



Talking about her time at Zurich, she firstly pointed out that Zurich is the largest commercial insurance company in the UK, but when Tulsi joined the company it was made up of disparate businesses run totally separately. Each business had profitability challenges and, after years and years of cost reduction, people were demoralised.

Tulsi's mandate was to bring all the businesses together under one cohesive team and, whilst admitting that this was an obvious thing to do, it was met with a high level of internal scepticism. She and her team boiled their strategy down to a single sheet of paper with four comments on "why". As Tulsi said, the "why" has to be the starting point of any transformation – "why" are we doing this and "what's going to be better" as a result. Once you get the "why", everything else follows and it becomes easier to bring people on side.

### **Execution and momentum**

She describes being on a continual journey of change. Three years down the road, Zurich UK has exited non-core lines, the business is simpler and more focused on the customer, is in the middle of a digital transformation and has returned to profitability. The results of a cross-sector customer satisfaction survey in January 2019 revealed that Zurich was the most improved company across all sectors, having moved from 188<sup>th</sup> to 12<sup>th</sup>. Obviously, Tulsi and her team are very pleased and proud of these results.

Tulsi realises that communication was absolutely key and if you get it wrong it's like stepping into a crater. Social media is an absolute gift that Zurich has used relentlessly, together with numerous roadshows, smaller group consultations and one-to-one meetings. It is hard work, painfully slow at times but it's important to stick at it. Tulsi is a great believer in using all possible channels of communication, citing that "no one thing makes a difference, doing everything consistently makes a heck of a difference".

It's all very well having a purpose and a vision, but you still have to get the people in the business out of the starting blocks. You need to generate momentum and the only way of doing it is to celebrate every success, reiterate every single business win, and shout about every demonstration of progress. Forming a narrative of change creates a positive virtuous circle and a winning mindset.

## **Leadership**

Every leader has a particular style; some will be drivers and executors, others will be enablers, and some protectors. The use of symbols can be incredibly powerful – they represent really visible statements. A striking example of this was after the recent terrorist event in New Zealand, the Prime Minister demonstrated real flexibility in styles in a televised broadcast – in just one interview we saw empathy and the drive to do something about gun ownership. She used a symbol to great effect, her symbol was in the form of a headscarf when she attended the funerals. Afterwards it was said to have given the people a great deal of reassurance. It was a rare example of strong leadership in the modern day.

Tulsi finished by observing that just when you think you've done enough you have got to begin again - the measure of a successful leader is to be relentlessly unsatisfied!

**Q We have been through a major transformation ourselves; we got off to a sprint start but now realise that people are exhausted. How do you deal with that?**

*A You have to create confidence and big-up all the victories to create energy. Your people need to have the space to breathe and creating this requires significant effort from all the leadership team.*

**Q Can you give us a little more clarity on the "why"? Specifically how you had managed to communicate it to the whole Zurich business.**

*A Every member of the leadership team was responsible for going out on a roadshow and spending a whole day in every location. Listening to what the problems were, explaining why they were doing what they were doing, and, equally importantly, the consequences of not taking the transformation action.*

**Q How have you gone about developing your team?**

**A** *There was a lot of change before settling on the preferred management team and allowing time for this team to coalesce and become familiar with each other and for trust to build.*

*There was a perception that the team was strong, which made the “why” that much easier to communicate; organisations, just like people, take time for the trust to be built and familiarity is a significant aspect of this. The greater the level of familiarity the greater the level of trust from the workforce*

**Q Would you have done anything differently?**

**A** *I underestimated how much change the workforce had already endured and they saw what I was trying to do as just another device for change. With this in mind I would have gone harder and faster with the changes.*

**Q What did you do to make the senior leadership become a team?**

**A** *The senior leadership saw the benefit of what I was doing and complied even to their own personal cost. Collectively, they invested time in working together both at work and socially. The team was extremely diverse in terms of nationalities and gender so no single culture was pre-eminent.*

**Q What do you want from a perfect HR Director?**

**A** *Somebody who has an opinion and is constantly thinking about how to make a great place to work. I need my HR Director to be my trusted counsellor and a guardian of the culture of our business.*