International Insurance Society
'Leaders of Tomorrow' Thought Leadership

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Thoughtful insurance industry CEOs are always looking for innovative and effective ways to attract, develop and retain top talent. To do so, they must invest in broad-based executive development to ensure future leaders meet both customer needs and their investors' expectations. The impending onset of millennials into the fold of an otherwise Generation-X dominated executive-suite is a new wrinkle on an otherwise old conundrum. Here we explore different training programs with a new generation of insurance executive in mind.

THE PREMISE

Millennials don't just want a job....they want a career! They will accept just about any role, including intermediate roles, and spread their bandwidth extremely thin as long as there is a means to an end. They thrive on learning new job skills, looking for opportunities to educate themselves, and immersing themselves in all aspects of work life, the company or the industry they are in---all in an effort to become better-rounded and to engage in deeper levels of conversation. They have a thirst for knowledge. They read - a lot! They are engaged on a broad scale. Specialization does not interest them. Millennials, for the most part, are generalists and I propose that if this generational work trait can be embraced and harnessed, then they can make for great future leaders in the insurance industry.

I am a professional accountant who has spent the last 12 years travelling with a multinational property-casualty (P&C) insurance company, serving in a variety of roles and disciplines. I am a self-described 'old' Millennial[1] and thus possess many of the characteristics associated with the Gen-X[2] generation. I have made two lateral moves in my career: the first to allow me to move from finance into product/underwriting; the second to facilitate transitioning from a regional office to the field (to prove I could be successful "down in the trenches!"). I reflect on those moves, knowing unequivocally they were the best thing for me. They broadened my scope and exposed me to all aspects of the business. I was always on a steep learning curve, but soon found myself leveraging previously learned skills from my internal-audit days and the deep insurance process knowledge it had afforded me. Adding value to diverse discussions offered me an opportunity to differentiate me from my peers. I was playing 'the long game' with my career.

Benefitting from my experience of having worked meaningful periods[3] in over 30 different countries in my insurance career, as well as my background roles in internal audit, finance, portfolio management, underwriting, distribution and now as an executive leading strategy design and execution, I explore some innovative executive training and development programs in this piece as well as revisit some existing ones with a new generation of insurance executive in mind.

Within the *program details* of the next section, the first three proposals focus on enterprise-wide initiatives of various duration that target candidates at various states of their career progression: an Internal Audit revolving door; an Executive Rotation plan; and a fresh look at the old Ex-Patriate program. Secondly, I look at initiatives that target smaller groups or just individuals. Finally, I look to the latest generation (Gen-'Z') and what companies should focus on to attract talent to the insurance industry and to recruit the next most talented group of executive leaders.

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[1] Those born in the years 1977-1982. The original definition of the start of the Millennial generation was 'someone who became an "adult" at the turn of the millennium'. However the term "adult" is defined differently based on what continent/culture you were brought up in, but widely acknowledged as being between 18-23 years of age.
[2] For the purposes of this paper, "Gen-X" Is a catch-all term for all older generations and anyone born in 1976 or earlier.
[3] Defined in my case as 8-12 consecutive weeks.

PROGRAM DETAILS

1.   Internal Audit (IA): a medium term (2-3 year) program intended to recruit top talent into IA with their expected return to the business after a pre-determined period.

Over the years, Internal Audit (IA) has been seen as an avenue for the development of future leaders at a company. The concept of hiring bright, newly-qualified Chartered Accountants or CPAs (from the 'Big-4'-Accounting firms), and introducing them to a wide range of experiences early in their careers, sets a path for them to eventually take on more responsibility and larger leadership. Learning the 'internal plumbing' of a country operation and having exposure to various levels and different forms of management allows for rapid development and career acceleration, from which they could be recruited into different business and functions within a company.

There are few better training grounds for getting a broad view of a company's DNA and moving parts than its internal audit division.   The basic concept would be to utilize IA as a vehicle for training and developing up-and-coming executives. So a company hires internal resources and subject matter experts (SMEs e.g. a casualty underwriter, financial lines D&O claims adjuster, an agency distribution specialist or a reinsurance accountant) across a wide range of areas into the insurance business to place them in different disciplines in IA as full-time team members.

Either contractually arranged or not, that talent could be reintegrated back into the business after a pre-determined period (or longer should the applicant wish to continue for longer in IA). Rotation for these SMEs through different parts of a company would immediately impact and improve the IA process/discipline knowledge as well as their risk understanding in key areas of risk and/or focus. In doing so, it would help build a talent pipeline for future senior managers in different areas of an organization at a later point in time.

A possible program design could encompass:

❖ An initial recruitment drive by IA (and supported by top management) to solicit internal applicants from a wide variety of disciplines and backgrounds.

❖ A rotation into IA and back out to the business/functions for 2-3 years depending on applicant seniority and the level of responsibility taken at IA.

❖ Incorporating lecture series by SMEs (those in the program as well as from select others in key areas of risk/focus) as part of ongoing monthly/quarterly education sessions at IA.

❖ Personnel profiles and career path videos/webcasts for those who have used IA as a vehicle for success (both to engage program participants and facilitate further recruitment). News from the field and feature articles of work undertaken and success stories shared on a company's intranet or other internal communication vehicle(s).

❖ A company's business leaders should be encouraged to place their best people in the program. Furthermore, they would also be expected to hire and reintegrate program graduates into management positions (either directly into the finance function or into underwriting or generalist-type roles[4]), where they could have an opportunity to lead and continue their development.

❖ Full end-to-end country/operation audits, where everything from the sales process on the street to the statutory and management accounts are reviewed. This is undoubtedly to get an overall sense for an operation in its entirety and to assess its overall risk factors in a holistic way. Moreover, for program participants, this is generalist in nature and leads them to think, act and learn about the country/operation in a broad manner.

Exhibit 1: Benefits of 'IA Revolving Door'

Benefits to Internal Audit	Benefits to the Individual	Benefits to the Company
Brings diversification of skills, mindsets and new ways of assessing and analyzing the company's risk and control framework.	Exposure to top management as well as senior leaders across different businesses and functions and their inner workings in a condensed timeframe.	Promotes a culture of risk (understanding, improvement and mitigation) into the organization.
SMEs can review audit and engagement documentation (risk profile analysis, engagement scoping, testing sheets, area of focus questionnaires, etc.) to identify gaps in analysis, review methodologies and testing techniques used by IA.	Build unique skillsets: - risk control assessment/design - professional skepticism - forensic analysis - problem diagnostics - investigative inquiry - report writing - stakeholder management	Employee engagement (both for IA and other departments) from rotation of personnel through a formal program promoting career/skill development.
A formal and structured program (as recognized by the company) assists IA in hiring	Recognition of being in a company-approved and formally sponsored	Elevates the profile of IA within the organization (away from 'police' or

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[4] We discuss the Chief Operating Officer (more senior) and Chief of Staff (more junior) role in more detail later

top talent to their division. This benefit further increases with repeat iterations of the program.	program of training and development.	'watchdog') toward their being an integral part of the company's overall risk control framework.

2.   Executive Rotation: a short-term (12-18 month) program designed as an 'in-house MBA' to give middle management exposure to different areas/functions of a company as well as to develop skillsets via secondments, stretch goals and guesting on key audit/review/project commitments.

This would be applicable to those that are more advanced in their careers or have too much responsibility in their current role to commit to a medium-term program (such as that outlined in IA above).   Again, the concept is to develop more well-rounded executives with knowledge of the inner workings of a company; giving them the necessary tools to cross over from their day-to-day tactical middle management role to the strategic vision and execution requirements of senior management.

By gaining a deeper understanding for how each of the external-facing segments and internal functions fit together, the executive can appreciate how best to meet the needs of the customer whilst satisfying investor expectations, the internal drive for profitability, and growth.   The group would effectively form an internal consulting operation, working on hard-hitting projects that have real P+L impacts. (Note – this is imperative to ensure full engagement and support of top management in the program).

Rotation for these up-and-coming executives through different functions of a company recognizes and engages top performers.   More importantly, for the correctly chosen candidate, it provides an excellent form of non-monetary recognition[5], whilst simultaneously building a pipeline for future leaders of an organization.

❖ The key segments of the business for consideration in the rotation should be:

1. Underwriting (incorporating product knowledge and its distribution)
2. Claims (incorporating TPA management)
3. Finance (including audit, management & financial accounting, treasury, etc.)
4. Administration (including operations, systems and process flow/optimization)
5. Other (including capital management, compliance, reinsurance and risk management, etc.)

❖ The target candidate's profile and demographic in the company could include:
   -    Candidates from the middle management tier who show potential and ambition to break into the executive level of a company
   -    A consistently higher performance ranking, relative to their peers

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[5] Not 'compensation' as we recognize some individuals may reach their income threshold and that millennials cherish a healthy work-life balance. Recognition has broader appeal, is cost-effective and allows for flexibility for the company.

❖ A targeted application/invitation process from human resources using the above filters. Being 'invited' to apply (as opposed to an open application process) means that a company can focus on the correct profile from the outset and minimize disengagement from unsuccessful applicants[6].

❖ A rotation program could be designed by using different countries as centers of excellence (COE) for the different segments in the rotation, thereby achieving the desired generalization across different cultures, market environments and operating models. The program could incorporate an in-depth look at how that segment of the business is running effectively and what its critical success factors are.

[Option: Stretch-goal assignments could be given to program participants, post-COE visit, for them to review/address the same operation in their home country].

❖ Engaging different countries to cover the five segments suggested above would enhance the program by giving participants exposure to different cultural nuances and their ways of working. Also, host countries benefit from fresh ideation and process review/enhancement by high-caliber SME's with company knowledge and a high insurance-IQ.

❖ Program should incorporate pre-read, interim work and in-country visits of 6-8 weeks.

❖ Projects worked on should be end-to-end types to ensure sufficient areas of a company are involved and that soft skills are leveraged where possible. Groups should work on developing solutions to real issues affecting the business[7] whereby the design, execution, delivery and impact are all measured and reported to top management.

❖ Create an alumni structure for those who have been through the program and to act as mentors[8] to those going into the program as well as to facilitate internal networking.

Exhibit 1: Benefits of the 'Executive Rotation' program

Benefits to the Individual	Benefits to the Company
Recognition of being in a company-approved/sponsored program of development.	Employee engagement by being invited to a formal development program (even if not ultimately successful in the application). A program that is seen to be repeated will also

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[6] Reference *Pitfalls and Other Considerations* later in this article

[7] Examples such as a new product launch, outsourcing initiative, market entry/exit or target operating model rollout

[8] Covered later, the traditional mentorship programs of today need an overhaul for the new generation of executives

	create additional motivation for potential candidates over the long term i.e. people will want to be invited to apply to next year's program.
Movement across geographies allows exposures to different cultures and demographics as well as their work ethos. Further insight can be gained from how management can bring this all together to form effective and high performing teams.	Program graduates can expect to be better-rounded leaders with a deeper understanding of the key modules, segments and the interaction between business and support functions. This crucial co-dependency as well as how decision-making in either influences the other is a key lesson for any executive.
Exposure to executive management in different locations and environments, including management styles and different leadership philosophies.	A successful program design and execution will promote greater observation and listening skills as well as an analysis of complex situations across different cultures. This makes for more thoughtful leaders in the organization.
See best practices in action in real environments (the process of problem diagnostic, solution design, as well as its continuing management).	Excellent form of non-monetary recognition, which delivers the right message to the right candidate (motivated by career progression and/or an eagerness to learn).
Program works across all lines of business and segments.	Program facilitators, participants and alumni formation allows for internal networking (or mutual benefit to the individual and company), promotes engagement and builds a pipeline for future leaders in the organization.
Exposure to many facets of the business and its support functions; legal and compliance, reinsurance, capital management, operations and systems. The program will examine how the business, functions and management all interact to better understand its critical success factors. (Note - this further aids understanding of how to navigate the organization as you can 'speak their language').	Program exposes participants to a number of strategic and tactical action plans across the different segments and geography, which builds attributes that are paramount for any executive leader; - Financial literacy - Process optimization - People-skills/management - Strategic thinking - Problem-solving - Report-writing

3.   ExPat 2.0: a long-term (3-5 year) assignment used to truly test, develop and build executives' skill repertoire whilst pushing them outside of their comfort zone. By giving these executives full ownership of all decision-making for a particular country[9], you compel them to become better all-round leaders.

This article assumes companies are choosing the right people for all the right reasons with a) no favoritism or other personnel bias in the selection process, b) technical ability matched with interpersonal skills for adaptability and c) the company determining the right 'family fit' for a successful transition (and later repatriation[10]). It is further assumed that adequate cultural and working methodology training are conducted both pre and post assignment.

For a Millennial coming through the ranks, they were born into a global economy and many travel extensively (for business and leisure) already. However, in order to get the next generation of insurance leaders to benefit fully from an overseas assignment, a company has to spend time on analyzing that person's skills that need development, not necessarily leveraging the ones that got them noticed in the first place.

For someone aiming to become a country CEO, the ExPat 2.0 program should be designed with the following non-traditional skills focus in mind:

❖ Discernment
❖ Soft skills (communication, critical thinking, collaboration, conflict resolution)
❖ People leadership
❖ Broader financial understanding and accountability
❖ Process understanding and optimization

'Discernment' is the most critical skill to master for an ExPat to be successful in another country. It is also the least tangible. It is not a personal trait that can be learned from a textbook or be taught through a mentorship program. Trial and error can also have significant costs.

So if discernment is another way of saying 'good judgment', then there is no better basis for having an executive be a good all-rounder: someone who knows the impact of a decision, both quantitatively and qualitatively, across every facet of the business. To have someone who knows how the assignment country and all of its constituent parts fit together is to have someone that knows how the team performs optimally in any given set of challenges and circumstances. Linked to this concept and that of value creation overall, a critical goal of any overseas assignment must be to hire/develop local talent and groom them to continue the vision and mission when the assignee returns to their home country.

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[9] These assignments should be for a country location/operation (as opposed to regional/hub office)
[10] Covered in more detail in the next section

4.   <u>For Individuals</u>

Some other possible opportunities to build on a person's all-round skills and abilities, perhaps better suited to an individual rather than a group/program of participants include:

❖ Mentorship 2.0

Mentorship programs became popular with large multinational corporations after the turn of the century as the differences in the generations of X to Y became more apparent. At the beginning, mentees (Gen-Y) needed sage advice and stewardship and the mentors (Gen-X) wanted to embrace the new methods of thinking and putting their 'reality slant' on it. Over time however, mentorship programs became more about a company 'ticking the box' on employee engagement than actually looking to truly develop young talent.

Relative to a formal and structured program of rotation as described earlier, mentorship programs will always be more virtual and academic than hands-on and practical. However, they could and should be revamped for millennials and hit harder at what the mentee needs in order to develop and broaden their overall skillset. A good mentor will drive at what the mentee's relative development areas are, including those that are not so obvious on the surface. For example, there are many cases of a mentee who always delivers word-perfect business cases for investment in the business or a new product launch but has to stay up all night re-writing it in order to deliver the perfect end product. Or the person who can dissect any P+L and its portfolio trends but perhaps has to lean on an accountant/actuary friend or family-member to do the actual work for them!?!

Mentorship 2.0 should document weaknesses and opportunities with the mentees; both hard and soft skills. An individual development plan (stemming from an honest self-assessment and corroborated by bosses and peers) should be designed to address, fix and enhance those weaker skills. Similarly, a mentor should encourage his/her mentee to broaden their ability relative to the company. For example if they don't know what treaty reinsurance is and how the cash and accounting flow works, then a secondment or in-depth learning session should be arranged; the claims adjuster should be paired with the underwriter to understand each other's world a bit better; mentees should have to pass a detailed financial literacy test and the finance expert teaching them should be shown the numbers on a tough renewal and invited to the producer/clients negotiation table.

For the new and improved mentorship programs, a company needs to set aside investment dollars to facilitate the 'generalization' of their chosen mentees, allowing for development via travel and by having reciprocal arrangements across the mentor-mentee network. A company also needs to select and screen mentors more

thoughtfully. The concept of appointing knowledge sharing champions[11] is addressed in more detail later.

❖ The new chief operating officer/chief of staff role

In keeping with the message until now, the role of the chief operating officer (COO) and the chief of staff (CoS) should be more purposefully designed with talent generalization in mind. Whilst the role is inherently diverse and deals with a lot of operational complexity and change management, it lacks an external focus. Instead of being a 'catch-all' or 'one size fits all' role for anything that the CEO does not want to or cannot get to, the role of the new COO/CoS should be to have intimate knowledge of the inner workings of the company, both internal and external (e.g. regulators, advisory boards and clients and producers).

Much like the ExPat managing a new territory or branch, the role should be re-formatted as a clear bench role to the CEO and should encompass planned times of deputizing for them as well as acting in their role in 'real life' business situations both inside and outside of the office. There is an experience gulf to conquer between graduating from leading the claims, product/underwriting, finance, distribution departments to the role of CEO. Using the COO and CoS role more effectively in an insurance country operation can help bridge that gap effectively.

❖ The InPat, The RePat and "The Transferee"

I list these categories of individuals only to create a list of sub-segments of the executive-potential universe to which the 'generalization' strategy can be applied. The opportunity for development and to broaden skillsets is facilitated when executives are sent to the home office from a branch location (InPat) as well as when they are coming back from their international assignment (RePat).

Special attention should be paid to the individual who is willing to transfer (either in-country or out of country) in order to facilitate a move to another department or a candidate who is looking for a complete change in career path.

Speaking from my own experience, these persons are willing to do whatever it takes to be successful in their new role. Taking a lateral switch or moving to a new country is not easy, but it speaks to how heavily invested the transferee is in his or her own success. They are taking a long-term view of their career and it presents a low-risk opportunity for the company to develop and foster a winning mentality in their high-potential people, with massive upside potential for the leadership pipeline.

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[11] See next section; 'Will the Gen-Xer's be Unnerved about Possibly Making Themselves Redundant'?

5.   Generation 'Z'

Looking forward, to attract the newest generation of talented and diverse university and post-graduates to the insurance industry, the offering of a high-profile introduction to the many complex facets of the company will become an important recruiting tool.

❖ Recruitment offerings

The insurance industry could look to easily replicate and enhance the practice of the 'milk-round' at university campuses. Traditionally, this is where the biggest banks, law offices and accountancy firms offer applicants the opportunity to experience different areas of focus before suggesting a specialization in a given industry, specific practice or functional area/discipline.

For insurance, the same could be developed using a rotation between underwriting, claims and investments/finance or perhaps between life, P&C and reinsurance arms. The industry needs to compete with the other 'sexier' industries such as banking, consulting, wealth management and even the global accounting firms (who boast being able to produce a constant churn of generalist accountants).   To create healthy competition between the big international insurance firms would mean a positive uptick in attracting talent to the industry as a whole and for a 'win' for all involved.

A meaningful program would invest 3-4 years in development of cross-discipline and multi-function training for new recruits, maintaining their high-potential profile at a company throughout that period. Access to senior management, assignment to special projects and exposure to different geographies would enable this. It goes without saying that any university recruitment program must include a dedicated number of formal and structured training programs at the beginning of each module (underwriting, claims and finance).

PITFALLS AND OTHER CONSIDERATIONS

I have outlined a lot of the benefits available from running these types of internal executive training programs. However, described below are some of the issues that could be faced by an insurance company in launching any of the aforementioned programs. As with all business issues, they would need to be diagnosed, acknowledged early, and proactively managed throughout:

- Departures (during the program and/or after 'graduation')

This is a real cost to the company after the heavy investment in training and development. However, if the program is designed and executed effectively, with upfront and continuous input from the participants, they will be drawn to the career path being considered for them by the company, thus minimizing the risk of losing any of the best talent. It may be worth considering for the company to add/increase a long-term incentive to those graduating from any of the programs where significant investment has been made in training and development.

- Will the Gen-Xer's be Unnerved About Possibly 'Making Themselves Redundant'?

It is important to acknowledge the fact that Gen-Xers may be reluctant to pass on their knowledge to the new generation for the simple fact that it decreases their value to the organization. This observation is especially prevalent in times of market fluctuations, leading to organizational re-design and the dreaded reduction-in-force.

To counteract this, the company must communicate the virtues of knowledge sharing; to execute this effectively to a new generation exhibits value to the organization. Today, information flows so freely that it is not the 'knowledge' itself that makes the difference but more the varied skillsets and experience in how to use that knowledge that sets Gen-Xers apart from their millennial colleagues.

For all executive training programs that are designed, managed or run by Gen-Xers for the new generation coming though, the company must communicate how this knowledge sharing links to leadership and the overall company strategies. In practical terms, this means appointing "knowledge-share champions"[12] and building the concept in Gen-Xers targets and goals for the year.

- Program Cost (Training, Development and Travel expenses)

This paper's scope does not quantify program cost, nor the expected payback or ultimate return on investment. However, as with all discretionary expenses, these can be managed if properly calculated and budgeted early on in the process of program design. Speaking to a company's culture and stance on training and development, the differing levels of investment should be reviewed annually and budgeted/reserved for on an on-going basis.

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[12] Reference 'Mentorship 2.0'

- Key Performance Indicators (both for the company and the participants)

Considering the investment made on a company's part, it will be important to have a definitive measure of program success. It is hard to quantify levels of engagement and the value of enhanced soft skills to an otherwise already-polished manager.

However, what you can measure are retention levels among middle and senior management, both those graduating from one of the programs and those hoping to be selected into one. Similarly, you can easily view a program graduate's success in their performance levels when they reintegrate to the business from IA or come back from an overseas assignment. Perhaps an interesting metric to look at would be the reduction in expense paid by the company to outside consultants as a result of a) designing programs of internal consultancy work used to develop executives and b) creating a pipeline of 'generalist' management that can better execute the projects when they arise, and at a fraction of the cost?!?

A company will need to land on a set of measures of success that fulfil their needs and levels of investment. These should encompass both their and the talent's view and should be tweaked annually as programs evolve.

- Unsuccessful Applicants

Careful consideration must be given to those who are unsuccessful in applying to join the program. Typically, there will be three types of unsuccessful applicants; 1) the 'aspirational/I want to get noticed' applicant, 2) the 'surprise/I didn't know they were so ambitious' applicant and 3) the 'almost/not quite ready' applicant. Each needs to be handled with thoughtful consideration and communication to ensure they are not demotivated or become disenchanted with the entire process (of engagement).

- Opportunity Cost (both program participants and business/country/COE hosts)

The program must be cognizant of time spent ensuring its success versus the offsetting costs of distraction and/or diminished returns in that person's day-to-day duties. Success comes from understanding the program inputs and outputs from an early stage and managing to a common ground between daily responsibilities and a company-wide view of the long-term benefits of engaging in such a program.

- Additional Workload on Participants

A company must account for the potential for candidate fatigue from travel and extra-curricular project workload. I would suggest that the best solution for any short-term initiative is to have an intense program condensed over a short-time frame (similar to an Executive MBA). This will be best suited to both the participants and the company itself.

CONCLUSION

"CFO: What if we train our people and they leave?
--- CEO: what if we don't train them and they stay?"

It is acknowledged that each of these concepts and programs need to be further tailored to an individual company's needs. Factors such as supply and demand (of executives), a company's training/development budget, and how the program fits into their overall corporate culture are all important aspects to consider.

In some respects, it is hard to train people to be senior managers or executives at any company; there is no secret formula and no one is given a clear path to success. However, there is consistency in the observation that those who know the internal workings of a company are better positioned for success over the long term. Successful entrepreneurs and owner managers are a testament to this. In terms of talent (hiring/retaining/developing), large multinational corporations can and will discount a person's experience that only incrementally adds to their previous efforts. Thus I feel that specialization has become somewhat commoditized, and talent loss is easily replaced and/or does not measure up against someone else with diverse accomplishments and a more generalist background.

Generally speaking, insurance companies must continue to hire bright and well-rounded talent, with a willingness to learn all facets of our (complex) business and operations. Exposing them to different levels and types of management as well as to 'best & better' practices across our functions, geographies and lines of business allows a company to nurture this talent. Proper placement (back) into the business allows them to grow as future leaders in the organization. A company benefits from having both a solid well-rounded core at multiple layers of its management hierarchy as well as a clearly-identifiable leadership pipeline who understand how the business works and what it takes to run it effectively.

For millennials trying to break into the executive management tier of an insurance company, it will take a Gen-Xer group to truly appreciate the generational gaps and differences. Broad over narrow, generalization over specialization, the all-encompassing versus niche play. For those who want it badly enough, it'll be their life's work and they will move mountains to achieve it. If a company can capture and nurture that desire, they'll benefit in the long run by having a plethora of options from which to choose the insurance industry's next top executive!

ACKNOWLEDGEMENTS

True to this article and my belief of working on one's lesser practiced skills in order to become a better 'all-rounder', I focused on my greatest weakness; creative writing. In writing this piece I went out of my way to speak directly from my own experience and the ideologies that I have formed in my professional life across numerous countries, disciplines and interactions with many executives and different walks of life. There was no research conducted nor validation sought from university white papers or studies conducted by major consulting companies. Instead, I specifically chose a number of friends and colleagues whom I respect and trust to validate and advise on the content. Each had specific/unique experience in the programs I write about in this piece.

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Dónal Corcoran is the author of this white paper. The ideas and the thought leadership concepts expressed here are his own.