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## **Mastering Critical Thinking in the Age of AI**

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In an era being defined by artificial intelligence and an increased reliance on technology, critical thinking and problem-solving skills are more important than ever. Evaluating context, accuracy, bias and ethics are just a few areas that will continue to require a human approach. As insurers innovate and incorporate new automation, the ability to question information, assess its validity and be creative in identifying possible solutions sets top performers apart.

According to a [Shin Research Program study](#), 89% of insurance professionals report that critical thinking and problem-solving are highly important to success in their roles. Along with [customer service](#) and [data analysis](#), these skills are becoming foundational components of comprehensive professional development programs. More than half of survey respondents are willing to invest additional professional development time into improving critical thinking in the next decade.

At the same time, organizations must focus on developing these skills in younger team members and new hires. There's an ongoing "brain drain" within the industry – especially in the executive and more senior ranks. Seasoned employees are retiring and those within organizations' leadership pipelines must retain the extensive knowledge these individuals are leaving behind. This includes not just absorbing information, but also understanding how the pieces work together and can be applied to unique issues and challenges.

Critical thinking is necessary for effective problem-solving and plays a key role in improving both individual and team performance. In today's environment, challenges are seldom black and white. They involve multiple stakeholders, competing priorities and various perceived risks. However, critical thinking can help individuals break down these complex situations and make informed decisions in an efficient manner.

It also strengthens adaptability. As business needs continue to shift, individuals who have honed their critical thinking skills can draw from a robust tool kit of past experiences to apply what they have learned and accelerate their ability to find solutions. For those in customer-facing roles, this also translates to more thoughtful interactions and greater customer satisfaction.

## **Building a Foundation for Critical Thinking**

Whether or not formal training programs are an option for your organization, there are a number of ways to build these skills on a daily basis. Critical thinking and problem-solving require practice, and a simple, repeatable framework can serve as a strong starting point. There are many variations of this framework, yet the following steps will typically apply.

1. **Observation:** Assess the situation and make observations. Why is this happening? What is the root of the issue? What is the desired/best outcome?
2. **Research:** Gather information to diagnose and evaluate the situation. What factors are influencing it?
3. **Analysis:** Question assumptions and evaluate alternate viewpoints. Differentiate between fact and opinion. Is the information reliable?
4. **Problem-Solving:** Determine the best potential solution (or solutions).
5. **Communication:** Clearly articulate these ideas with other team members and stakeholders.
6. **Reflection:** Implement the solution and observe its impact and effectiveness.

There are also several structured exercises to encourage critical thinking and help teams tackle a problem. If your team is stuck or needs help building this muscle and applying it to real-world scenarios, consider a few of the following activities:

*Perform a root cause analysis.* Exercises like the “Five Whys” break problems down into their root causes. This is a simple activity – but can help move beyond surface-level symptoms and uncover the real issue at hand. The Five Whys starts with a problem statement and then repeatedly asks “Why?” (roughly five times) until the root of an issue is uncovered – with objectivity being essential for the process to work. While this technique may not be appropriate for more complex problems, it can be a useful way to begin thinking more strategically and challenging assumptions.

*Employ a SWOT analysis.* Another way to help your team objectively break down an issue is to perform a traditional SWOT analysis. Often, compartmentalizing strengths, weaknesses, opportunities and threats can help remove any bias or emotion. This enables your team to look more strategically and better visualize potential solutions and their anticipated impact.

*Explore other perspectives.* Activities such as the “Six Hats” encourage individuals to approach situations from different viewpoints. In this exercise, participants are assigned one of six different perspectives (a different “hat” to wear). Each hat represents a distinct

role the individuals will play, regardless of their own personal feelings about a topic. For example, one hat may focus on facts, one may focus on risks, another may be more optimistic. Each participant is responsible for serving as the voice of their respective hat within the conversation. This helps individuals better understand and champion perspectives that may be different than their own, resulting in more objective problem-solving and balanced decision-making. This exercise could also be performed with each hat representing a different stakeholder in the decision.

## **Developing Skills Through Daily Activities**

There are a number of ways leaders can instill these behaviors within daily interactions and provide opportunities for real-time practice and application.

### *Promote knowledge-sharing.*

Create a culture where experienced team members regularly share challenges and lessons learned. This may include conflicts they overcame when working with a customer or other stakeholders, or could involve how they tackled idea generation, along with a breakdown of their thought process. Encourage discussions on what went well, the takeaways gained and how things may be done differently in the future. For many who have been in their roles for a long time, this may seem second nature. However, verbally breaking it down into tangible steps can prove beneficial for those who are still building a foundation for thinking critically.

### *Guide rather than provide answers.*

As a manager or organizational leader, it's likely employees come to you when they don't know how to handle a situation. Resist the urge to immediately solve the problem at hand and instead ask what they think they should do. This increases independent thinking and confidence and is crucial from a training and development standpoint. Provide guidance as needed and help further establish an expectation of teaching and coaching.

### *Reinforce learnings through application.*

Regardless of an individual's role, day-to-day issues will always have at least a little bit of variation. When a challenge arises, it's important to be able to distinguish how it is different from previous scenarios, as well as what experience they can draw from. Those who are the most successful don't need a rule book to answer every question. They can apply past lessons to a variety of other situations.

### *Bridge informal training gaps.*

Many of the training opportunities that were informally available when companies were largely in-person have not been effectively recreated in hybrid and remote environments. Walking over to a colleague or manager's desk with a question is much different than communicating through instant messages. Additionally, it's not possible to overhear phone calls or real-time problem-solving when teams aren't sitting in the office together. Ensure your managers are thoughtfully recreating this space for their team members. Instead of simply giving the short answer to a question, talk through problems collaboratively via phone or video call and focus on the "why" behind a decision.

*Promote resourcefulness and collaboration.*

Foster a culture where employees are comfortable acknowledging what they don't know. This starts at the top – with leaders openly communicating when don't have an answer, along with how they will bring in the right people to help make informed decisions. Encourage interdepartmental conversations and help employees build their own internal networks. Connecting individuals who have complementary skill sets enables all employees to work smarter and more efficiently. These relationships are even more critical in remote environments.

*Treat mistakes as learning opportunities.*

Professionals who are afraid to make mistakes are unlikely to innovate or feel comfortable solving problems independently. When something goes wrong, focus on helping employees get to the root of it and determine how they can create better outcomes moving forward. This is also an opportunity to slow down future decision-making and a reminder to revisit big decisions with fresh perspectives and new information whenever possible.

In a business environment that is becoming increasingly complex, leveraging AI and other new technologies can be a useful starting point for solving problems. However, these insights often lack the necessary judgement to assess nuances and context, making critical thinking essential. Structured frameworks that are reinforced through continuous learning, real-world application and ongoing practice will enable your team to make the decisions that ultimately harness innovation and growth.