

Joseph Smith - August 4, 2021

INTERVIEW - KATHLEEN KRESKY

Know your Why and Go All-In



level5strategy.com

As the head of Gore Mutual Insurance Company's Transformation Office, **Kathleen Kresky** is leading the largest and most significant transformation in **Gore Mutual's** history. In just a few short years, Gore Mutual plans to transform its business from a mid-size, regional carrier to a national scale, purpose driven, digitally-led insurer. Gore Mutual continues to invest heavily in its people and core capabilities, with plans to scale its business together with broker partners across Canada. During the first half of 2021, Gore Mutual announced its new operating model for Ontario personal lines automobile and Individually Rated Commercial Auto (IRCA) insurance. The carrier has also taken the first step in its strategic transformation with the launch of its national contact centre, underpinned by industry-leading technology.

Kathleen's extensive leadership experience in the insurance and financial services sector gives her the right background to drive business value and implement Gore Mutual's transformation strategy into action. Before joining Gore Mutual, Kathleen held a variety of roles leading complex, large-scale operations. She was in charge of client relationships and projects with major Canadian employers as clients in providing HR, benefits and pension services to employees.

The following interview has been edited for length and clarity.



Joe: *Cross-functional expertise is instrumental in change management. How has having a cross-functional background helped you in the delivery of Gore Mutual's change management project?*

Kathleen: A transformation of this scale has impacted every part of our business – from every process, customer experience and broker experience, to every product, document and system. There are a lot of moving parts, and the role of transformation is to bring all these pieces together across various stakeholders and strategic partners we work with. My cross-functional background has helped me develop the vocabulary to understand the implication of all these pieces. It's an incredible asset.

Leading transformation is a bit like being the conductor of an orchestra. Although I don't have to know how to play every instrument, I have to understand what those instruments are capable and not capable of doing. I also have to know how to bring the best out of the musicians and keep them playing together in sync.

Joe: *What do you consider the core principles of successful change management?*

Kathleen: In my opinion, change management has two key principles. The first is having a viable vision and plan with all the leaders in full alignment with the funding, talent and strategic partners. If companies don't start with that, they're doomed.

The second is the role of the leader in guiding people through this transformation journey. Leaders are typically engaged early on in the planning; they have ample time to absorb what this means for them and their team. As the change starts to take place, and more people are involved, the leaders are already ahead of everyone's understanding and acceptance of the changes.

As leaders, we need to invest time in clearly articulating the changes to our people so that they accept it as a real and tangible process. They need time to absorb this information and become comfortable with what this change means to each of them individually. We must also be available to answer everyone's questions, guide them through it and encourage them whenever possible. Employees should be given the opportunity to be active participants in the change. They shouldn't be treated as passive observers who feel that change is being subjected to them. People need to be able to see what's in it for them and have an experienced leader to coach them and walk beside them through this journey.

Joe: *What do you consider the core principles of successful change management?*

Kathleen: Our vision is to transform from a mid-size, regional carrier to a national scale, purpose driven, digitally-led insurer underpinned by industry-leading technology, talent and operating models. We plan to make this happen in a few short years.

Joe: *What do you think is inherent in Gore Mutual that made the leadership believe this vision was possible?*

Kathleen: I think it's our history that spans over 182 years. We have thrived and triumphed over adversity and have continually adapted through the many changes and challenges we have been faced with since we wrote our first insurance policies in 1839. We supported communities through

the First World War, the Great Depression and the Second World War. We've been through it all and we continue to support our communities. That spirit of ingenuity and resilience, along with our deep connections to our communities, are ingrained in our identity today. As a mutual insurer, we're governed by our members who are also our customers. For that reason, we choose to protect what matters most – people and community.

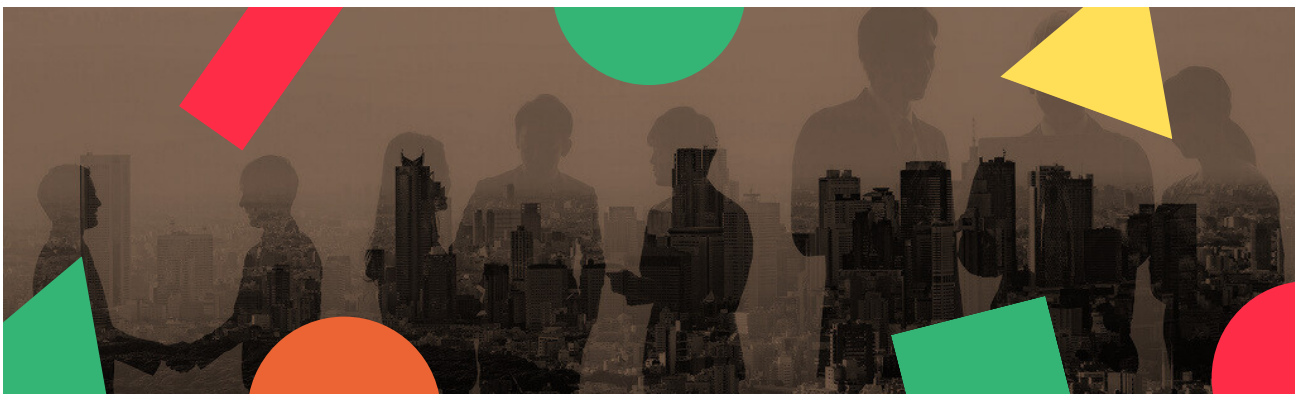
Joe: *You've been around for almost 200 years and the insurance industry has evolved so much during this time. In what ways are brokers' needs changing, and what is driving these changes?*

Kathleen: One of the main trends at present is the consolidation among brokers. It's likely to continue because we can expect the brokers with the scale and capital to invest in new technology solutions. This trend is also pressuring insurance carriers to innovate further. At Gore Mutual, we're committed to working with our broker partners. We recognize that, as their needs change, we need to be able to meet and exceed those needs.

Joe: *How are you transforming your technology to meet and exceed those needs?*

Kathleen: We're transforming technology by boosting the efficiency of transactions and taking the administrative burden out of the equation. We're focused on enabling real-time quotes and digital transactions. Gore Mutual is dedicated to going paperless and taking the friction out of insurance processes.

We're the first insurer in Canada to launch InsuranceSuite in Guidewire Cloud and implement full-service capabilities across our three core business operations – policy, billing and claims – at the same time. This will enable our brokers to provide their customers with faster and more efficient service.



This is the first of a two-part interview series. To read Part 2, click [here](#).

