Silver Winners | Category: Organisational Development

BrightRock Life | Abundance at Work

"We're going to need a bigger table!"

How a small South African life insurance start-up learned to love change, and turn storytelling into a strategy for growth

The story of BrightRock begins around a table, one bright day in 2011. Not a boardroom table or a table in a fancy restaurant, but a dining room table in a sub-urban house in Johannesburg.

Here, for six friends and colleagues, now founders in a financial services startup, the convivial conversation soon turned to one of the key truths about life. It changes.

It changes when we graduate from university. It changes when we start a career. It changes when we get married. It changes when we buy a home. It changes when we have children. At each stage of change, our needs and priorities change too. Shouldn't life insurance change along with it?

That spark blazed the trail for BrightRock, South Africa's needs-matched life insurance company. The pitch? Life insurance that grows, shifts, and adapts to meet your individual needs, on the premise that change isn't something to be feared or resisted.

Loving Change, and Changing Life

56,600

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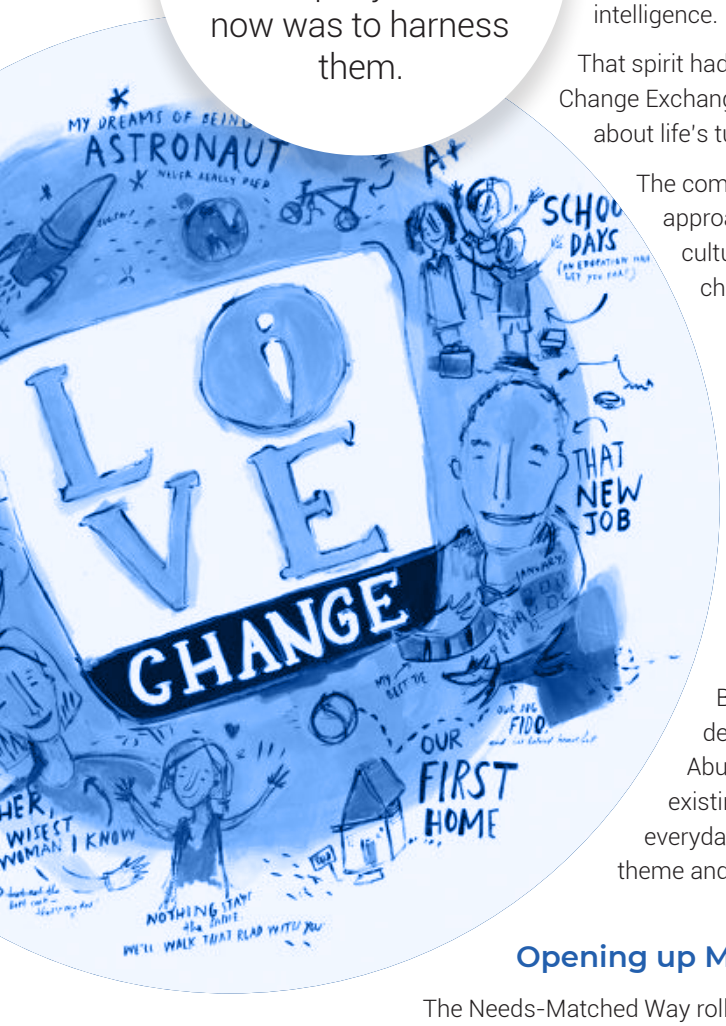
But as the idea caught on, the young startup discovered another of life's inevitable truths. The more you grow, the faster you grow, the more your own needs change.

By 2018, that table, with its six place settings, had long been outgrown. BrightRock, a challenger brand that punches far above its weight in a fiercely competitive industry, has become a company with 450 employees and a network of over 5,500 financial advisers.

BrightRock had matured. Its leadership was wary of losing the essence of what made it special. How could BrightRock scale its culture without diluting it?

How could it retain the entrepreneurial spark, agility, and shared sense of purpose that had defined its early days, especially in a highly regulated industry?

To answer this, BrightRock made an unusual move. It turned to storytelling.



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Finding the Stories in Moments of Change

Culture, for BrightRock, has never been a set of values pinned to a wall. It's been a lived experience, the life-story of a team that believes in doing things differently, in helping people navigate life's changes with empathy and intelligence.

That spirit had already informed BrightRock's consumer-facing platform, the Change Exchange, a storytelling hub with thousands of first-person narratives about life's turning points, or 'change moments', as BrightRock calls them.

The company's leadership saw an opportunity to turn the same approach in-ward, embedding storytelling as a means of co-creating culture, aligning purpose, and supporting employees through change.

Leading the Needs-Matched Way

The turning point for BrightRock came in 2020, when students from Pepperdine University's Graziadio Business School conducted a cultural audit of the company in collaboration with the Gordon Institute of Business Science.

Their key recommendation was simple: lean into your existing storytelling in-stincts. Stories were already flowing inside the company. The task now was to harness them.

BrightRock responded by launching an ongoing learning and development initiative developed in collaboration with consultancy Abundance at Work. Along with storytelling, it harnessed an existing set of principles that translated BrightRock's values into everyday behaviour, known as the Needs-matched Way, as its central theme and framework.

Opening up More Places at the Table

The Needs-Matched Way rolled out through BrightRock's internal learning platform, the BrightRock YOUniversity.

It offered an eclectic mix of formats: interactive workbooks, vision boards, a digital mobisite for journaling, storytelling sessions, in-person 'pizza dialogues', and playful competitions that rewarded participation.

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Each piece was designed to help employees find personal meaning in their work, drawing direct lines between their own sense of purpose and the company's broader mission. Rather than being imposed from the top down, culture was built from the inside out.

This metaphor of growth and expansion became central to the journey. The dining room table, once a literal image of the founders' early collaboration, became a symbol of an inclusive culture, offering more and more people a seat and a voice.

Employees were invited not just to adopt the Needs-Matched Way, but to shape it. They recorded stories of how they applied the principles in practice. They reflected, debated, and offered feedback that shaped future iterations of the programme.

Employees described the framework as a cultural manifesto, reminding them "why we are here, why we do what we do, and why we are at BrightRock."

How to Grow Up without Growing Old

BrightRock's Needs-Matched Way was not culture for culture's sake. It was strategic, integrated, and measurable. A company that had once relied on instinct and improvisation was now scaling its values with intent.

8.89

Customer service ratings climbed from 7.3 out of 10 to 8.89.

Even the language was carefully considered. Not rules, but 'principles'; not training, but 'journeys'; not a programme to be completed, but a map that evolved along with the journey.

Each team activation, each puzzle-piece ceremony, and each storytelling session became part of the greater narrative of a business that was growing up with-out growing old.

Over time, the results spoke for themselves. In an industry shaken by the COVID-19 pandemic and its economic aftershocks, BrightRock grew beyond expectations.

Lapse rates were consistently lower than expected. Premiums were higher than the market average. Customer service ratings climbed from 7.3 out of 10 to 8.89.

Operational metrics also improved, with service escalations dropping by 55% and turnaround times improving by 20%.

BrightRock's once-fragmented internal culture began to harmonise. Employees reported higher levels of purpose alignment, inclusion, and engagement.

In a 2024 staff survey, over 94% of employees responded, with the strongest scores in areas directly linked to the initiative: understanding how their work contributed to the company's mission; believing in the culture's inclusivity; and seeing the Needs-Matched Way as more than just an idea. It had become a way of life.

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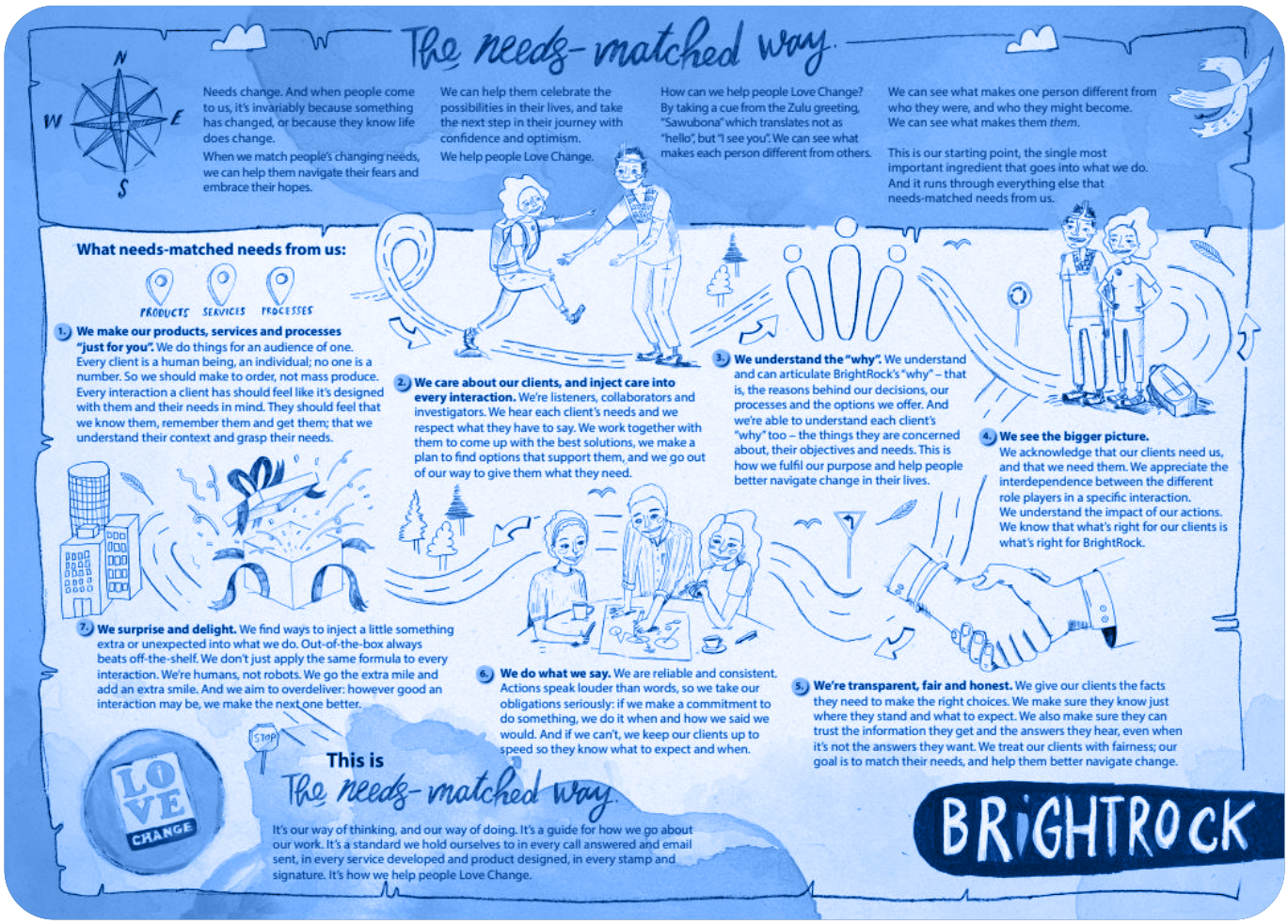
One Team, with One Voice

What makes BrightRock's case compelling is that it didn't treat culture as a side project. It was woven into the operating model. The Brand, People, and Learning (BPL) team, a fusion of human capital, marketing, and learning and development, worked as a single unit.

This structure ensured that internal messaging, development tools, and leadership activation were cohesive and aligned. Leaders weren't bystanders in the process.

They were champions, particularly CEO Suzanne Stevens, who steered the initiative with strategic clarity. Culture was not left to chance. It was stewarded.



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Perhaps most tellingly, when BrightRock's majority stakeholder announced it would increase its stake in BrightRock to 100% in 2023, it cited BrightRock's distinct market positioning and cultural strength as key decision factors.

Scaling with Soul

BrightRock's journey is a powerful case study in what it means to scale with soul. It offers a counterpoint to the idea that culture is something that gets watered down as companies grow.

In BrightRock's case, growth became a catalyst for cultural renewal. Storytelling wasn't ornamental; it was foundational. Far from merely teaching or prescribing values, BrightRock invited people to find their own meaning in them.

The lesson is clear. Culture can be agile and structured. It can embrace complexity without losing clarity. It can be built not through mandates, but through moments. Moments of shared learning, reflection, connection, and purpose.

As BrightRock has learned, those moments add up. They create an organisational muscle memory that endures long after the launch of any programme or campaign.

"Oh, the places you'll go!"

In BrightRock's ever-evolving story, there will always be a place at the table for the wisdom of Dr. Seuss.

"Oh, the places you'll go!", a favourite poem of CEO Suzanne Stevens, has become a lighthearted, unofficial statement of mission, setting the pace for a journey that may have its ups and downs, but will also have its moments of brightness and fun.

At a time when trust, purpose, and adaptability are more valuable than ever, BrightRock's Needs-Matched Way shows how a company can evolve without losing its essence. It shows how story and strategy, when woven together, can become a way of being as much as a way of working.

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