



# LEARNING Best Practices

**Every insurance company likes to say it places value on training and developing its staff to meet the highest technical and service standards. But how do they actually do it? Six times a year, a group of learning and development professionals from some of the biggest insurers in Canada meet to compare notes on the mechanics of delivering on those promises**

>> BY DARYL ANGIER

**A**s a broker, you probably have your own opinions about which insurers have the best underwriters for handling a D&O risk, which ones have the most skilled claims adjusters and which ones just have the most pleasant staff to deal with. But how do insurance company staff actually acquire those skills? And how are those skill levels maintained from

one generation of workers to the next as people move up in organizations or move on to other companies? And how do companies make sure that staff have the right skills for tomorrow as the industry evolves?

It's easy to just focus on end results without much thought to how the particular sausage is made at each company. The answers go far beyond

"finding the right people." To deliver the right end results and meet demanding service expectations, leading companies must develop, maintain and update a wide array of learning priorities and programs that underpin the frontline functions of underwriting and claims handling. The learning and development (L&D and also LT&D for learning, training and development)

teams and systems within an insurance company can be as critical to the success of that company as the business it writes and the brokers it partners with. The quality of a company's L&D program also plays a critical role in improving recruitment and retention results. But how much do you know about the human training systems that underlie the companies you deal with?

## The Learning Council

Every two months, a group of L&D professionals from 15 competitor P&C insurers called The Learning Council meets in and around Toronto to discuss common issues and challenges in delivering training, and cultivating leaders. Interviews with some of the group's members peel back the curtain on recent trends in corporate learning and development and just how they are playing out in an industry like insurance, where L&D plays such a critical role in business success.

What immediately strikes the observer about the group is that it is an interesting cross section of broker-distribution companies, bank insurers and agent-direct writers (see sidebar on page 36 for current membership). Some are personal lines-focused and others are strictly commercial; some are divisions of US and UK insurers—and so therefore may or may not have a centralized-at-head-office approach to L&D priorities and systems—whereas others are Canadian-based companies. The shared traits of the members are that they are all larger, more sophisticated organizations, each with a diverse workforce that is often geographically spread out, and all seem to have more or less formally articulated L&D goals and mandates with dedicated teams of professionals to meet them.

The Insurance Institute of Canada acts as the central coordinating force for the Council, with Nora Gubins, the Institute's director of communications

and business development, performing the administrative tasks of monitoring membership and attendance and helping to shape meeting agendas. The companies take turns alphabetically hosting the half-day meetings, chairing the meetings, bringing in speakers and providing a lunch (where there seems to be a certain amount of friendly one-upmanship, with a lot of talk about what a hit the burritos were at a recent gathering). To ensure the communal spirit of the group thrives, all members insist that everybody contribute and companies that miss more than two meetings in a row can be dropped from the group.

The Learning Council is actually a spinoff of a similar group made up of VPs of human resources (HR) from these companies. Whereas the General Insurance HR (GIHR) group shares concerns and best practices on recruitment and retention issues, the Learning Council's mandate is to "discuss various aspects of education in the insurance sector, to share best practices and to discuss other topics of interest to the development of the professionals, their position responsibilities, and their employers." The group's mandate statement also makes clear that education "is inclusive of technical and soft skills programs, as well as the industry designations of CIP and FCIP, and other topics identified by the group."

"What I really like about the Learning Council is it provides me peers that are specific to the general insurance industry," says Luc Bouchard, senior manager of L&D at TD Insurance. "Because within learning and development, I have lots of peers in other organizations. I have peers within the bank. Obviously, with 90,000 employees, we have a lot of peers in L&D. But when I have issues around general insurance and more insurance-specific issues, that's why I really like the Learning Council. General bank-related issues

are often very different."

What are some of those specific issues? Occasionally it's keeping abreast of regulatory and legislative changes affecting the industry, and coordinating strategies on where and how to provide employees with the knowledge they need to deal with them. Gubins and Bouchard point to the example of recent changes to the minor injury guidelines in New Brunswick and what impact it would have on adjusting claims in the province, an issue affecting TD and Desjardins. Another was sharing ideas on how companies plan to train employees to ensure compliance with the Access for Ontarians with Disabilities Act (see also "Accessible Customer Service" in the January 2013 issue of *Canadian Insurance Top Broker*).

But, for the most part, the Council's agenda items fall into two broad categories.

## Learning Modalities

The first category is tactical issues: how the various companies are actually delivering the technical knowledge and skills training their underwriting and claims employees require to do their jobs well. A lot has changed on this front over the last 10 years as companies have come to embrace e-learning. On the one hand, e-learning is a useful tool for ensuring compliance with requirements for technical and regulatory training. "It's a good way for validating that people have understood that information in an appropriate way, and to make sure that we're compliant and protecting the business," says Mark Edgar, vice president of human resources at RSA. But for the most part, the move to e-learning has largely been driven by cost effectiveness.

"We're a national organization, so bringing in employees for face-to-face training becomes very cost prohibitive," explains Sean Miskimins, senior man-

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ager of L&D at Aviva. Miskimins' colleague André Bourgie says that Aviva is extremely committed to ensuring that as many of its employees as possible obtain their Chartered Insurance Professional (CIP) and Fellow (FCIP) designations from the Insurance Institute. Bourgie himself manages the relationship with the Institute, looking after the administrative aspects of enrolling employees in courses so they can focus their full attention on the actual learning and development. Aviva also runs CIP courses on site at its Scarborough head office, but the company has employees from coast to coast and e-learning allows all of them to get the same benefit from Aviva's commitment, says Bourgie.

While many companies were initially slow to adopt what was originally called computer-based training (CBT), Miskimins says the pendulum has swung hard the other way from face-to-face training. "Now we're finding a balance. It can't be one delivery method in isolation. Because [e-learning] doesn't allow for feedback, necessarily. When there's more complexity around an issue, e-learning only allows you to deal with some of it. So there's a balance between figuring out how do we get the discussion out. There's richness in those discussions, the 'what-if' scenarios that come out .... We're seeing more of a blended approach now where we use e-learning to disseminate the knowledge and use whatever mechanism that becomes instructor-led, either Webex or conference calls or in-class sessions, to allow those conversations to happen."

The members note that the Learning Council has been extremely useful for sharing best practices around the use of e-learning, from discussions about preferred learning management system (LMS) vendors to ideas for sharing of electronic documents.

## Company Vision

In addition to tactical issues and "how are you accomplishing this and such?" conversations, the Learning Council spends a lot of time discussing big-

picture issues. A good example is about not just how to deliver learning but what the companies are delivering through the different methods.

TD's Bouchard, for instance, explains how the training emphasis at TD continues to evolve.

"The technical knowledge of the insurance industry is absolutely mandatory. We work within an area where there's continuous growth and turnover so you need the on-boarding process to be very good: from the basics of how do I use the system to how do I even get my insurance license?... We assumed (probably erroneously) that as long as we had the right people, we had the right skills, so we didn't focus so much on the soft skills. But I would say now it's almost going back to the opposite. Of course the hiring process is extremely important to have the right person in the right spot. But we definitely involve the customer experience in all aspects of our training now. How to have a meaningful conversation with a customer, to know what it feels and looks like. We're starting to put a lot more focus on that."

Other issues discussed at the Council go to the heart of the future of the companies.

"Leadership keeps cropping up," says the Institute's Gubins. She describes a recent meeting that explored and compared how the member companies define a leader, identify "Hi-Pos" (high-potential candidates) and organize leadership development programs in their respective firms. Gubins rounded off the meeting with a deep dive into the FCIP curriculum. "Personally I think it was very eye-opening for them," she says. "They got a chance to see that this is heavy-duty stuff. It isn't a fluffy, soft-skills course. It is leadership at a senior level. We went through some of the readings so they could see these are university level, and very popular in other MBA programs, but customized to P&C."

Another hot topic is change management, and especially how to communicate change effectively so that employees and organizations remain

resilient. This topic is not surprising in an industry that is rife with mergers, selloffs and re-branding. Gubins need go no further than the names of the companies in her files for the Learning Council itself to underline the point.

And while the big deals often get the bulk of the attention in this industry, Gubins points out that it is actually the learning and development people that play a huge role in the success of industry changes and innovations.

"They are the ones who are at the forefront of moving the industry forward because they are going to have to develop the way the knowledge is put out."

That's a scary task. So it's nice to have friends along the way to talk to about it. The Learning Council provides more than just a best practices forum, says Aviva's Bourgie.

"There's a lot of benchmarking, comparing notes between practitioners in one company to the other. ... We are still competitors, which makes us giggle every time because we realize we're not that different in a lot of things. Sometimes it's been very interesting to validate that we are doing the right thing. We are in line with what's happening out there." **IB**

### Current Member Companies on The Learning Council

- Allstate
- Aviva
- Chubb
- The Co-operators
- Desjardins
- The Dominion
- Economical
- Insurance Institute of Canada\*
- Intact
- Northbridge
- RBC Insurance
- RSA
- State Farm
- TD Insurance
- Travelers
- Zurich

\*permanent member and group administrator