

Case Study:

Grange Insurance Creates Prescriptive Learning Portal

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Case Overview

Grange Insurance offers superior insurance service by selling insurance products through carefully selected independent agents in ten states (Ohio, Georgia, Illinois, Indiana, Kentucky, Michigan, Wisconsin, Minnesota, Iowa and Tennessee). The company focuses on finding men and women who are committed to building solid long-term relationships with their customers. Growing and maintaining the skills of their independent agents, as well as employees is a key success factor for the company. Grange offers a wide range of insurance products, for vehicles, home and business. Grange also provides security through life insurance and other financial products.

The Business Challenge

Grange Insurance employs approximately 600 Claims Adjusters, who are responsible for estimating damages and resolving insurance claims. There are several challenges associated with training these adjusters:

- **Multiple and Dynamic Lines of Business:** For claims purposes, Grange has three primary lines of business (LOBs): Home, Auto and Casualty. Claims Adjusters generally specialize in one line of business, but are sometimes cross-trained to handle an additional LOB. The product lines change frequently and Claims Adjusters need to be kept up to date on the latest policies.
- **Geographically Dispersed Audience:** The Claims Adjusters are located in ten states, and work out of 23 offices. Some Adjusters work out of their homes because there is no office in the vicinity.
- **Unpredictable Schedules:** These geographically dispersed professionals must be available to cover emergency situations. For example, if a major storm hits a particular area, many Claims Adjusters would need to go to the affected area to settle claims. Since storms and other catastrophic events are relatively unpredictable, it can be difficult to schedule training classes in advance. The ideal solution would be for the Claims Adjusters to be able to take training at their convenience, regardless of claim volume.
- **Diverse Backgrounds and Skills:** The 600 Claims Adjusters have a wide variety of skills and experience, from new hires with no experience to those who've been in the business for over 25 years. The company hires recent college graduates to fill Claims Adjuster positions and puts them through an extensive 16-week Trainee Program to provide them with basic skills and knowledge. Once on the job, new hires need training on-demand to fine tune and grow their skills so that they can adequately address unique situations. On the other end of the skills spectrum, there are Claims Adjusters who have been in their position for many years who are very proficient at their jobs. Experienced Adjusters need training on policy changes and new products, as well as refresher courses on less commonly used skills. There are also experienced Claims Adjusters who want to learn a new LOB as part of their development plan.

Claims Adjuster Training

1. 600 Claims Adjusters with varying degrees of skills and knowledge
2. Located in 23 offices in 10 states, plus some work from home
3. Adjusters may specialize in one or more lines of business (Auto, Home, Casualty)
4. Adjusters must be available in emergency situations, making training difficult to schedule.
5. Diverse backgrounds and widely varying levels of skills and knowledge.
6. Continuously changing policies and programs.

How can this diverse, geographically dispersed group be cost-effectively trained?

Figure 1: Claims Adjuster Training Challenge Overview

Due to the diversity of this audience, it's clear that a "one-size fits all" approach would *not* work. The training team knew that assessing Claim Adjuster skills and prescribing appropriate training would be their key to success. They devised a set of assessments to determine each adjuster's proficiencies and skill gaps.

According to Cathy Kozek, Senior Training Specialist,
"We were originally going to do the assessments manually, but quickly found out that it was just too time consuming. We started looking for an LMS product that could automate this process for us."

Solution: Prescriptive Learning Portal

Solution: The LearnCenter's Skill Gap Management and Competency tools helped to create a solution that could prescribe learning modules for Claims Adjusters.

At the end of the LMS selection process, the Grange Insurance team got much more than just an LMS. They decided to deploy the LearnCenter® product from Learn.com® because its Skill Gap Management and Competency tools were a perfect solution to address diverse skill requirements. The LearnCenter's easy to use Portal Interface, Content Creation tools, and Learning Management System provide a one-stop, total solution that met and exceeded Grange Insurance's learning infrastructure requirements.

Grange Insurance used the LearnCenter product to create the Claims Learning Network. This product made it easy to implement the assessments online. Now employees can assess their skills whenever they want; 24 hours a day, 7 days a week. Employees can easily create a development plan tailored to their skills, company needs and career aspirations.

One of the key features of the Claims Learning Network is a portal interface that allows users to access all claims training, regardless of whether it's delivered via instructor-led, e-learning or any other format. Through the portal, users also have access to discussion forums and chat rooms where claims adjusters can dialog with their peers about questions, issues and needs.

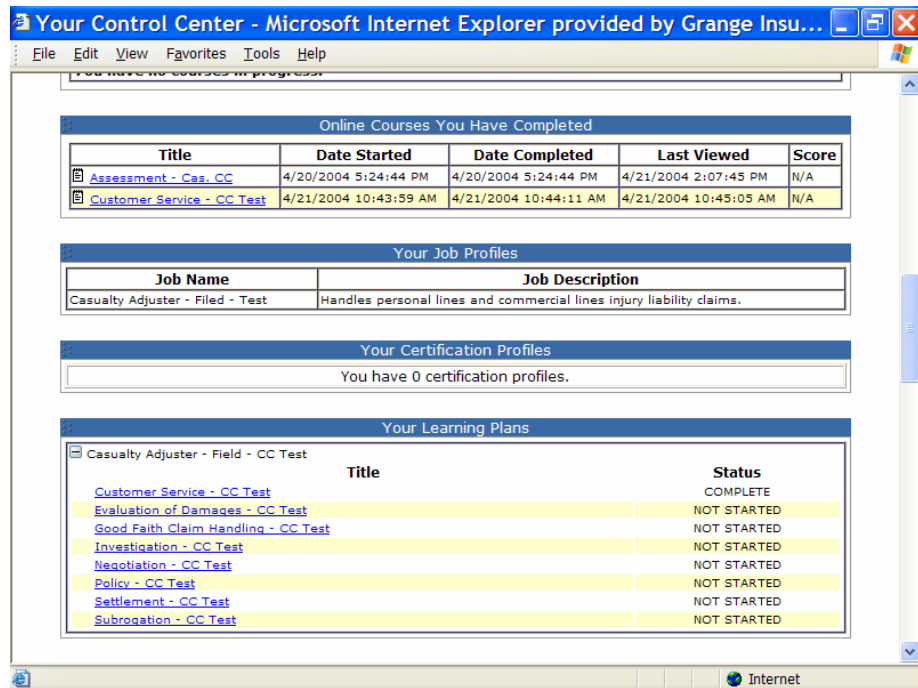


Figure 2: Claims Learning Network Portal Interface – Learning Plan

Prioritizing Content Development Requirements

One of the unforeseen benefits of creating a prescriptive learning solution is that the skill gaps, and consequently content development needs, can be clearly recognized and prioritized. As everyone started taking the assessments, the Grange team collected data that showed the most common training needs.

According to Cathy,
“We are continually rolling out new content to address critical skill gaps. That content is assigned to each Claims Adjuster’s Learning Plan based on the results of his or her assessments and QA reviews.”

Gaining Momentum: Buy-in and Mandates

Soon after getting the Claims Learning Network up and running, Grange’s Corporate Training Group saw this departmental solution and wanted to get on-board. The corporation wanted to create one common training entry point for the entire company and share course catalogs across departments. The Claims Training catalog currently contains 53 classroom courses, four custom e-learning courses, and 45 off-the-shelf courses. Grange’s Personal Lines Profit Center, Commercial Lines Profit Center, Agency Relations, Life Company and The Grange Bank bought into the solution too, and they each plan to create sub-LearnCenters for their employees. Each sub-LearnCenter will have its own look and feel, terminology, and community features such as discussion boards and chat rooms. This unique capability within LearnCenter was a key element in the selection of Learn.com as Grange’s partner. According to Cathy,

Having one place to deploy training is a major step in the right direction. When employees need training, they know where to go to find it.

“We believe having one place to find training is a major step forward. When employees need training, they know where to go to find it. LearnCenter’s ability to departmentalize training with sub-LearnCenters was a deciding factor in our search process. LearnCenter allows us to train each division and department individually yet provides us with enterprise-wide capability. The skill gap and competency assessment features help us streamline and automate our recent transition to a learner-led performance improvement and knowledge management environment.”

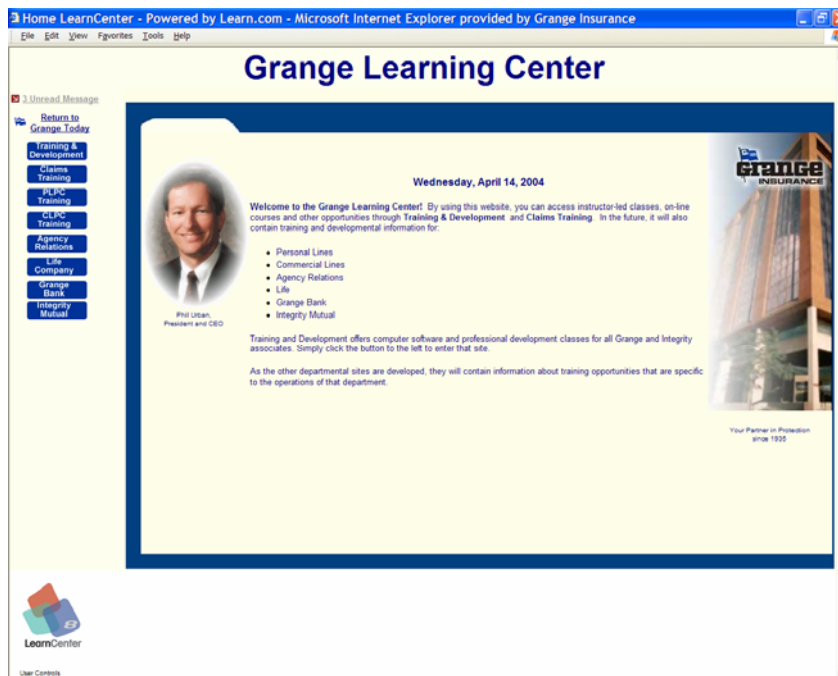


Figure 3: Corporate Learning Portal

Another Claims team accomplishment was getting a top-down mandate from their Vice President stating that every employee is required to take at least one course from the Claims Learning Network this year. Compliance with this requirement goes on each employee’s annual performance review.

But, this team didn’t stop with the corporate mandate. They wanted to motivate the claims adjusters in the field and ensure their personal buy-in. A member of the Grange training team has been visiting every claims office, buying pizza and doing lunchtime demonstrations of the Claims Learning Network. Participating employees receive instructions for accessing the learning network, as well as some promotional trinkets.

Performance-Based Evaluation

In general, the success of this program is measured by usage and interest. The LearnCenter reports reveal how much the system and the courses are being used. The reports also display how many people are accessing the system, even if they don’t take or complete a course.

However, Grange Insurance has always measured training based upon application on the job (e.g. Kirkpatrick Level 3). The Grange QA team randomly selects claim files and reviews them. QA results are combined with assessment results to determine if a skill gap exists. Grange then uses their QA process to determine if they need to develop additional training, make changes to their processes, or implement other performance improvement solutions.

An Integrated Learning Platform

Grange Insurance chose the Learn.com LearnCenter product because it is an all-in-one, out-of-the-box training infrastructure solution that includes:

| LearnCenter Integrated Learning Platform | |
|--|--|
| Learning Management System | Administers, tracks and reports on online and in-person learning activities |
| Easy-to-Use Content Development Tool | Provides ability to create custom courses and assessments without being a Web development expert |
| Content Management System | Deploys custom content, off-the shelf courses and legacy training all in one environment |
| Training Portal and Portlet Development Tools | Creates a customized user experience for each department or region, including prescriptive tools, discussion boards and chat rooms |

Figure 4: Integrated Learning Platform

The tools in this product gave them the ability to quickly deploy a custom learning solution that met their requirements, including:

- Displaying and tracking learning material that is delivered in a variety of formats
- Quickly creating assessments that identify skill and knowledge gaps individually and corporately
- Providing users with recommended learning activities to fill gaps
- Creating unique portals by department, but maintaining a corporate catalog that everyone can access.

Lessons Learned

The Grange Insurance Training Team learned some valuable lessons as they implemented the LearnCenter solution.

- **Strive for One LMS/LCMS** -- Learners want to find all company-provided, job-related training in one place with consistent and familiar navigation. Executives and managers want to be able to go to a single source to review the skills and knowledge available in the company. For these two reasons alone, it is worthwhile to work across the organization to have one LMS and one LCMS that serves the entire company. It's easier to cost-justify the infrastructure expenditure by presenting combined needs to the executives, than to have one department go it alone. With this model, the costs and resources to run the infrastructure can be shared across the company.
- **Keep End User's Needs in Mind** -- When selecting learning infrastructure products, it's important to look at the end users' basic needs. There are a lot of products that can create slick training and fancy reports, but be realistic. A slick appearance isn't as important as having the product do what the users expect it to do. Look for the features the users REALLY NEED in a product. Spend conservatively on infrastructure because spending less here could make more money available for content that the users really need.
- **Pilot before Purchasing** – Before signing a major learning infrastructure deal, sign a smaller contract to do a pilot with your top vendor choice. Vendors claim that their software can meet your requirements, but you don't really know how much effort the product will require until you try it. Write a set of use cases and walk through them during a pilot test. Make sure that you select personnel from various teams, in multiple locations to review the pilot infrastructure and give you their comments. Go back to the vendor and discuss any tasks that were difficult for your end users to complete.
- **Ensure Access to Your Data** – If you decide to have a vendor host your infrastructure, be sure that your contract includes a plan to obtain your data at contract completion or if you decide to host the product yourself. This clause should also contain language that protects you in case the vendor is sold, merged or goes out of business. Since your needs and the industry changes rapidly, make sure you protect your access and right to your skills and competency data. It's a valuable company asset!
- **Flexible Launch Date** – When you launch a learning portal, the most important success factor is to ensure that the users have a positive experience. If the technology is doing something that would give the users a poor impression of e-learning, take the delay and fix the technology. It is much easier to fix the technology now, than to try to change the users' impressions and attitudes about e-learning after having a poor experience.

Conclusions

We believe that there is a growing trend to personalize learning within a portal framework. Companies are starting to recognize that learning can take place more fluidly; integrating into everyday work, instead of being a separate event. Portals can aid the process of learning by providing tools for searching, personalization and collaboration. The need for learning just what I need, when I need it has been discussed for at least a decade, but now it's becoming a reality with products that are designed to prescribe learning activities based upon a set of criteria or rules. These types of solutions help to minimize time away from the job and maximize effectiveness, efficiency and productivity.

About Us

Bersin & Associates is a leading provider of corporate and vendor consulting services in e-learning technology and implementation. With more than 20 years of experience in e-learning, training, and enterprise technology, Bersin & Associates provides a wide range of services including product development, product marketing, industry research, corporate workshops, corporate implementation plans, and sales and marketing programs. Some of Bersin & Associates' innovations include a complete methodology for LMS selection and application usage, an end-to-end architecture and solution for e-learning analytics, and one of the industry's largest research studies on blended learning implementations. Our E-learning Research Subscription Service is the only full featured subscription to news, tips, advice, and industry studies available. Bersin & Associates can be reached at www.bersin.com or at (510) 654-8500.