Here's my list of what I'm enjoying, or is inspiring me this week.

A quote that made me think

"The future is better dealt with using assumptions than forecasts."
Russel Ackoff

A business model that impresses me

Lemonade. No, not a roadside stand like in Charlie Brown comics, but insurance. Lemonade's founders are not from the insurance world, rather, they've built a platform for millennials to buy home and contents insurance and, after just 4 years, their business is valued at $2b. Why is their approach so radical? They promise zero paperwork and instant everything by replacing brokers and bureaucracy with apps, bots and machine learning. Time from claim approval to payout is 3 seconds and 87% of their customers are first-time insurance buyers. In an industry not known for its transparency, they communicate exactly where each dollar of your premium goes, including returning unclaimed premiums to charities chosen by their customers, once Lemonade reaches its profit cap of 25%. *Question: "What would your services look like if they weren't designed by 'experts'?"*

A distinction that I found useful

In the North Pacific Ocean, there were two approaches to boatbuilding. The *Aleuts* (and their kayak-building relatives) lived on barren, treeless islands and built their vessels by piecing together skeletal frameworks from fragments of beach-combed wood. The *Tlingit* (and their dugout canoe-building relatives) built their vessels by selecting entire trees out of the rainforest and removing wood until there was nothing left but a canoe.

The Aleut and the Tlingit achieved similar results—maximum boat/minimum material—by opposite means. The flood of 'always on' digital information unleashed by the internet has produced a similar cultural split. We used to be kayak builders, collecting all available fragments of information to assemble the framework that kept us afloat. Now, we have to learn to become dugout-canoe builders, discarding unnecessary information to reveal the shape of knowledge hidden within. *Question: "What unnecessary information do you have to strip away to gain the most valuable insights?"*

An idea that I've been pondering this week

A hierarchy of problems. I've come to believe that organisations have a natural hierarchy of four concerns: (1) Purpose ("Why do we exist?"), (2) Power ("Do we have sufficient energy, agency and influence?"), (3) Processes ("What structures and and systems do we need?") and (4) Resources ("Do we have the right people, money, information, facilities?"). What I find amongst my clients is that, often, when they are stuck on an issue, the real issue is one level above the one they're discussing.

So, if people are complaining about lack of resources, the problem in many cases is inefficient processes, the level one above it. If they are talking about process deficiencies, probably there is a lack of energy, or a power conflict. If a power conflict is the apparent problem, the real problem in many cases is a lack of commitment to mission. So the 'presenting problems' are often most rapidly addressed not at the level they are described at, but by dealing with the next "higher" level. A quick way to remember them is using four "P's": purpose, power, process and people (only one of the resources). *Question: "What are the 'expressed problems' in your organisation that are helped by raising the thinking to the level above?"*

And, please send me your feedback by email to *ah@workwell.com.au*
Which bullet above is your favourite? What do you want more or less of?
Other suggestions? Let me know!

Have a wonderful weekend.