

# Turning “What If?” Into What Is

Innovation is driving a major shift in the way companies conduct business. This shift is marked by unprecedented access to data, advancements in technology, and dynamic changes in customer demographics and expectations. “Innovate or die” has become a mantra (and a reality) for most businesses. But what does it all mean?

## Improving Lives

For NFP, innovation is about ideation that connects problems with solutions, positively impacts people, and helps clients be even more well covered. Our approach is collaborative, inclusive, and purpose driven. While many people equate innovation solely to technology, true innovation is about creating value – by solving problems, enhancing convenience, reducing cost – in our everyday lives.

## Bigger Than Us

Delivering this value requires a disciplined approach that:

- Reimagines the way we conduct business and interact with each other, our partners, and our clients so we can be more successful together
- Engages with employers to better understand their challenges and pain points
- Reinforces our intrapreneurial culture by continuously improving structures for inclusively supporting our employees and their efforts
- Scouts and vets new ideas and solutions in insurtech, fintech, HRtech, and healthtech to keep ahead of market trends and provide thought leadership to our industry

## The Power of Our People

People are the heart of our efforts. Our ability to innovate depends on people – employees, clients, strategic partners – engaging and driving change. We initiate and advance conversations to identify the biggest challenges, create connections to facilitate collaborative ideation, and partner with pioneers to chart a path to develop and continuously refine solutions.

NFP and Innovation – Turning “what if?” into what is.

**For more information on Innovation, visit [NFP.com](https://www.nfp.com).**

