovate Everywhere Challenge](#)

Cisco

Initiative: thingQbator

Launched: 2015

The thingQbator, an internal incubator for employee ideas, initially began in Bangalore, India and has since been replicated in London, San Jose, Calif., and Pune, India. The three cornerstones of thingQbator include a makerspace; a community of mentors, designers, and software developers; and a rotating cohort of about 60 engineers that join the program every four months. These engineers have access to the makerspace, as well as mentorship and training. The program culminates with a demo day, when decisions are made about how to move forward with the prototypes built by the cohort. More than 400 employees have

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participated, and created more than 50 working prototypes. Employees who take part also “bring renewed energy to their day jobs, report being able to better identify synergies among Cisco initiatives, and can present and defend their ideas better,” according to the award submission.

More details: [Video featuring participants in Bangalore’s thingQbator](#)

DBS Bank

Initiative: Transformation to a 26,000-person Startup

Launched: 2015

The transformation strategy at Singapore-based DBS bank has three pillars: becoming digital to the core, embedding themselves in the “customer journey,” and functioning as a startup. And the bank chose to benchmark its progress against companies like Google, Apple, and Netflix. Outcomes of the transformation effort include digibank, a mobile-only bank in India and Indonesia; using the social networking app WeChat to onboard DBS customers to online banking; and a mobile wallet app, PayLah!, that has attracted 785,000 users.

Dubai Customs

Initiative: Artificial Intelligence Refund Service

Launched: 2017

Dubai Customs knew that customer satisfaction was adversely affected by a slow and cumbersome process of handling customs insurance claims, which often involve refunds. In partnership with external IT firms and customers, the government agency deployed artificial intelligence software to match and validate line item-level details in different documents. The software resulted in annual savings of nearly 23 million Arab Emirates Dirham (\$6.25 million U.S. dollars) and a reduction of 55 percent in service delivery time. Customer satisfaction has now reach the 99 percent level. “An additional benefit of this initiative is its positive impact on easing the trade activities, which contributes to luring additional customers from around the region to conduct business in Dubai,” says the award submission.

Dubai Customs

Initiative: Smart Workspace

Launched: 2016

Traders who manager the import and export of goods must submit a customs declaration form that includes of a large number of data fields. Dubai Customs built a mobile-friendly “Smart Workspace” for these customs that allows the agency to manage information that is re-used often, and pre-populate forms with that information. Smart Workspace has cut the amount of time it took to complete a customs declaration form from more than 20 minutes on average to

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under five minutes. It raised the level of mobile app usage to 83 percent and reduced data entry errors by 75 percent.

More details: [Overview of the Smart Workspace productivity tool](#)

Fujitsu EMEA
Initiative: Activ8
Launched: 2015

Fujitsu sought to build a culture of co-creation that would help customers to respond more quickly to digital disruption, in part by leveraging Fujitsu's \$2 billion annual investment in R&D. They created an eight-stage process called Activ8. It involves a network of trained facilitators across Europe, as well as an online platform and an extensive communication plan to explain to customers how co-creation works. Projects have included work with a major airport and a non-profit that was being challenged to gather cash donations in an era when fewer people carry cash. Fujitsu estimates that the co-creation work has involved nearly 5,000 people in 10 different countries, and helped the company to win more than \$184 million in business.

More details: [Overview of Activ8's eight stages](#) and [videos of customer projects](#)

Johnson & Johnson
Initiative: QuickFire Challenges
Launched: 2015

QuickFire Challenges address a wide range of topics, from "the labcoat of the future" to digital beauty innovations to the next-gen supply chain. Some are run in partnership with government agencies or other companies. They seek to "unleash the competitive spirit of the innovation ecosystem to create healthcare solutions in unconventional ways," according to J&J's award submission, attracting applicants from the startup and academic worlds. Since January 2015, Johnson & Johnson Innovation has run 26 QuickFire Challenges, supporting innovators with more than \$5 million in cash grants, mentorship opportunities, and office space at one of 10 J&J JLABS locations around the world. QuickFire Challenges have attracted more than 2,000 applications across 50 countries, making it one of the healthcare industry's largest crowdsourcing efforts to date.

More details: [PDF providing an overview of the QuickFire challenges](#) (starts on slide 34)

Medtronic
Initiative: Arctic Front Advance Outcomes Protection Program
Launched: 2017

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In January 2016, Medtronic’s Healthcare Innovation Team brought together stakeholders from marketing, finance, legal, regulatory, and health economics to explore risk-sharing arrangements with hospitals. They wanted to understand how getting paid for positive patient outcomes using Medtronic products would affect the company’s current business models — and what metrics would be essential to deliver on. Over a period of six months, the team focused on a specific disease — atrial fibrillation — and a Medtronic product used to treat it. The resulting risk-sharing program is now being implemented across 55 hospitals, with an estimated savings of \$115,000 since it launched in May 2017. It now serves as a model for other value-based healthcare initiatives at Medtronic.

Medtronic

Initiative: Empower Health

Launched: 2016

Two innovation groups at Medtronic, the Healthcare Innovation Team and Medtronic Labs, partnered to help patients in emerging countries better control hypertension. The Empower Health model that they developed relies on mobile devices, automated blood pressure machines, and new software to allow doctors to create a customized hypertension management plan. Using the mobile app, doctors can track how the patient is doing, provide feedback via SMS message, and write digital prescriptions. A clinical trial with 150 patients in Ghana delivered decreases in blood pressure, and 95 percent of subjects in the trial indicated a desire to continue using the program in the future.

More details: [Supplemental slides on the project](#)

MetLife

Initiative: Open Innovation Platform

Launched: 2016

MetLife’s “collab” open innovation platform seeks to help the company tap into the global startup ecosystem to address “both known and emerging business challenges,” according to the company’s award submission. Collab invites insurtech startups and other new ventures to compete for \$100,000 contracts with MetLife to pilot their solution with the company. The startups receive coaching from internal MetLife champions, and present their pitch to senior company leadership. So far, MetLife has awarded nearly \$700,000 to eight startups working to reduce fraud, improve customer service, and optimize pricing, among other areas of focus.

New York Life

Initiative: New York Life Ventures

Launched: 2012, but expanded in 2015 with a new on-site R&D lab

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From its founding in 2012, New York Life Ventures “aimed to be the source of disruption, and accelerate innovation,” rather than leaving New York Life to be “a bystander to the impending change,” according to the award submission. It has since invested \$200 million in 30 companies, achieving “upper top quartile investment returns,” according to the submission, while also helping to introduce new technologies from early stage companies into New York Life’s technology infrastructure. In 2015, the insurance firm added an on-site research and development lab to test out emerging technologies in a sandbox environment, and recommend some of those to the parent company. The lab employs co-op students, and also serves “as a talent sourcing engine providing engineers for New York Life proper, especially when solutions are transitioned to the core business.”

Northwestern Mutual

Initiative: Digital Innovation: Changing Culture One Idea at a Time

Launched: 2015

“What we have created,” according to the award submission, “is not a single application, tool, or solution, but rather a comprehensive digital innovation program that has transformed our business culture.” That includes Tiger Teams that dispatch app developers to Northwestern Mutual field offices to create new digital solutions. These initiatives so far have created more than \$25 million in value for the company. More than 1,000 employees have participated in hackathons, vaulting five ideas into production so far. And a “reverse pitch” program defines Northwestern business challenges and gives startups the opportunity to present their solutions to the company. Northwestern Mutual is also partnering with two Wisconsin universities to create the new Northwestern Mutual Data Science Institute.

Revera Inc.

Initiative: Employee Innovation Challenge

Launch: 2016

Revera owns or operates more than 500 senior living facilities in the US, Canada, and the United Kingdom. The initial challenge focused on improving the resident experience at the company’s long-term care sites; Revera committed to piloting three of the best ideas, but received five that were worthy of piloting. One idea: motion-activated LED lighting that illuminated a clear path from bed to bathroom at night. On each idea, Revera gathered survey data about both resident and staff satisfaction.

More details: [PowerPoint deck offering an overview of the challenge](#)

UNICEF

Initiative: Polio Training Curriculum and Materials

Launched: 2015

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Many of the last places on the planet with active polio virus are in conflict zones like Afghanistan, Pakistan, and some parts of Africa. To build more awareness of the Global Polio Eradication Initiative, UNICEF's Innovation Labs group worked on a redesign of the entire training curriculum and supporting materials for front-line healthcare workers, using the design thinking methodology. The new curriculum leveraged highly-engaging, visual, and easy-to-understand materials like flash cards and a comic book. "At last report, more than 40,000 copies of the Urdu version of the comic had been distributed in Pakistan, and many thousands also in Africa in both English and in French," according to the award submission. Polio cases in Pakistan have been on the decline, "and versions of the comic are now being developed for classroom use throughout Pakistan."

More details: [Comic book created for the Global Polio Eradication Initiative](#)

United States Postal Service
Initiative: Informed Delivery
Launched: 2017

For more than 20 years, the Postal Service has been capturing digital images of the front of every piece of mail that passes through its automated processing equipment. Informed Delivery gives residential customers the opportunity to see those images, giving them an "sneak preview" of mail that hasn't yet arrived at their house every day in an email. In most households, a single person checks the mailbox. "By allowing digital visibility into the mailbox for roommates, spouses, etc., people are able to see what's in the mail for them specifically..." according to the awards submission. Informed Delivery also enables advertisers to build interactive digital campaigns to augment a piece of print mail. The service had more than 11 million users as of July 2018, growing at about 200,000 users a week.

More details: [Consumer-facing website](#) / [Website for business mailers](#)

Universal Parks & Resorts
Initiative: Facial Recognition Technology & Photo Validation System Development
Launched: 2017

Universal Orlando Resort sells a special "express" pass that allows guests to skip the line at attractions. But it needs to ensure that only the guest who has purchased the pass is able to use it. So the park operator worked with NEC Corporation to develop a new photo-based validation system to match a guest's face with the photo on record for that express pass, optimized for speed and simplicity. The system can operate on batteries and using wireless networks, which makes it extremely flexible. According to Universal's surveys, 58 percent of park guests view the photo validation system positively or very positively, and only a small number opt out of using it.

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More details: [Photos, graphics, and details on the system](#)

USAA

Initiative: Hurricane Harvey Aerial Imagery Tool

Launched: 2017

Many insurance companies use aerial imagery to help expedite the claims settlement process, but USAA may be the first to share its data with the public. In the aftermath of Hurricane Harvey, a Category 4 storm that hit Texas in August 2017, USAA Labs worked with USAA's property & casualty innovation group to see if there was a way to present aerial imagery to members so they could see damage to their homes — even if they had evacuated to another city or state. The USAA Labs team created a minimum viable product in just 12 hours, and a second MVP 16 hours after the initial tool launched. “We had an increase of over 10,000 visits to USAALabs.com after the release of the application,” the award submission says. The tool was also used for both Hurricanes Irma and Maria in the fall of 2017.

More details: [Article on USAA's mapping tool](#) on MySanAntonio.com.

USAA

Initiative: Text Savings

Launched: 2017

USAA found that most of its members don't believe they are capable of saving money, or feel that saving requires too much effort with little reward. A pilot project focusing on customers with less than \$500 in their savings accounts automatically transferred small amounts (between \$1 and \$9) from the customer's checking account into savings, while sending customers light-hearted messages to create greater financial awareness. During the pilot, 63 percent of customers increased their savings by 10 percent, and 46 percent doubled their savings. The text savings prototype has now been handed off to the business for commercialization.

More details: [USAA article on “The Magic of Micro-Saving”](#)

Willis Towers Watson

Initiative: Improving Diversity and Engagement Through the Wild West Challenge

Launched: 2018

Headquartered in London, Willis Towers Watson is one of the largest insurance brokers in the world. In 2018, it developed a new approach to idea challenges specifically geared to increasing the participation of women earlier in their careers. The challenge encouraged the creation of diverse teams, and focused on three key themes: client service, improving efficiency, and solutions designed to improve sales or develop new markets. A Wild West theme to the challenge's communications, complete with “wanted” posters and colleagues in cowboy hats,

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made it feel less corporate. The challenge got many employees involved who had never participated in an innovation program before and more than doubled the percentages of women participants, women finalists, and the percentage of finalists in early-career roles.

More details: [Data, photos, and signage from the Wild West Challenge](#)

Best of the New

Citi Ventures

Initiative: D10X

Launched: 2017

Citi calls D10X an “internal growth model” focused on providing Citi employees with the opportunity to test new ideas that have the potential to be at least ten times better at addressing customer pain points. Employees with a new idea are coached through a validation process overseen by Citi Ventures and supported by Citi’s global innovation labs. The effort includes more than 300 “employee founders” actively working on almost 100 startup ideas. In 2017, the first two solutions that came through the program were launched: one a payment processing and reconciliation solution called CitiConnect for Blockchain, and the other an improved digital proxy voting process for shareholders.

More details: [Video overview of the proxy voting system](#) developed as part of D10X

Janssen Pharmaceutical Companies of Johnson & Johnson

Initiative: World Without Disease Accelerator

Launched: 2017

The World Without Disease Accelerator is an independently-run venture inside J&J with an ambitious vision: preventing, intercepting, or curing diseases early, rather than just managing them once they have been diagnosed and are further along. The team is already involved in a clinical trial of a drug, Simponi, to slow down the death of pancreatic cells, part of the progression of Type 1 diabetes. A partnership with government agencies in Finland focused on new products to improve the health of newborns, and distributed \$350,000 in grants to three winning companies.

USAA

Initiative: Conversational Artificial Intelligence

Launched: 2017

USAA worked with the Michigan-based AI startup Clinc to create a skill for Amazon Alexa that would answer some of the most common questions that USAA’s service representatives get when answering member phone calls, including checking account balances or asking questions

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about one's monthly budget. For security, there's an optional voice PIN as well as a tie between the Alexa mobile app and the customer's USAA account. USAA members "have commented on how conversational the experience is in comparison to other virtual assistants," USAA writes in its award submission. "Due to high member demand, we ended up increasing the pilot size."

More details: [Humorous YouTube demo video](#)

Wawanesa Insurance

Initiative: Voice Quoting for Brokers in Canada

Launched: 2018

One of the key mandates for the innovation group at Wawanesa, Canada's biggest mutual insurance company, is to help its independent brokers better compete with insurance carriers who sell direct. To develop a voice quoting system, Wawanesa initially worked with co-op students at the University of Waterloo and then with a startup partner, ProNavigator. The company also brought in a broker that was willing to test and deploy the system, Excalibur Insurance Group. The finished product uses an Amazon Alexa device, the Echo Spot, to walk customers through six underwriting questions related to either car or home insurance, and then display a quote on the screen of the Echo Spot. The voice quoting solution also can answer hundreds of questions that brokers might have related to Wawanesa's offerings.

More details: [Video demo of the original broker system](#)