



CASE STUDY

digit

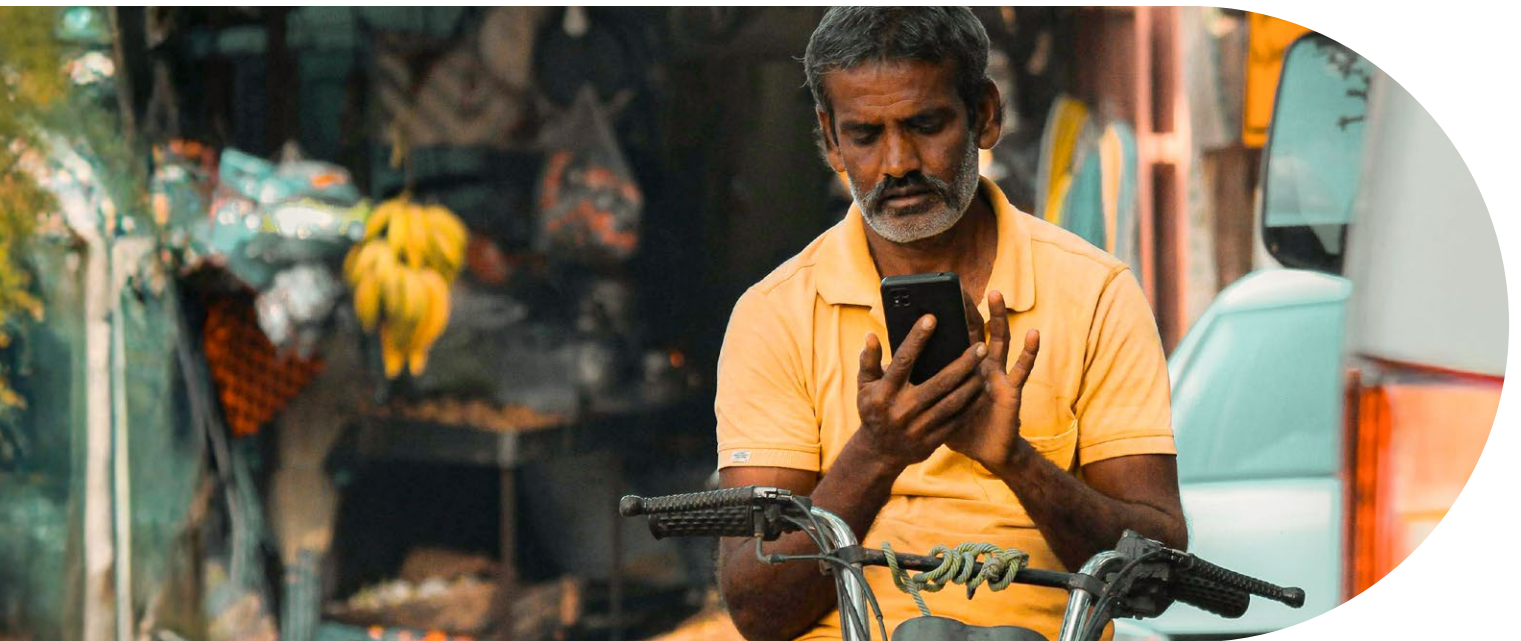
Digit: Leadership to Growth Journey

A Companions for Leadership & Digit Insurance Initiative



About Digit Insurance

Go Digit General Insurance Limited was founded in 2017 with one clear mission: Make Insurance Simple. Driven by a deep conviction that insurance should be accessible, transparent, and easy to understand for every Indian, Digit Insurance set out to use technology as a bridge — carrying vital coverage beyond the major metropolitan hubs and into the heart of India: its tier-2 and tier-3 cities, and even its most remote villages.



This was a bold bet in a market where non-life insurance penetration was low and millions were underserved — put off by complex jargon, cumbersome processes, and deep-seated mistrust of the system. Digit's answer was not just a better product, but an entirely different relationship between insurer and insured: simpler products, clearer communication, faster claims, and a more human experience of insurance.

That founding spirit — Make Insurance Simple — is coming to life in the purpose to make insurance accessible, transparent, and trustworthy, and remains the north star against which every decision, every team, and every leader at Digit is ultimately measured.

Since its foundation in 2017, Digit has grown to serve over 80 million customers and, in just eight years, has emerged as India's leading digital full-stack insurer — a testament to what happens when a bold mission meets relentless execution.

The Challenge

The Development Journey Context

Digit's rapid and successful growth was a remarkable achievement — but it came at a cost. Moving fast, chasing goals, and solving problems on all fronts had left little room for reflection. Management noticed that somewhere along the way, employees and teams had stopped asking “why” and started simply reacting. The risk was real: a company built on the promise of making insurance simple could find that spirit quietly diluted by the pressures of scale. It was recognised that sustaining Digit's mission required more than operational excellence — it required leaders who are deeply connected to purpose, intentional in their actions, and aligned in how they lead.

In light of this, Digit reached out to CFL to create a leadership development journey that offered something rare — a genuine chance to pause, take stock, and ask some uncomfortable but important questions about how they were leading, and why it mattered. The aim was not just to improve performance, but to re-anchor leadership in Digit's core values of simplicity, accessibility, and trust.

The key message was to build not just a stronger company, but a stronger “us”: Self-leadership isn't about being in control all the time. It's about being aware, honest, and open to change. Even if that means admitting ‘we've been winging it’ for a while.

Common Pain Points

Digit has experienced exponential growth over the past seven years. The primary challenge is scaling effectively to meet the demands of the next growth phase. Exceptional leadership will be a critical enabler of this continued growth, alongside stronger cross-functional collaboration, which remains paramount to Digit's ongoing success.

Why now

Many leaders were experiencing a deep sense of fatigue. Seven years of extraordinary growth had taken its toll. Rather than seeing this as a liability, Digit chose to see it as a signal: the leaders who had built this company to 80 million customers now needed to be supported, not just stretched. To meet the demands of the next growth phase, they needed space to recharge, to reconnect with themselves and their peers, and to fundamentally reframe how they lead going forward — with intention, not just momentum.

Opportunity at Digit

When leaders at Digit lead from a foundation of purpose, values, and vision — reconnected to the mission of making insurance simple — they become far more than operational managers. They become culture carriers. This programme created the opportunity to build the kind of leadership that doesn't just chase the next growth target, but actively shapes how Digit shows up for its 80 million customers and the communities it serves, namely offering simpler products, clearer communication, faster claims, and a more human experience of insurance. Resilient, high-performing teams led with self-awareness and clarity are Digit's most powerful engine for what comes next.



Programme Design & Delivery

The leadership journey commenced with the executive team before being cascaded to the next 80 senior leaders. All leaders participated in a residential Self-Managing Leadership^{®1} (SML) programme, which has been complemented with CFL's Wisdom in Teams[™] in the next stage for the 80 senior leaders.



Module 1 Self-Managing Leadership[®] (SML)

Leading others requires first to lead yourself, a three-day residential programme.



Module 2 CFL's Wisdom in Teams[™] (WIT)

Practical tools to build and lead teams to sustainably perform & transform over time. This customised version to meet Digit's specific needs, comprised three virtual sessions of three hours each, delivered three months after Module 1.

Learning philosophy

The Leadership for Growth journey combines reflective inquiry, experiential exercises, peer coaching, and wisdom-based leadership principles to transform insight into behavioural change at work.

Co-creation

There has been an exceptionally strong commitment from the founders and the executive team to drive this initiative. It is rare to see senior leadership take such direct responsibility for the leadership development of their organisation. A close and sustained collaboration between Digit and CFL was maintained throughout the entire journey.

1. Copyright Oxford Leadership

Outcomes and Voices from the Partnership

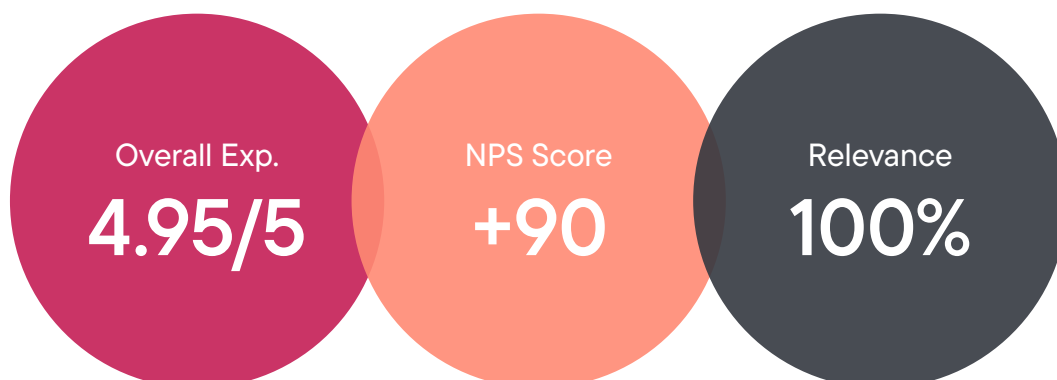
Outcomes

Evaluation Scores at a Glance

The table below summarises key evaluation metrics across all four cohorts of the Self-Managing Leadership® Programme delivered to Digit's senior leaders in January 2026. NPS (Net Promoter Score) is derived from the question "How likely are you to recommend this programme to your colleagues and others?" using a 5-point scale, where "Very likely" = Promoter and "Undecided" or below = Detractor.

Cohort	Date	Participants	Overall Exp.	NPS Score	Relevance (Highly/Extremely)
Cohort 1	6 Jan 2026	17	4.94 / 5	+82	100%
Cohort 2	9 Jan 2026	22	5.00 / 5	+100	100%
Cohort 3	13 Jan 2026	20	4.95 / 5	+95	100%
Cohort 4	16 Jan 2026	21	4.90 / 5	+81	100%
Combined	Jan 2026	80	4.95 / 5	+90	100%

Across all cohorts, zero detractors were recorded. 100% of participants rated the programme either Highly or Extremely relevant to their role as a leader. The combined NPS of +90 is exceptional by any benchmark — world-class NPS in corporate learning contexts typically sits above +50.



Business Impact

To understand the longer-term impact of the programme, participants were invited to reflect on the changes they had observed in themselves and their teams six months after completing the first module. Rather than focusing on satisfaction or immediate learning, the review explored the extent to which new leadership behaviours had been sustained and translated into day-to-day practice.

Participants reflected on changes in their personal leadership responses, the way others engaged with them, their ability to lead through uncertainty and complexity, their team's capacity to navigate challenge and disagreement, evidence of improved team performance, and shifts in how teams operated collectively. The responses reveal a consistent pattern of increased ownership, stronger collaboration, more effective decision-making, and enhanced leadership capability, providing early evidence of both behavioural and business impact.

From Leadership Development to Organisational Capability

Responding Differently:

A Shift in Leadership Behaviour

Six months after the programme, participants described a clear shift from directing to enabling, from reacting to reflecting, and from solving problems for others to building capability within their teams. Leaders reported delegating more ownership, approaching challenges with greater composure, and using coaching approaches such as the GROW model to help others develop their own solutions. Several participants linked these changes directly to business outcomes, including securing regulatory approvals, generating new business, improving retention, and making more sustainable commercial decisions.

Business Implication

Greater ownership, stronger decision-making, and reduced reliance on managers are increasing leadership capacity across the organisation.

How Others Are Responding: Changes in Relationships and Dynamics

Participants reported that colleagues and team members are engaging differently with them. Teams are contributing more ideas, bringing better questions, and participating more actively in decision-making. Stronger listening, empathy, and curiosity have improved cross-functional relationships, leading to more constructive conversations, faster alignment, and more effective collaboration.

Holding More: Greater Personal and Team Capacity

Participants described increased resilience, self-awareness, and confidence in navigating uncertainty. Rather than reacting quickly to pressure, leaders reported pausing, reflecting, and focusing on sustainable solutions. Many also highlighted a shift from controlling execution to trusting their teams with greater ownership and accountability.

Navigating Tension and Complexity: A More Constructive Team Culture

Teams are increasingly able to handle disagreement, challenge, and complexity without escalation. Participants described creating environments where different perspectives can be discussed openly and where conversations focus on solutions rather than blame. Greater empathy towards colleagues, partners, and customers has also strengthened the quality of decision-making and collaboration.

Business Implication

Improved communication and collaboration are reducing organisational friction and accelerating problem-solving.

Business Implication

Leaders are becoming more effective in complex environments while developing teams that can operate more independently.

Business Implication

Reduced escalation and stronger collective accountability are improving team effectiveness and customer outcomes.

Evidence of Higher Performance: Measurable Team Progress

Participants identified tangible evidence that their teams are operating at a higher level. Team members are taking greater ownership, bringing recommendations instead of problems, and demonstrating increased initiative and judgement. Leaders also reported improvements in operational performance, including reduced cycle times, lower reopen rates, successful delivery of major projects, and stronger stakeholder feedback.

Business Implication

Leadership development is translating into stronger execution, improved operational performance, and increased capability across teams.

A Collective Shift: How the Team Functions as a Whole

The most significant change may be how teams function collectively. Participants described a shift from reporting and briefings towards discussion, challenge, and shared ownership. Teams are demonstrating stronger alignment around common goals, greater collaboration across boundaries, and a growing culture of innovation and continuous improvement, including increased adoption of AI-enabled ways of working.

Business Implication

Teams are becoming more collaborative, adaptable, and aligned, strengthening the organisation's ability to scale and perform.

Executive Insight

Six months after the programme, participants are not simply thinking differently about leadership—they are leading differently. Across the cohort, leaders described greater empowerment, stronger coaching capability, improved collaboration, and increased resilience under pressure. These behavioural shifts are beginning to translate into observable business outcomes, including improved project delivery, reduced operational inefficiencies, stronger stakeholder relationships, faster decision-making, and greater ownership within teams. Collectively, the findings suggest that the programme has strengthened both leadership capability and organisational capacity, creating a foundation for sustained performance and future growth.

Voices from the Partnership

Representatives from digit



What stood out most to me during the journey was its fundamentally different approach to leadership development. Rather than relying on lectures, frameworks, or prescribed models of leadership, the program created space for self-discovery through introspection, dialogue, and shared reflection. The learning emerged organically from our own experiences and from the collective wisdom of fellow participants, making it far more personal and enduring than conventional training programs.

One noticeable shift has been in the quality of leadership conversations. The journey encouraged greater openness, deeper listening, and a willingness to explore perspectives without the pressure of arriving at immediate answers. Personally, it led me to pause more often for reflection and brought greater awareness to how our inner narratives influence our leadership choices and interactions.

What made the experience particularly meaningful was its authenticity. The sessions were free-flowing, thoughtful, and refreshingly free from management jargon or formulaic leadership prescriptions. The blend of intense in-person engagement and the subsequent virtual sessions helped sustain the learning and allowed insights to mature over time. It felt less like a training program and more like a shared journey of learning and discovery.

Going forward, I believe this journey can make a significant contribution to Digit's leadership culture. By fostering self-awareness, trust, reflection, and genuine dialogue, it helps create leaders who are not only effective decision-makers but also more mindful of themselves and others. Such spaces for collective reflection can strengthen the quality of leadership across the organization and contribute meaningfully to building a more connected and thoughtful leadership community.

Easwara Narayanan

Chief Operating Officer – Digit Insurance



I think the biggest value has been creating pauses for reflection in a company that naturally moves very fast.

It made all of us think more about how we lead, how we listen, and how we show up for our teams. I feel it has also given leaders a common language around trust and feedback.

The programme was a good reminder that asking better questions and genuinely listening can sometimes be more powerful than providing solutions.

The real impact will come from how consistently leaders apply these ideas in their teams, but I believe the journey has certainly moved us in the right direction.

Amrit Jaidka Arora

Chief Human Resource Officer – Digit Insurance

Representative from CFL



What has been striking for me working with Digit is the speed of decision and the understanding of the “Body of Mass” concept. If you want to see impact, many leaders need to be involved, not just a few. So far more than 100 Digit leaders participated in the leadership journey. Next phase is 80 more.

All four cohorts were deeply reflective, grounded, and present. The quality of listening, silence, and dialogue created a very different depth in the room.

In all cohorts, we could observe and experience a remarkable level of wisdom, dedication, and commitment within Digit. I am genuinely impressed by the people in the organisation and the collective potential that is being built through this initiative. The framing of this programme was excellent with a strong intent and strategic context from the chairman and CEO.

Lasse Wrennmark

CFL Programme Lead & Facilitator

Voices from the Participants²

The following quotes are drawn directly from participant evaluations across all four cohorts. They have been lightly edited for clarity only.

On the overall experience

"I have attended other programmes but nothing like this. Most focus on what I should do to better serve the organisation — however, this programme was extremely personal and it primarily serves me. During the process I realised that if I am able to make a few good changes, it will naturally have an impact on all spheres of my life."

— Cohort 3 participant

"Well beyond expectations. One of a kind training programme with no dull moment. Onus is on us to reap the rewards from this."

— Cohort 3 participant

"All these chapters of strength, weakness, barrier and goals were inside me, but your session worked like a catalyst and helped me to extract them and see myself in a mirror."

— Cohort 3 participant

"It moved a lot of things in me and shed light on newer shadow selves. I liked the fact that it ended with a plan to execute — that gives it a tangible outcome. The trainer was very present to us, our queries and reflections."

— Cohort 1 participant

"This session is about 'Find Yourself'. You will go out of the room as a better person and human — that's for sure."

— Cohort 2 participant

"Beautiful session — it should not be called a training, it is more a self-realisation."

— Cohort 2 participant

2. Source: Post-programme participant evaluations, Digit Insurance Self Leadership Programme, January 2026. 80 participants across four cohorts.

On personal insight and transformation

"Questions where I sought answers for a very long time were finally addressed."

— Cohort 3 participant

"Clarity sets in a new direction. And clarity comes when we leave our baggage behind."

— Cohort 4 participant

"It actually brought those hidden thoughts inside me to the surface, which will be helpful in navigating a better future. It is a very structured process that made this possible."

— Cohort 4 participant

"I liked the fact that I could be vulnerable and so could the others be with me."

— Cohort 3 participant

"The most important part of the sessions was self-exploration. When I wrote down some of the answers, I felt a sense of clarity coming through. I have always known some of the things that became clear to me during the sessions — but now I know how to act on them."

— Cohort 3 participant

On collaboration and team connection

"Group sessions helped us bond with so many colleagues. This will certainly improve the relationships we have and, in turn, the collaboration."

— Cohort 1 participant

"It was perfect and we have never seen such open discussion in leadership programmes."

— Cohort 2 participant

"It's a wonderful pit-stop for everyone to find the best of themselves."

— Cohort 3 participant

"The programme is one of its kind and leaves a big impact on your thought process."

— Cohort 4 participant

Key takeaways from the Digit partnership

1

Leadership development became a strategic growth enabler

Digit recognised that sustaining rapid growth required more than operational excellence. Investing in leadership capability created the conditions for stronger decision-making, collaboration, resilience, and execution during a critical phase of the company's growth journey.

2

Lasting behaviour change is possible

Six months after the programme, participants reported sustained changes in how they lead, communicate, make decisions, and respond under pressure. The impact extended beyond the learning environment and became visible in day-to-day leadership practice.

3

Leadership growth translated into business impact

Participants linked changes in leadership behaviour to improved operational performance, stronger project delivery, reduced escalation, improved retention, successful regulatory approvals, and the generation of new business opportunities.

4

Empowerment creates organisational capacity

As leaders shifted from directing and controlling to enabling and coaching, teams became more confident, proactive, and accountable. This reduced dependency on managers and increased leadership capacity throughout the organisation.

5

Better conversations create better performance

Participants reported stronger cross-functional relationships, more constructive dialogue, and a greater focus on solutions rather than blame. These shifts improved collaboration, accelerated problem-solving, and strengthened collective accountability.

6

Executive sponsorship accelerates change

The visible commitment of Digit's founders, executive team, and senior leaders was a critical success factor. Their active involvement signalled that leadership development was a strategic priority and reinforced the importance of applying the learning in practice.

7

Building a critical mass of leaders creates lasting transformation

Rather than developing a small group of individuals, Digit invested in a broad community of leaders. This created shared language, common leadership practices, and the collective capability needed to sustain organisational culture and performance over time..

Credits & Contact

DIGIT INSURANCE

Founded in 2017, Digit simplifies insurance for 80 million customers across India through technology-driven solutions.

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COMPANIONS FOR LEADERSHIP

Wisdom-based leadership development; designer and sole delivery partner for this journey.

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Human Potential Unlocked

We accompany leaders who choose to grow from the inside out, anchoring their impact in clarity, courage, and presence.

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