

# metlife's SUPER- HUMAN Resources

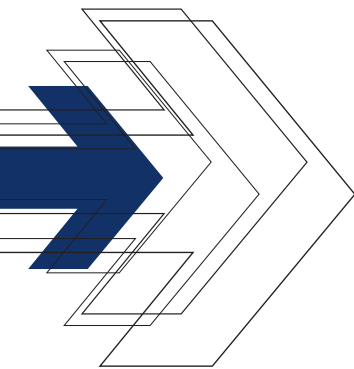
SPEED TO  
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A PLAYBOOK FOR  
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RESULTS

METLIFE CHRO SUSAN PODLOGAR ON WHY THE  
INSURANCE GIANT IS TAKING A HUMAN-CENTRIC  
APPROACH TO AI AND THE FUTURE OF WORK.

BY TRACY D. HOLLOMAN







In an era of rapid technological advancement and evolving workplace dynamics, enterprises are increasingly exploring ways to harness Artificial Intelligence (AI) to augment human capabilities rather than replace them. MetLife—one of the largest global providers of insurance, annuities, and employee benefit programs, with operations in over 40 markets—stands at the forefront of this human-centric AI revolution.

The company's journey with AI has been marked by a profound understanding that the true power of this technology lies in its ability to enhance the human workforce, creating a harmonious blend of human expertise and technological innovation.

*Insigniam Quarterly* recently sat down with Susan Podlogar, MetLife's chief human resources officer and a member of the executive leadership team, to discuss how the company's approach to AI is deeply rooted in its commitment to serving customers, supporting its workforce, and ultimately contributes to a more confident future for all stakeholders.

**IQ: We know that many executives are curious about how AI can augment human capabilities rather than replace them. How is MetLife already using AI to enhance the abilities of its workforce?**

**Ms. Podlogar:** MetLife has been on a journey with AI for several years – and we know that the true power of AI lies in how we, as individuals and teams, work together with technology. We see AI as an enabler for how we best serve our customers and support our workforce, with some of the examples including:

**1. AI assisting in augmenting human connection and empathy:** One energizing example stems from an early experiment with our Customer Service Representatives utilizing an AI-powered emotional intelligence solution. The AI-powered solution provided live, in-call voice

analysis to help our front-line employees create better human connections and boost customer satisfaction. The tool helped create awareness for our front-line associates. One example was the energy cue. An agent who used the tool shared that he'd start slouching in his seat at the end of the day, and the posture meant he didn't project his voice as much. When the energy cue (a coffee cup icon) appeared on his screen, he sat up straight, spoke more energetically, and was more engaging during the call. This was a win for the employee, who felt more confident in the connection with the customer, and a win for the customer, who was interacting with a more engaged representative.

**2. AI creating internal mobility opportunities:** Our internal talent marketplace, MyPath, uses AI to help curate on-the-job learning experiences and networking opportunities. Since its inception less than two years ago, more than 26,000 of our employees have registered in the tool and have made more than 4,300 gig connections and 1,200 mentoring connections – with the majority of these connections being cross-function, cross-country, or cross-region. In addition, a consistent theme from project owners is the appreciation to easily access a diversity of skills, thoughts, and expertise from around the globe. Those participating in projects consistently share feedback about their ability to learn from others and to feel valued by contributing their skills in new ways – regardless of their line of business or role/level.

**3. AI tailoring education and development:** We also have MyLearning, our on-demand library of learning content, that elevates meaningful learning opportunities. Employees can choose up to five focus skills they want to develop and rank them by their current skill level. Then, MyLearning uses AI to curate personalized content and learning plans. While we've been using MyLearning for some time, the



addition of 'focus skills' is a new part of our AI journey. For those employees who have identified their focus skills they are receiving more personalized learning content, and, as a company, we are gaining further insight to in-demand skills and content.

These examples prove that AI, when combined with human oversight and direction, can bring energy into our workforce, positively augment the work we do, and, ultimately, positively contribute to business outcomes.

**IQ: How does AI adoption align with MetLife's strategic vision for the future?**

**Ms. Podlogar:** MetLife's purpose – "Always with you, Building a more confident future" – is our compass and motivates and drives us to be better and do better for all our stakeholders. It guides every action we take as we execute our strategy.

When we launched our Next Horizon strategy more than three years ago, we could not have predicted the unprecedented challenges we would face. Now, as we look to the future, we are certain that our strategy remains the right strategy to help us proactively plan, embrace change and deliver for our people, customers, shareholders and communities. AI has

**Real Connections**  
Since its inception less than two years ago, more than 26,000 MetLife employees have signed up to use the company's MyPath platform, which uses AI to help curate on-the-job learning experiences.





**The Human Element**  
MetLife spends a considerable amount of time educating their workforce on the foundations of AI. According to Ms. Podlogar, the company believes understanding the 'why' prepares its workforce and allows them to be more open to embracing the technology.

provided proof points of how we can continue using technology as an accelerator of our strategy.

As technology like AI continues to evolve and advance rapidly, we lean on the three pillars of our strategy – Focus, Simplify and Differentiate – as enablers to accelerate our AI journey. By harnessing the power of AI, we are better equipped to focus on what matters most, simplify how we work and differentiate how we care for our employees, who care for our customers.

**IQ: Where do you see the most significant benefits of AI? Conversely, are there risks that keep you up at night?**

**Ms. Podlogar:** From our perspective, there are four main benefits of AI for the workforce:

**1. Innovation:** At MetLife, our customer focus, combined with our culture of collaboration, experimentation, and agility is our bedrock. This solid cultural foundation allows us to use AI as an accelerator to serve our customers in a more tailored and efficient way. For example, in our MetLife Dental business,

we have been using AI to help process our claims more quickly and efficiently – freeing up time for employees who process claims to work on the more complex cases as well as helping our customers in a more timely manner.

**2. Meaning:** AI is helping us release the untapped potential of our workers. Automating repetitive tasks allows people to focus on more creative, strategic and human aspects of their work. This shift positively impacts innovation and personal growth and helps our employees gain more meaning in their work.

**3. Learning:** AI also helps augment learning. AI-powered learning tools and platforms are transforming how people learn and gain new skills. People can now have personalized learning experiences that adapt to their individual needs and provide real-time feedback, making learning more effective and accessible.

**4. Democratization of opportunity for growth:** With the space moving so fast, everyone is on a level playing field. We are all on the same exciting journey – with the same growth opportunities.

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We're spending a considerable amount of time educating our workforce on the foundations of AI. We believe understanding the 'why' prepares our workforce and allows them to be more open to embracing the technology.

Technology is moving rapidly and there is a true interest in using it; yet over-reliance on AI for decision-making without human oversight could have unintended consequences. In addition, if we become complacent in utilizing AI when it needs human oversight, there is a potential to lose an element of our human creativity and critical thinking. Therefore, as we roll out AI, we emphasize the importance of responsible AI. That is, being diligent in thinking through the end-to-end implications of the technology and the data powering the algorithms.

**IQ: In a rapidly evolving landscape, how is MetLife preparing its workforce to adapt to the future of work?**

**Ms. Podlogar:** As we prepare our workforce for the future, three concepts come to mind: business-driven, analytical, and people-centered.

At MetLife, we believe having a highly adaptable, energized workforce with the right skills for today's and tomorrow's business opportunities is critical. Therefore, we are doubling down on our talent priorities – building future-forward, business-aligned workforce planning strategies.

We are taking an objective and robust look at skills to ensure we have the right skills in place to drive our strategy forward. We scrape internal and external data across our platforms – including MyLearning, MyPath, and Coursera – to stay current on our skill strengths and opportunities. Our workplace planning has shifted to focus on skills and capability. This helps us meet the capability gaps of the enterprise and reskill our workforce for the future.

We know the future of work requires new and more agile ways of working and a workforce with the capabilities and experiences to help lead the way. By investing and caring for our people and beginning and reinforcing our skills journey early, we have set a strong foundation for how employees learn new skills and gain new experiences – ultimately preparing our people for what is to come.

**IQ: As technologies continue to advance, what are your long-term goals and vision for the role of HR at MetLife?**

**Ms. Podlogar:** We recognize that the future will be more demanding, and the challenges ahead will grow more profound. To live our purpose in this context, we must bring out the potential of our organization by tapping into the beautiful potential of each employee. Each employee brings unique gifts and abilities to MetLife, and our role is to create an environment that fosters their development and unleashes their energy.

We are on the precipice of capturing human potential in a very different way—and our goal in HR is to open the aperture of opportunity and imagine all the ways we can apply the technology to accelerate our investment in our employees. This means thinking strategically and creatively about reimagining our processes and practices. It also means keeping a pulse on the mindsets and skillsets of our employees so that we can meet them where they are and tailor development to acquire future-forward skills such as systems and critical thinking, creativity and complex problem-solving.

**IQ: How is MetLife working to enhance employee experience, care and engagement?**

**Ms. Podlogar:** Intentionality is critical. We recognize that a successful employee experience doesn't happen by accident. It requires a deliberate and thoughtful approach to ensure our people can thrive professionally and personally. We use a culture of listening to stay alert to the evolving needs of our people and to make sure we're putting programs, systems, and processes in place to meet those needs.

In our 2022 all-employee survey, we saw our highest response rate (85%) to date. We are significantly above benchmark on the question "I believe meaningful action will be taken as a result of this survey," and our employees provide three times the number of comments versus benchmark. Our response rate and the robust feedback we receive demonstrate our employees' trust in the feedback system and our culture of listening. We look forward to reviewing and acting on feedback from our just-fielded 2023 survey.



**BIO: Susan Podlogar  
CHRO, METLIFE**

Susan Podlogar is MetLife's chief human resources officer and a member of the company's Executive Leadership Team. She joined MetLife in July 2017 and oversees its global Human Resources strategies and practices with the goal of accessing, retaining and engaging a purpose-driven and energized workforce that creates value for MetLife's customers and shareholders.

Ms. Podlogar was instrumental in establishing a Workforce of the Future Development Fund to prepare employees for future work needs. She also championed the signing of the Catalyst CEO Champions for Change Pledge and a partnership with the UN Women Global Innovation Coalition for Change to accelerate diversity, equity and inclusion.

Ms. Podlogar serves on MetLife Foundation's Board of Directors, a philanthropic organization advancing financial wellness around the globe. She earned an MBA from the University of South Florida, summa cum laude, with concentrations in Finance and Management, and a Bachelor of Science degree from the University of Wisconsin-Parkside, also summa cum laude, with a double major in labor and industrial relations and business administration.





**Ears Wide Open**  
MetLife embraces a culture of listening to stay alert to the evolving needs of their people and to ensure programs, systems, and processes are in place to meet those needs.

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—Susan Podlogar  
CHRO, MetLife

We believe our future is predicated on growth – responsible growth to serve our customers and the growth of our employees. Therefore, investing in our people is not optional but a requirement.

Four ways we are dedicated to energizing and growing our employees include:

**1. Let them experiment:** We empower our people to test new ways of doing things to focus, simplify our work, and create differentiated solutions for our customers through our Experimentation Fund. The fund is available to all employees across the globe and enables our people to take action by reimagining the future of MetLife through experimentation.

**2. Give them feedback and coaching:** Our vision is to have every employee experience quality feedback and have access to a coach if they so choose. We are well on our way to achieving this vision. Our approach begins with regular 2+2+1 conversations, where employees and their managers discuss two things the employee is doing well, two things to focus on, and one thing the employee needs from their manager to be successful. These conversations help us assess each individual’s strengths and passions and align their responsibilities and development opportunities accordingly.

**3. Create opportunity:** MyPath has helped us democratize creating opportunity by making it easy for employees to find new experiences that will help them grow and diversify their skill sets. What is most exciting about this new way of sourcing talent and finding development opportunities is that it is not a top-down-driven approach but rather employee-

led. Everyone is empowered to create or participate in a project. AI then helps elevate gig projects and roles that employees are passionate about based on the skills and experience they have or want to have.

**4. Show you care:** The most recent MetLife Employee Benefit Trends Study (EBTS) revealed that feeling ‘cared for’ at work is a key driver of employee holistic health and happiness. By embedding care into the work experience – from culture, purposeful work and flexibility to benefits, career development and compensation – we can build a workplace where employees feel valued and supported. This year, we created our first-ever Employee Care and Innovation Center of Excellence (COE) and appointed our first Chief Employee Experience and Employee Care Officer to oversee the design and curation of innovative, end-to-end solutions explicitly focused on caring for our employees.

Through our integrated focus and putting our employees at the center of everything we do, we fundamentally believe that we will continue to live our purpose of building confident futures for all we have the privilege to serve. **IQ**

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