



KICKBOX® CASE STUDY

CSS: How a 120-Year-Old Insurance Company Pursues Digital Transformation and Customer-Focused Offerings

In this case study, you get insights into how CSS initiated an innovation program enabling company-wide employee engagement to curate customer-centric offerings.



70+
REDBOXES DISTRIBUTED
for innovators to validate their idea



11+
BLUEBOXES FUNDED
for innovators to incubate and iterate on their idea



3+
GOLDBOX IDEAS
implemented by innovators



100+
KICKBOX COMMUNITY
sharing their experience, knowledge and learnings



The Story of CSS

Sector:
Health Insurance

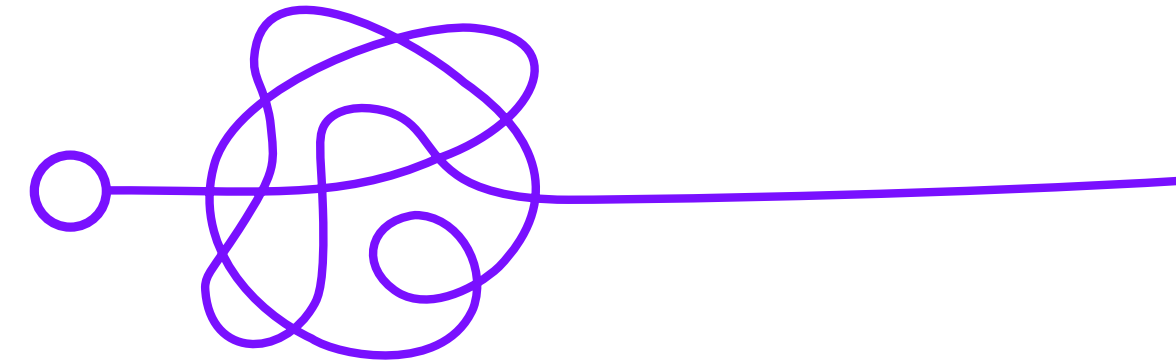
Employees:
2700+

Headquarters:
Lucerne,
Switzerland

Revenue:
CHF 6,51 BILLION

→ CSS is one of Switzerland’s leading health insurance companies, servicing over 1,7 million people across the country. With a workforce of over 2700 employees, as well as 98 agencies dispersed across the country, CSS prides itself on being close to the people and has become a key player in terms of driving innovation in the insurance industry.

Daniel Alzer, member of the investment team at CSS says “Basically, innovation is always important. If you don’t strive to become better and get further, it could happen that you become obsolete as a company. Through innovation, you can adjust your company’s position and look for new and lean processes to optimize both the internal procedures and the services for the insured.”



THE CHALLENGE

Rising Healthcare Costs

→ The Swiss health-insurance industry is one of the most expensive as well as heavily regulated, across the globe. Health-related costs are comparatively high and are increasing every year, ultimately leading to higher premiums for users. In fact, health insurance premiums rise (on average) by over six percent in 2024.

To curb this, like in most other industries, these changes are being met with rapid digital transformation to provide appropriate solutions. The aim is to make health insurance services more convenient and accessible for consumers, as well as to ensure greater sustainability of the system, by containing the rising healthcare costs.



“It is very important for us to be able to optimize our processes and services so that we can focus on the insured.”

DANIEL ALZER
Investment Manager at CSS

This, however, is by no means an easy task. Companies like CSS rely on strict regulations, sometimes making it challenging to adopt new offerings and push for more processes to optimize internal procedures and the services for the insured. “It’s not like updating Office on your PC,” Daniel explains. Creating a new digital offering is a long-term project, which can be hard to get through the pipeline when other projects with more immediate value take priority.



THE SOLUTION

A Bottom-Up Innovation Program to Ensure Customer-Focused Innovation

→ In 2019, CSS launched the KICKBOX program provided by rready. The program is an employee-driven approach empowering the workforce to mature ideas in a simple and gamified way based on the proven and applied Kickbox methodology. The program is accessible to everyone, regardless of their job title and location as well as requiring no prior expertise in innovation, making it an inclusive solution. Simultaneously, the implemented software provides a powerful overview to the management on innovation accounting ensuring that resources are invested efficiently and with the goal in mind.

At CSS, the KICKBOX program is introduced to all new company employees on their induction day. Further, the program is regularly promoted through articles distributed on the intranet, news and updates about projects, as well as virtual events.

During the beginning stage, (RedBox phase), employees receive a CHF 1'000 starting credit, 20% of their working hours, and access to a network of innovation experts as well as access to the KICKBOOK – a comprehensive step-by-step guide to direct the intrapreneurs through the process of validating their idea. This little, but structured, support helps the employees to de-risk their ideas based on collected data and feedback.



After a two-month period, the progress is presented to a committee composed of representatives from various company divisions. Should the concept successfully advance beyond the pilot phase (the BlueBox) to full market implementation (the GoldBox), team members are given the opportunity to use their entire working time to propel their ideas forward. At this point, the innovators must decide whether they prefer to pursue their concept as an internal project within CSS or establish their own start-up as a spin-off. An additional budget of up to CHF 100'000 is made available to support the potential market implementation phase.

While pushing new ideas through to key stakeholders and receiving a budget for it can be challenging, the KICKBOX program at CSS encourages direct interaction with the end-user (customer) right from the start.

By validating the idea in the real world, with real customers, you can determine actual customer interest, thereby making it much easier to convince other stakeholders such as sponsors of the intended value of the offering.

„KICKBOX helps to improve the innovation mindset, but also to give great ideas a chance to develop and be implemented“, says Fabienne Barmettler, Innovation Manager at CSS.



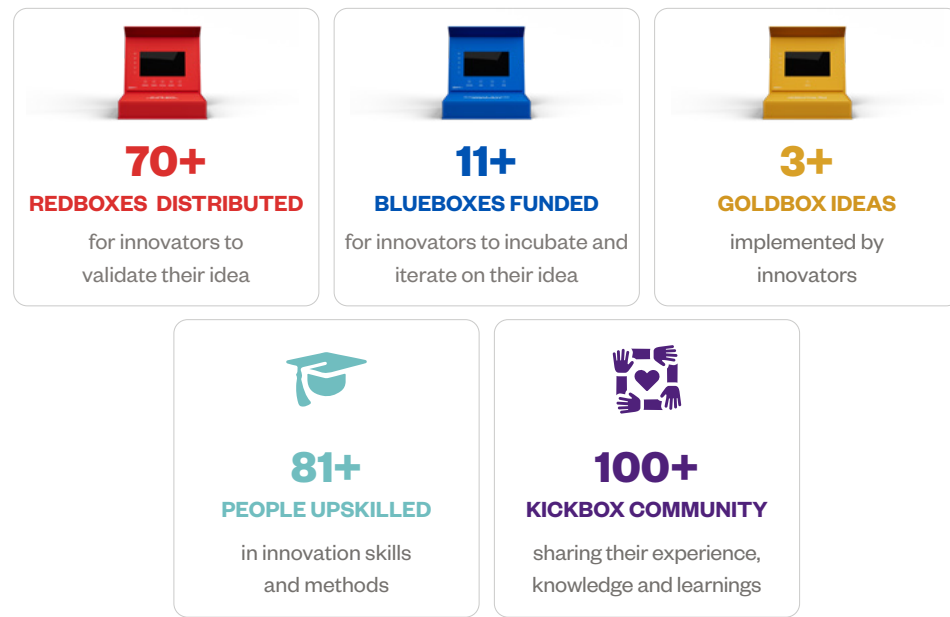
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Innovation Manager at CSS



THE RESULTS

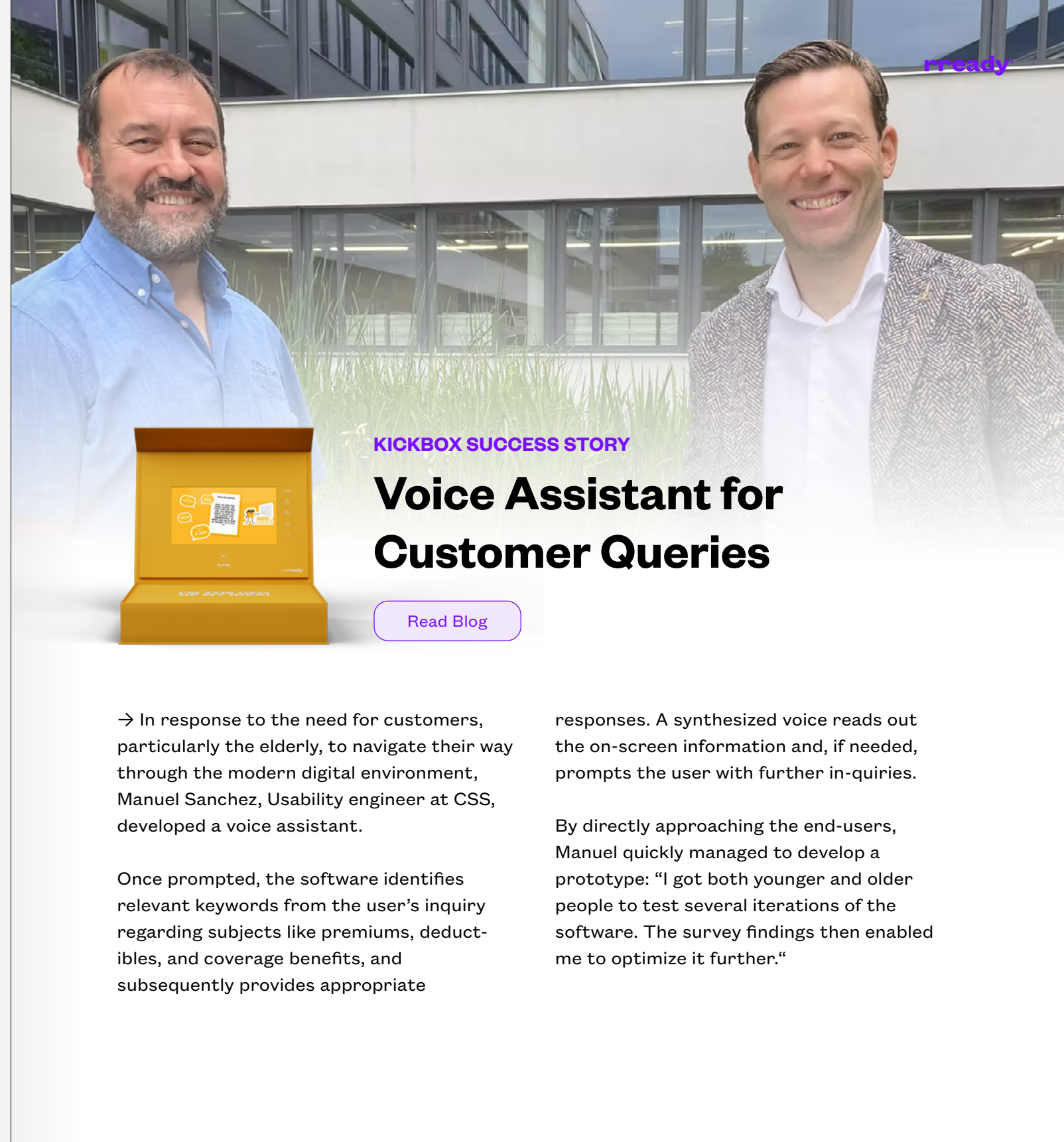
Achieving Significant Cost Cuttings Through Employee-Driven Ideas



→ Since 2019, CSS has seen over 70 ideas complete the RedBox phase. Of these, around 11 moved on to the BlueBox phase and 3 ideas have since reached the final implementation phase (GoldBox stage).

According to Daniel, “The KICKBOX program offers a great opportunity to create new approaches and business models. This, again, can help us develop a more sustainable healthcare system.”

The employees have also received the program well and are positive about its impact. An internal survey showed that those who have taken part in the KICKBOX program would do it again and would recommend it to others.



KICKBOX SUCCESS STORY

Voice Assistant for Customer Queries

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→ In response to the need for customers, particularly the elderly, to navigate their way through the modern digital environment, Manuel Sanchez, Usability engineer at CSS, developed a voice assistant.

Once prompted, the software identifies relevant keywords from the user’s inquiry regarding subjects like premiums, deductibles, and coverage benefits, and subsequently provides appropriate

responses. A synthesized voice reads out the on-screen information and, if needed, prompts the user with further in-quiries.

By directly approaching the end-users, Manuel quickly managed to develop a prototype: “I got both younger and older people to test several iterations of the software. The survey findings then enabled me to optimize it further.”

Curious to see how KICKBOX works?

Let’s explore how KICKBOX can be of value to your organization.

www.rready.com/kickbox



Mauro Kern
Innovation & Intrapreneurship Advisor

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