

## Liberty Mutual Company Culture: How the Company Creates a Culture of Innovation

Inside Liberty Mutual's Innovation Challenge, Ignite Hackathon and innovation incubator Solaria Labs, that turn employee ideas into real-world solutions.



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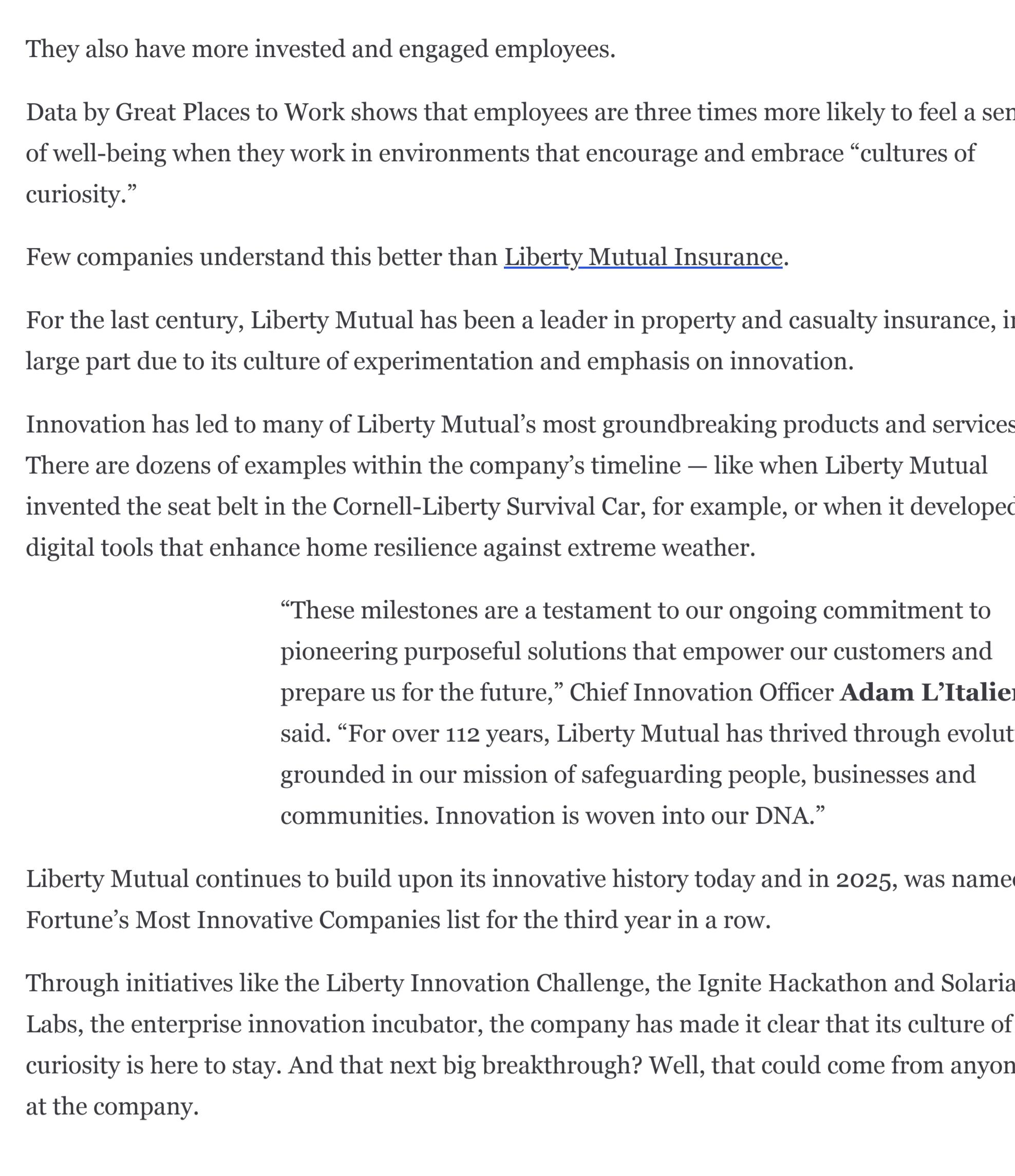


Photo: Liberty Mutual Insurance

If companies want to make the most of their strategic technology investments, they must prioritize fostering strong cultures of innovation.

According to a recent McKinsey Global Survey on digital strategy and investment, companies that embed innovation into their operating models and workplace culture see tangible business outcomes including generating greater value, gaining a competitive edge in the marketplace and achieving long-term growth.

They also have more invested and engaged employees.

Data by Great Places to Work shows that employees are three times more likely to feel a sense of well-being when they work in environments that encourage and embrace "cultures of curiosity."

Few companies understand this better than [Liberty Mutual Insurance](#).

For the last century, Liberty Mutual has been a leader in property and casualty insurance, in large part due to its culture of experimentation and emphasis on innovation.

Innovation has led to many of Liberty Mutual's most groundbreaking products and services. There are dozens of examples within the company's timeline — like when Liberty Mutual invented the seat belt in the Cornell-Liberty Survival Car, for example, or when it developed digital tools that enhance home resilience against extreme weather.

"These milestones are a testament to our ongoing commitment to pioneering purposeful solutions that empower our customers and prepare us for the future," Chief Innovation Officer **Adam L'Italien** said. "For over 112 years, Liberty Mutual has thrived through evolution, grounded in our mission of safeguarding people, businesses and communities. Innovation is woven into our DNA."

Liberty Mutual continues to build upon its innovative history today and in 2025, was named to Fortune's Most Innovative Companies list for the third year in a row.

Through initiatives like the Liberty Innovation Challenge, the Ignite Hackathon and Solaria Labs, the enterprise innovation incubator, the company has made it clear that its culture of curiosity is here to stay. And that next big breakthrough? Well, that could come from anyone at the company.

### A Culture of Experimentation

"At Liberty Mutual employees are empowered to develop and contribute meaningful ideas that help us respond to the needs of our customers, clients and communities," L'Italien said. "We encourage employees to solve for today's biggest opportunities through programs that expose, educate and empower them to employ new innovation methodologies and approaches."

One of those programs is the Liberty Innovation Challenge.

Rooted in the notion that good ideas can come from anywhere, the Liberty Innovation Challenge empowers all employees to share ideas to improve something based on a challenge question related to Liberty Mutual's business goals. Anyone from across the company can submit an idea to the challenge, and the top ideas are pitched live to Liberty's executive team, and winners are eligible for prizes. Finalists have the opportunity to see their ideas come to life at Liberty's annual Ignite Hackathon, where hundreds of Tech employees from across the company come together in a three-day coding event.

#### Good Ideas Can Come From Anywhere

Over the course of The Liberty Innovation Challenge, employees submitted over 1,100 ideas and cast more than 5,400 votes to get Liberty Mutual to their five finalists.

**Tyler Grant**, a solutions architect at Liberty Mutual, was one of the lucky finalists who participated in the live pitch event at Liberty Mutual's headquarters in 2024. Grant identified an opportunity to drive significant annual efficiency improvements by integrating generative AI to enhance user workflow, while also creating a reusable framework to leverage across the company.

"I knew that I had a strong pitch," Grant said. "All I had to do was showcase how passionate I was about the idea."

Grant, along with four other finalists, was given the opportunity to work with a leader from Solaria Labs, Liberty Mutual's global incubation hub. This mentor provided feedback on the presentation and support leading up to the pitch event.

This year, over 13,000 employees participated in the challenge, and 700 employees attended the live pitch event either in person or virtually, including members of Liberty's executive leadership team, who serve as judges.

Though Grant's presentation took weeks of preparation and numerous mentor sessions, it was well worth it: Not only was he a finalist, but his idea is being implemented at the company today.

"An innovative culture requires three pillars," said Grant. "Supportive leadership, proper tools and motivated employees — and Liberty has done an incredible job at fostering all three. I feel extremely fortunate to have leaders that promote and incentivize innovation. They embrace failures with a growth mindset, which empowers employees to challenge the status quo and take calculated risks."

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After the pitch event wrapped up and the winners were announced, some of the ideas were sourced for rapid prototyping at another innovation-focused event at Liberty Mutual: The Ignite Hackathon.

### Inside The Ignite Hackathon

The Ignite Hackathon is a three-day event where employees collaborate across the company and use technology to turn ideas, including concepts from the Innovation Challenge, into real-world solutions and rapid prototypes.

**Josh Dillard**, a principal software engineer who's worked on Grant's idea and others, explained how someone from the engineering team takes part in Ignite.

"You can join a team, create a team or bring an idea forward."

Dillard noted that there are events leading up to Ignite, where participants can present ideas to different stakeholders around the company to gather feedback. Then, for two days at the Boston headquarters, it's everyone on the field — or the conference room, rather.

"We're with our teams, and we just sit down and code that solution over the next couple of days and present it at the end," Dillard said. "So really, it's involving all of the teams in the company: a room full of people that are really interested in an idea or a new technology they're exploring and trying to make a real product out of it."

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### Driving Forward the Company's Success

When Dillard and Grant were asked what it's like to work on a team that welcomes new ideas, they both agreed on a metaphor.

"As Josh and I were talking about this, we really saw innovation like branches coming off of a tree," Grant said. "Because about this, we really saw innovation like branches coming off of a tree, and the base of the tree. And then as the tree continues to grow, those branches continue to grow, and they spawn more innovative ideas."

This emphasis on innovation isn't just fun for employees; it's critical to the company's success.

"Embracing innovation is no longer just important; it is imperative to effectively support and protect our customers, clients and communities," L'Italien said. "To fulfill our purpose and social responsibility, we must continue to cultivate a high-performance environment that promotes experimentation and inspires innovative thinking at every level of our organization."

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The culture of innovation at Liberty Mutual Insurance is driven by action. Through these initiatives, Liberty Mutual actively cultivates an environment where all employees feel empowered to contribute innovative ideas and experiment with new solutions, driving our collective success," L'Italien said.

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