

Back to Instec Insights (instec-insights/)

Five Lessons from The Great Human Race

Kevin Mason, EVP Solutions | May 17, 2016



In February 2016 the National Geographic channel launched The Great Human Race. The show stars experimental archeologist Bill Schindler and survival instructor Cat Bigney as they track the evolution of humanity by exploring how early humans survived their environments. It's part history and part survival, and full of rich lessons that are very applicable to business. Here, we offer five lessons from the show, and our perspective on how they apply to the changes underway in the insurance industry.

1. Leverage the resources your environment offers

Bill and Cat move to a different location in each episode, from Siberia to the mountains of Ethiopia to the Arabian Desert. Each place is very different, but what is consistent is that they always adapt to the environment, using whatever resources they can find to their advantage. The bones of a carcass become an axe, reeds bundled together form a boat, and chipped rocks create spearheads. Nothing is wasted.

Resources in the insurance industry abound. Some of the most valuable of these are right inside your own company – customer data that you can mine to reveal patterns and insights that will help shape your business. Outside your company, consider the technologies and services that can accelerate your response to new opportunities and threats. The insurance industry is full of resources. Waste nothing.

2. If your environment is short on resources, find another environment

In one episode, Bill and Cat find themselves in a resource- and opportunity-poor environment. Rather than stay put and try to eke out a living, they decide to move on by making a boat out of reeds and floating to a nearby island. Though risky, the rewards pay off as they find that the new island has more resources and opportunities – and they thrive.

Insurers need to move to new environments, too. As competition intensifies, and access to new customers becomes more difficult, a new market, new line, new product, or new business model can provide an alternative growth path.

3. Build new things from existing ones

Bill and Cat are simply amazing when it comes to creating new things from a few basic building blocks. Fixing porcupine quills to the end of a shaft, they have a harpoon for spear fishing. Miniaturizing the flint and shaft, they have a knife. Using animal bones with a wood shaft and glue from pine, they have a composite bow. By combining these elements in different ways and sizes, the possibilities are endless.

This is one of the key premises behind a program strategy. Like two Lego blocks that can be connected in 24 different ways, insurers can combine rates, rules and forms to create new and unique programs. This is the essence of “combinatorial innovation” – reusing what you have and combining it in different ways.

4. To survive, work as a team

Bill and Cat are an effective team. They have to be. If they weren't, they could be in serious trouble. What does it mean to be an effective team? They share responsibilities and divide the work. Each does what they are good at and shows appreciation for the contributions of the other. They've formed a bond that makes them more effective than larger groups with poor teamwork.

Insurers, too, are most successful when they take advantage of teamwork. This may play out internally, with teams comprised of diverse skills and expertise, or externally through relationships with channel partners or vendors, or the outsourcing of non-core functions. If we don't cooperate, we don't survive; it's that simple.

5. Continually scan the horizon for competitors and opportunities

In one show, Bill and Cat come across a pack of wolves feasting on a dead yak. The wolves are a threat to them, as competitors, but also present an opportunity. As they finish eating the meat, the wolves depart leaving the head and bones intact. This provides Bill and Cat with a meal of yak brains and bone marrow, both of which are rich in protein and fat, and instrumental to their survival.

Insurers must be on the lookout for competitors and opportunities, too. In [“Software is Eating the World” \(software-is-eating-the-world\)](#) we talk about how new sources of capital and new applications of technology are creating new competition and opportunities in the insurance industry. By continually scanning the horizon, you'll learn how to recognize and adapt to these changes for your own advantage.

The takeaway

It's simple. If you stop moving, changing, and evolving, you will perish. You need to be adaptable to survive in a changing environment. This is what Darwin discovered and why we call it the Darwinian Economy. Those who are strategic and resourceful can move from environment to environment – and thrive. Those who don't wind up being fodder for the ones that do. Which do you want to be?



Kevin Mason has worked in many aspects of software development since 1981, including roles as product strategist, software development methodologist, project manager, and technology architect for companies such as Cincinnati Bell Information Systems, SHL Systemhouse (now part of EDS), AGENCY.COM, and GENECA. He joined Instec in 2008 and is responsible for development associated with all products. He holds a BA in Political Science, from the University of Iowa and an AS in Computer Science.



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