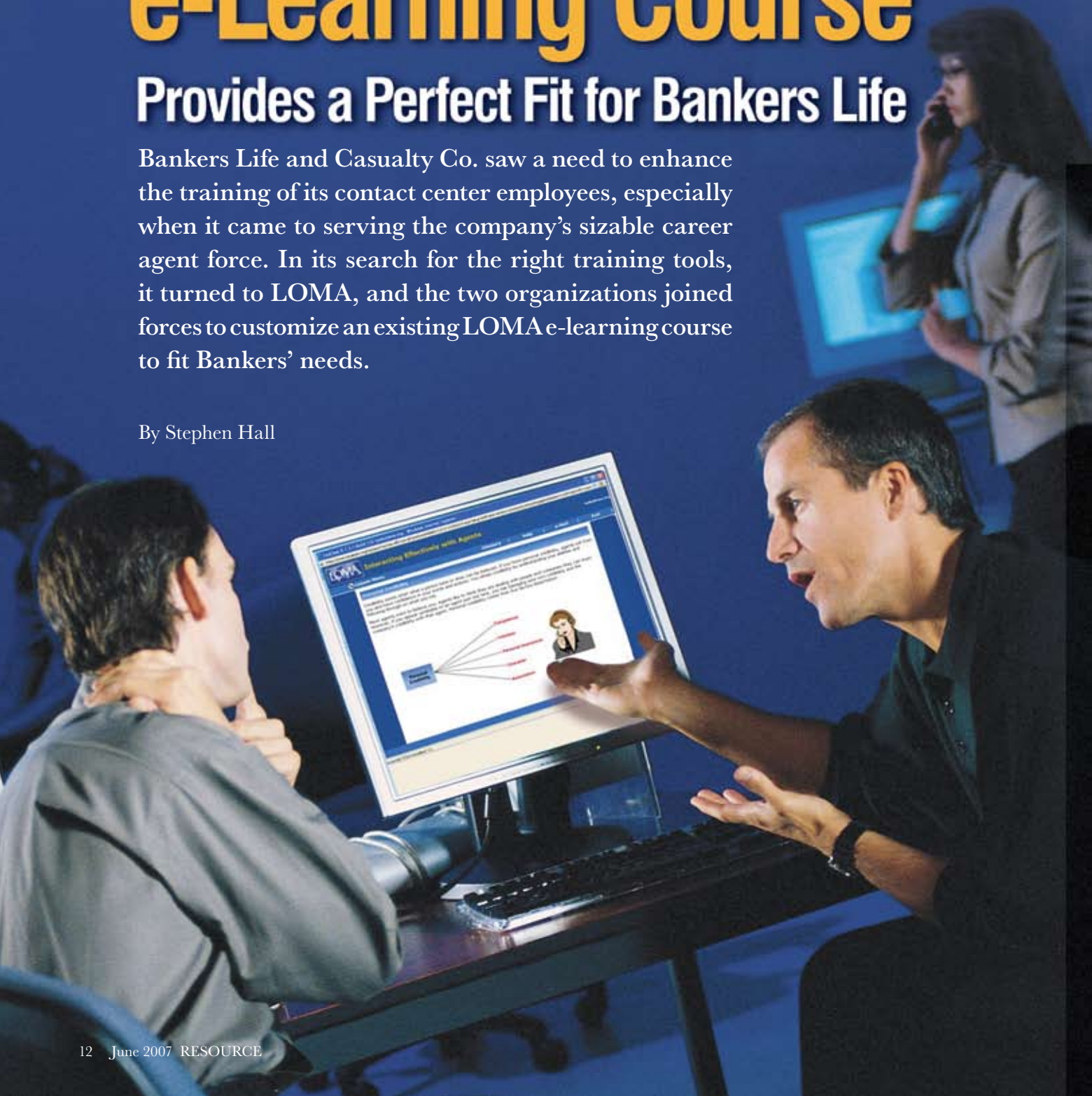


# Customized e-Learning Course

## Provides a Perfect Fit for Bankers Life

Bankers Life and Casualty Co. saw a need to enhance the training of its contact center employees, especially when it came to serving the company's sizable career agent force. In its search for the right training tools, it turned to LOMA, and the two organizations joined forces to customize an existing LOMA e-learning course to fit Bankers' needs.

By Stephen Hall



Serving the needs of your policyholders is one thing; serving the needs of field agents is quite another. Just ask any customer service representative (CSR) at Bankers Life and Casualty Co.

Of course, both scenarios require CSRs to have extensive product knowledge, an ability to think on their feet while listening attentively to a caller's needs, and a wide range of other people skills. But for Bankers—a Chicago-based insurer that focuses on the needs of seniors—the difference between those two customer types is even more prominent than usual.

“For the most part, our policyholders are seniors, and so our CSRs are serving seniors and agents each day,” said Kathy Cawley, operations training manager for Bankers. “Serving an agent can be very different from serving a policyholder. Agents may be calling about several of their policyholders in one call and are on a very tight schedule. We want to serve them as quickly and as accurately as possible to allow them to succeed at what they do best—sell. Therefore, providing service to both groups becomes a real balancing act.”

In their ongoing effort to maintain and refine that balancing act, Cawley and her management colleagues recently observed a need for increased training in the area of soft skills, especially with regard to serving agents. “We already had a technical and procedural training program,” Cawley said. “But we needed more extensive training in the area of soft skills, and we needed more customer service training, especially when it comes to serving agents.”

To address this training challenge, Bankers and LOMA modified an existing LOMA e-learning course, titled “Working With Upset Customers,” so that Bankers CSRs could train using situations that are specific to the company's product line and its agents' needs. The result was “Interacting Effectively With Agents,” a customized e-learning course that helps prepare Bankers' CSRs to handle all types of agent calls.

During LOMA's recent Customer Service Conference in Las Vegas, Cawley and Charles Anderson, second vice president of customer service for Bankers, presented a concurrent session titled “Service to Agents: It Matters,” in which they explained the process of collaborating with LOMA to tailor an

existing LOMA course to fit the training requirements of Bankers.

### **A Challenge in Search of a Solution**

To help conference attendees better understand the training challenge Bankers faced, Anderson gave a brief overview of his organization. “We have about 1 million policyholders, so we're kind of a small- to medium-size company,” he said. “At any given time, we have about 4,300 career agents, and we have frequent contact with customers calling in. We also have about 350,000 medical providers that interact with us on a regular basis as well. In addition to handling inbound calls at our contact center, we also respond to written correspondence, e-mail, and Web inquiries. This work is handled by a staff of about 100 employees with varying degrees of experience.”

Bankers' contact center also includes a number of long-term employees, according to Cawley. “It's not at all unusual for us to have employees who have been here for more than 20 years,” she said. “We started to experience growth, so we had to hire new employees to meet the service demand.”

Over the past year, Bankers has hired 24 new contact center employees and was able to train them to answer simple phone calls within a few weeks. But during the process of training them and getting them to work with their more seasoned peers, Anderson said, management realized there was very limited soft-skill training available for the latter group. “Many of our longer-tenured employees began their careers working primarily in the back office, so they were corresponding with customers in writing rather than talking

directly to them,” he said. “And when we put them on the phones, they just had to acquire those skills over time.”

In addition, many of the more experienced CSRs began voicing an interest in receiving additional customer service training, Cawley said. After evaluating the needs of some of the CSRs that did not go through a formal training program, it was determined that they would benefit from this soft-skills training as well.

According to Anderson, the next piece of the puzzle was all about the service Bankers provides for its agent force. “In our particular case, our agents are all dedicated Bankers agents, so they're just selling for Bankers,” Anderson said. “And service is our key differentiator, because an agent's priority is sales. It's important to be accessible to that agent, to provide them with timely and accurate information, and to have a good attitude when you're dealing with them. If you don't provide the key support they need dur-

ing all phases of that process, they could very easily lose a sale. While our many self-service channels provide some of the key support our agents need, the bottom line is, how our contact center supports our field agents really drives the success of our organization.”

In addition, Anderson said, many CSRs were uncertain as to how to properly serve agents in specific circumstances. “What I was hearing more and more from employees was that the issues that agents have aren't your typical customer-type issues,” he said. “It does take a special skill set to deal with sales agents, and feedback from CSRs in our contact center supported the need to improve our training in this area. In my meetings with contact center staff,

“How our contact center supports our field agents really drives the success of our organization.”

**CHARLES ANDERSON**  
*Second Vice President  
of Customer Service,  
Bankers Life and Casualty Co.*







I frequently heard questions like ‘How do I deal with this agent’s problem or that agent’s issue?’ These questions led me to believe that we really needed to provide them more tools to deal with that unique group of customers that they’re interacting with every day.”

But when Anderson began looking for such specialized tools, he was surprised by how little he found. “There was a lot of soft-skill training available, and we had a lot of off-the-shelf training tools, but they really didn’t pertain to the skill set that’s required to deal with a sales agent force,” he said. “Also, we wanted to help CSRs prepare for the task of dealing with an upset agent. That’s one of the toughest challenges: How do you negotiate when you get one of those phone calls? How do you listen to that agent with empathy, apologize where appropriate, and try to find a solution to their problem?”

### Finding the Right Tool and Making it Better

Bankers’ search for a training solution ultimately led to LOMA, whose learning and development tools already included a full suite of e-learning courses that touched upon some of the areas Bankers wanted to cover in their CSR training program. “We partnered with LOMA and came up with a mini-library of computer-based training (CBT) courses that we can now offer to our staff,” Cawley said. “The management team understood that we can’t have our CSRs in training all the time, so we chose three LOMA courses that we thought would be most beneficial to us and made them available to our CSRs.”

The first two LOMA courses they chose were “Exceptional Customer Service” and Managing Time and Stress.” But the third course, “Working With Upset Customers,” was of particular interest to Bankers, according to Cawley. “CSRs have to deal with upset customers and agents at times, and one of the major sources of stress for them is handling these kinds of calls. The challenge we faced was determining how to equip CSRs with the skills they need to deal with these challenging calls.”



**Pictured left to right:** Kathy Cawley, operations training manager for Bankers Life and Casualty Co., and Charles Anderson, second vice president of customer service for Bankers, discussed their collaboration with LOMA to create customized e-learning content to help their CSRs serve agents better during a concurrent session at the 2007 LOMA Customer Service Conference in Las Vegas.

Still, something more specific to Bankers’ customer service challenges was needed. So LOMA proposed a custom version of “Working With Upset Customers” and invited Bankers to provide some real-life scenarios and content of their own to make it as relevant as possible to CSRs and the types of phone calls they regularly receive from agents.

“We advise companies not to reinvent the wheel when they need online or blended learning courses in insurance and financial services products and company operations,” said Kathy Milligan, FLMI, ACS, ALHC, vice president of education and training for LOMA. “LOMA owns the content in 25-plus textbooks on insurance and business subjects, and we’ve converted much of that content into e-learning courses. Our online courses are constructed from ‘reusable learning objects’—small chunks of content that can easily be reassembled and modified to meet an organization’s specific learning objectives. We are working with a number of companies on custom projects, and these projects range from slight modifications of content in a single online course to the creation of highly customized courses

and course sequences. For companies that are training a large group of employees, the costs of customization are minimal, especially when compared to the costs of using trainers and subject matter experts to develop content on their own.”

The final result of the LOMA-Bankers collaboration was “Interacting Effectively With Agents,” an e-learning course which not only met all of Bankers’ requirements for handling calls from agents, but also made a bit of history as LOMA’s first fully customized online course development project.

“We began with the ‘Working With Upset Customers’ course and added Bankers-specific examples and simulations,” Cawley said. “Working with LOMA’s course developers, we were able to put together a course that is now very specific to Bankers, yet it also has that core content that LOMA had already developed.” But as happy as Bankers was with the final product, they understood that its success also depended on how it was presented and made available to CSRs. “Among the challenges of completing CBT and e-learning courses are the daily interruptions that CSRs encounter,” Cawley



acknowledged. “Many companies who use CBT or e-learning have experienced challenges with employees not completing these courses. And that’s because those employees are so busy with their daily job responsibilities.

“So at Bankers, we came up with what we call a hybrid training approach,” Cawley continued. “It’s not totally self-study, and we worked with our management team to come up with an approach that would allow our CSRs to take the online course outside of their work environment. They could take the course at their desk or go to a computer lab, but they didn’t have to try to complete the course while they were working. We gave employees three to four weeks to complete the course, which reduced the stress of a tight deadline for completion. Each of these courses takes about one to one-and-a-half hours to complete, so it’s not a major time commitment. We also developed a one-hour, instructor-led follow-up session that’s held after each online course is completed. In a group setting, we discuss what they learned and how they can apply it to their job. The classroom follow-up session is very beneficial because it gives them a chance to apply what they learned in the course. The material isn’t just text they read on a screen. They would say, ‘I had a call today, and the agent said this, and so I followed these two steps that I learned in the course.’ They’re using the information and understanding how it fits into their work situation. And to date, we think it’s been very successful.”

“We are grateful to Bankers for giving us the opportunity to work with their customer service training team to develop a customized course for them,” Milligan said. “The company’s commitment to providing effective service for its agents through this training will benefit the entire industry, as this project prompted LOMA’s development of a generic version of ‘Interacting Effectively With Agents’ that any company can use as a training tool for enhancing its service to producers.”

*For more information about how LOMA can work with your company to create customized e-learning content to fit your specific training needs, please e-mail [customcontent@loma.org](mailto:customcontent@loma.org).*

## “Interacting Effectively With Agents:” A Curriculum Overview

The contact center management team at Bankers Life and Casualty Co. needed a training tool that would give their CSRs the knowledge base they needed to provide the specialized service that the insurer’s agent force requires. After collaborating with LOMA to customize an existing e-learning course (originally titled “Working With Upset Customers”), the end result was “Interacting Effectively With Agents.”

The course, which takes one to one-and-a-half hours to complete, provides students with various steps, techniques and procedures they can follow to help guide them through agent calls, especially the challenging ones. In addition to call simulations that students listen to in order to learn what to do (and what not to do) in a given call situation, the course material includes the following:

- **Qualities of personal credibility:** Competence, intention, personal impression, character and association.
- **The five stages of negotiation:** Preparation or research, discussion, proposal/counterproposal, agreement/disagreement, and follow-through.
- **Factors that upset agents:** Situational factors, company-related factors, and unmet expectations.
- **The four-step process for working with agents:**
  - 1) Recognize the agent’s feelings.
  - 2) Empathize and apologize for the inconvenience.
  - 3) Determine the facts of the situation.
  - 4) Find an appropriate solution.
- **Two effective ways to determine facts:** Paraphrasing and questioning.
- **Four approaches to conflict management:** Cooperation, avoidance, surrender and coercion.
- **Assertive behavior vs. aggressive behavior:** Pros and cons.
- **Techniques for managing abusive situations:** Staying calm, asking questions, reminding an agent the call is being recorded, when to call for a break, when to ask an agent to stop using abusive language, when to hang up, and when to speak to a manager about the call.



# LOMA Custom Learning Solutions

One of the biggest challenges facing insurance and financial services organizations today is how to maximize their training investment while taking advantage of the many benefits provided by online learning. This challenge encompasses everything from system customization and content integration to standardizing and localizing learning delivered across geographically dispersed employee groups.

LOMA is helping the industry address this challenge by offering several options designed to provide member companies and their employees with new solutions to meet their professional development and performance training needs. Some of these options include:

## **Interactive Online Courses** ([www.lomalearn.org](http://www.lomalearn.org))

LOMA Learn Online provides a flexible, affordable, online training solution offering industry-specific and soft-skills courses that cover hundreds of topics in more than 20 key subject areas. The courses engage users with a self-paced, interactive format that reinforces their understanding of concepts and strengthens their skills through a variety of activities, demonstrations, simulations and games. Whether an organization needs training in financial/insurance products, compliance, customer service, communication, insurance functions, management, sales, or other business skills, LOMA e-learning offers award-winning, ready-to-use content to address specific needs.

## **Customizable Learning Paths and Certificate Programs**

LOMA content experts can help your company design custom learning sequences for specific jobs or job competencies. We'll even work with you to recognize completion of customized course sequences with specially designed certificates featuring your corporate logo.



## **Customized Courses**

LOMA's extensive catalog of online financial services content reflects our 80-plus years of experience and the expertise of reviewers from throughout the industry. We can modify our online courses to match a specific company's practices as well as the products it sells and services.

## **Custom Learning Portals**

LOMA's Custom Learning Portals provide an easy-to-implement, reliable and cost-effective way to deploy customizable learning programs within an organization. LOMA's learning portal solution offers many of the benefits of an enterprise-level learning management

system (LMS), such as convenient site management, powerful administration and reporting, and flexible curriculum planning and management, without the implementation hassles or cost.

## **Learning Management System (LMS) Integration**

For organizations that have an LMS, LOMA offers an LMS integration solution that allows companies to leverage their LMS investment by accessing LOMA e-learning content directly through their existing system.

*For more information on LOMA's Custom Learning Solutions, visit [www.lomalearn.org](http://www.lomalearn.org), or call (770) 984-3751.*