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NIIT®

BUSINESS IMPACT. ACCELERATED.

Case Study: Allstate Business Insurance

ACCELERATING BUSINESS IMPACT THROUGH A COLLABORATIVE AGENCY TRANSFORMATIONAL MODEL FOR A REVAMPED PRODUCT LINE

About Allstate

The Allstate Corporation (NYSE: ALL) is the largest publicly held personal lines property and casualty insurer in America, serving approximately 16 million households through its Allstate, Encompass, Esurance and Answer Financial brand names and Allstate Financial business segment. Allstate branded insurance products (auto, home, life and retirement) and services are offered through Allstate agencies, independent agencies, and Allstate exclusive financial representatives, as well as via www.allstate.com, www.allstate.com/financial and 1-800 Allstate®, and are widely known through the slogan "You're In Good Hands With Allstate®."

Allstate was founded in 1931 and became a publicly traded company in 1993. The company is listed on the New York Stock Exchange under the trading symbol ALL. As of year-end 2011, Allstate had \$125.6 billion in total assets. In 2012, Allstate was number 93 on the Fortune 500 list of largest companies in America.

Business Needs

With nearly 12,000 exclusive Allstate agencies and financial representatives in the United States and Canada, Allstate is a leader in auto, home, life and retirement insurance products. However, business insurance is a relatively smaller and newer product line that offers business insurance commercial products for small business owners such as small retailers, offices, service industries, restaurants and home based-businesses.

The Allstate Business Insurance (ABI) product line had met with less than desired results. Allstate therefore decided to revamp the product line with:

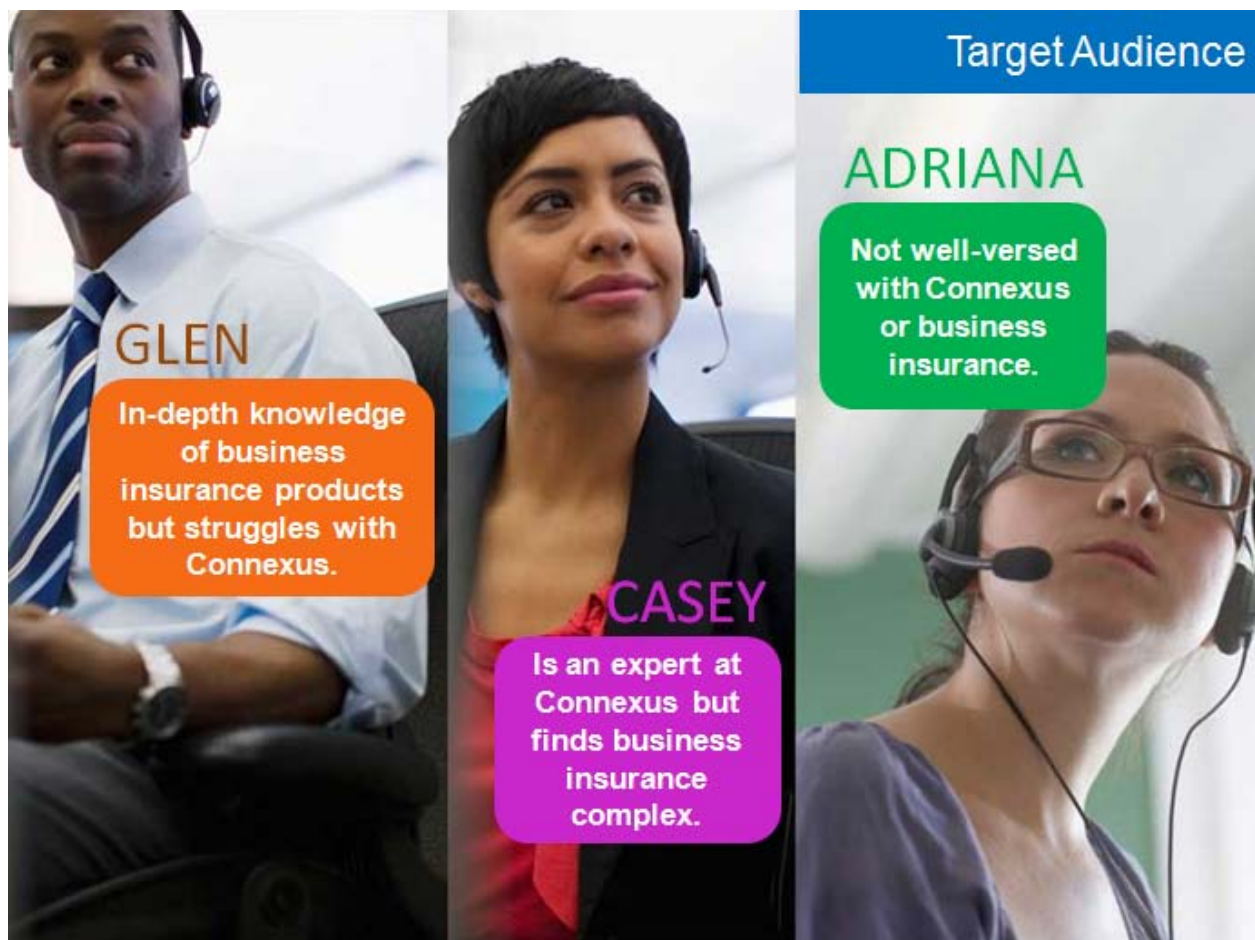
- New and better products
- An improved technology platform (Connexus)
- Improved training

However, an innovative training solution was required to rollout the revamped product line and technology to Allstate agents across the country. Allstate and NIIT collaborated to create a customized training solution to meet the business and performance goals of the ABI product line.

Training Goals



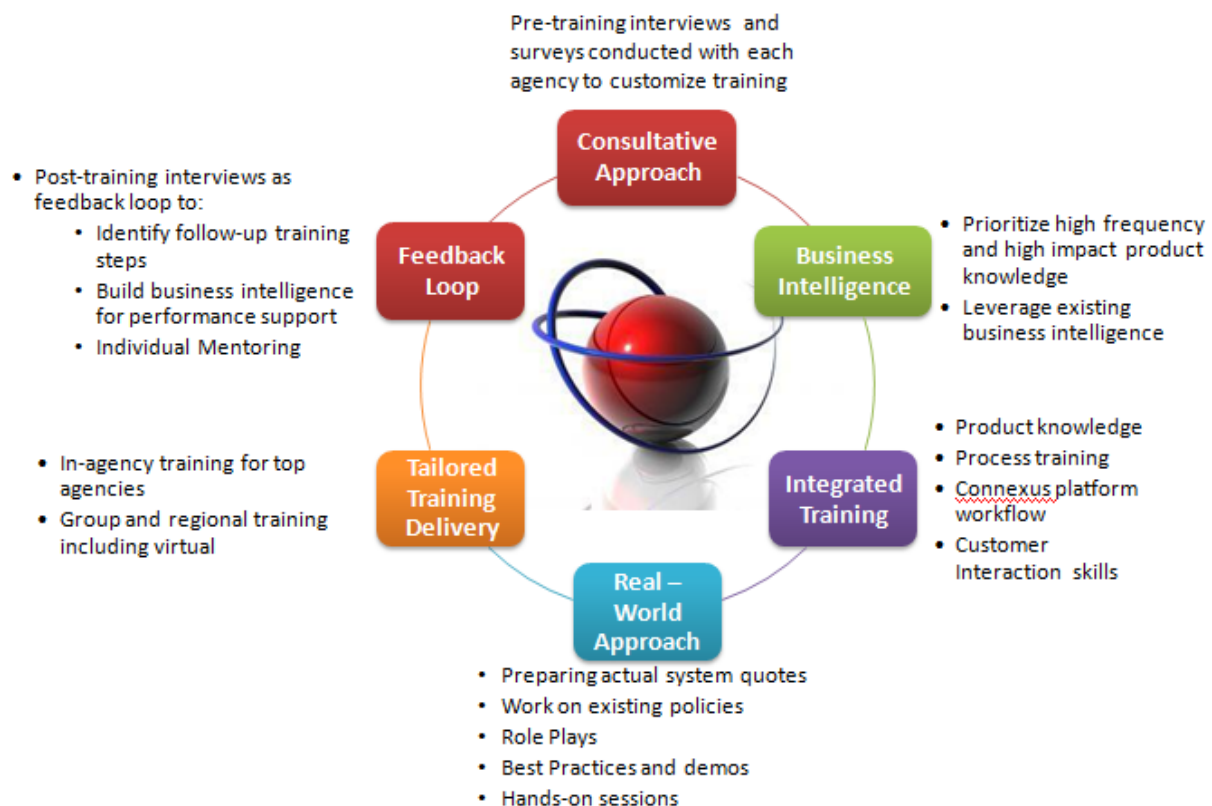
Target Audience



The target audience for the training was agents who varied in their proficiency with either their knowledge of business insurance products or with the new Connexus platform. As illustrated above, some agents had in-depth knowledge of business insurance products but did not know their way around the new Connexus platform in order to perform their daily transactions. Others were experts at the Connexus platform but struggled with the complexity of business insurance products. There was also a third category of agents who not well-versed with either the business insurance product line or the Connexus platform.

The Solution: Agency Transformational Model

An agency transformational model was collaboratively developed by Allstate and NIIT to rollout the revamped business insurance product line. This involved a consultative approach by conducting Pre-training interviews and surveys with each agency to customize training. The next step was to build business intelligence from the interviews and surveys by prioritizing high frequency and high impact product knowledge. Existing business was also leveraged. The third step was to create an integrated training program which combined product knowledge, process training, Connexus platform workflows and customer interaction skills. A real world approach was taken to deliver this program by helping agents prepare actual system quotes, work on existing policies and enhance their knowledge through role plays, best practice sessions and demos as well as hands-on sessions. The training delivery was further customized into in-agency training for top agencies and group and regional training including virtual training for the remaining agencies. A feedback loop was incorporated through post-training interviews to identify follow-up training steps, build business intelligence for performance support and, in some cases, individual mentoring.



Solution Components

The solution comprised of an agency training toolkit which contained training material developed based on prioritized call types, existing content and any new content. Trainer on-boarding was conducted for the first selected nine trainers through training and shadowing and train the trainer sessions.

The first phase of the solution involved in-agency training for 178 agencies. This was consultative and customized training and included product training and system practice. Business intelligence was also gathered through the in-agency training. This was followed by regional training for other agencies through webinars, group events, role plays and web conferences. Ongoing support is being provided through job aids, post-training follow-up calls, tips of the week, success story emails, monthly web events and a repository of frequently asked questions. The whole program was managed through a single point of contact engagement management model.



AGENCY TRAINING TOOLKIT

- Prioritized Call Types
- Existing Content
- Any New Content



TRAINER ON-BOARDING

- Select 9 trainers
- Training & Shadowing
- Train the Trainer



IN AGENCY TRAINING

- 178 Agencies
- Consultative & Customized Training
- Product Training
- System Practice
- Gather Business Intelligence



REGIONAL TRAINING

- Webinars
- Group Events
- Role Plays
- Web Conferences



ONGOING SUPPORT

- Job Aids
- Post-Training Follow up call
- Tip of the week
- Success story emails
- Monthly web events
- FAQs



ENGAGEMENT MANAGEMENT

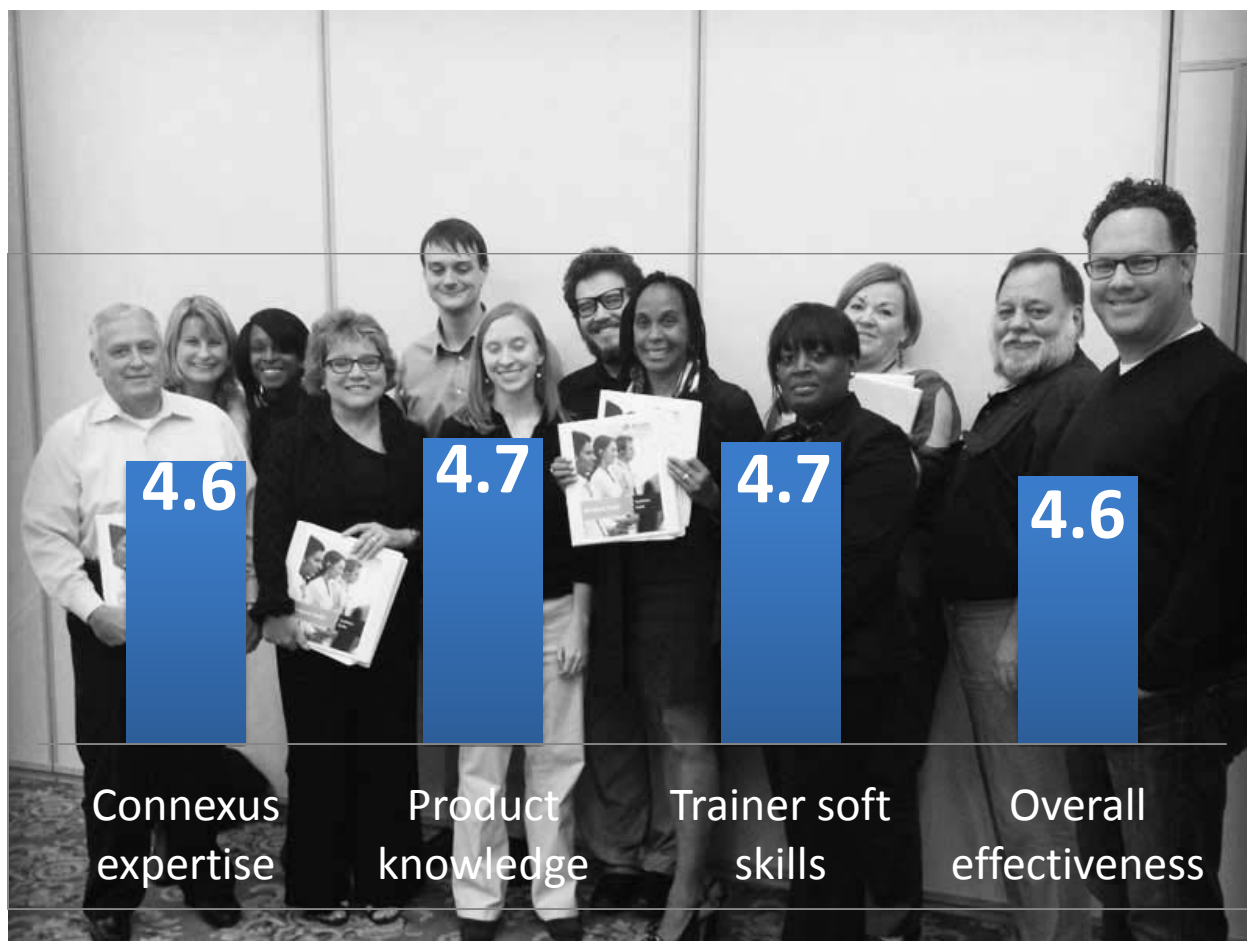
- Single Point of Contact

Implementation and Rollout

The program was rolled out in a phased manner. So far, 178 in-agency training sessions have been conducted. 93 participants have been trained regionally through a pilot program in Ohio and in 3 locations in Texas. A pilot has also been conducted in Montana to train 12 agencies. An additional 44 sessions of modular virtual training have also been completed.

Feedback

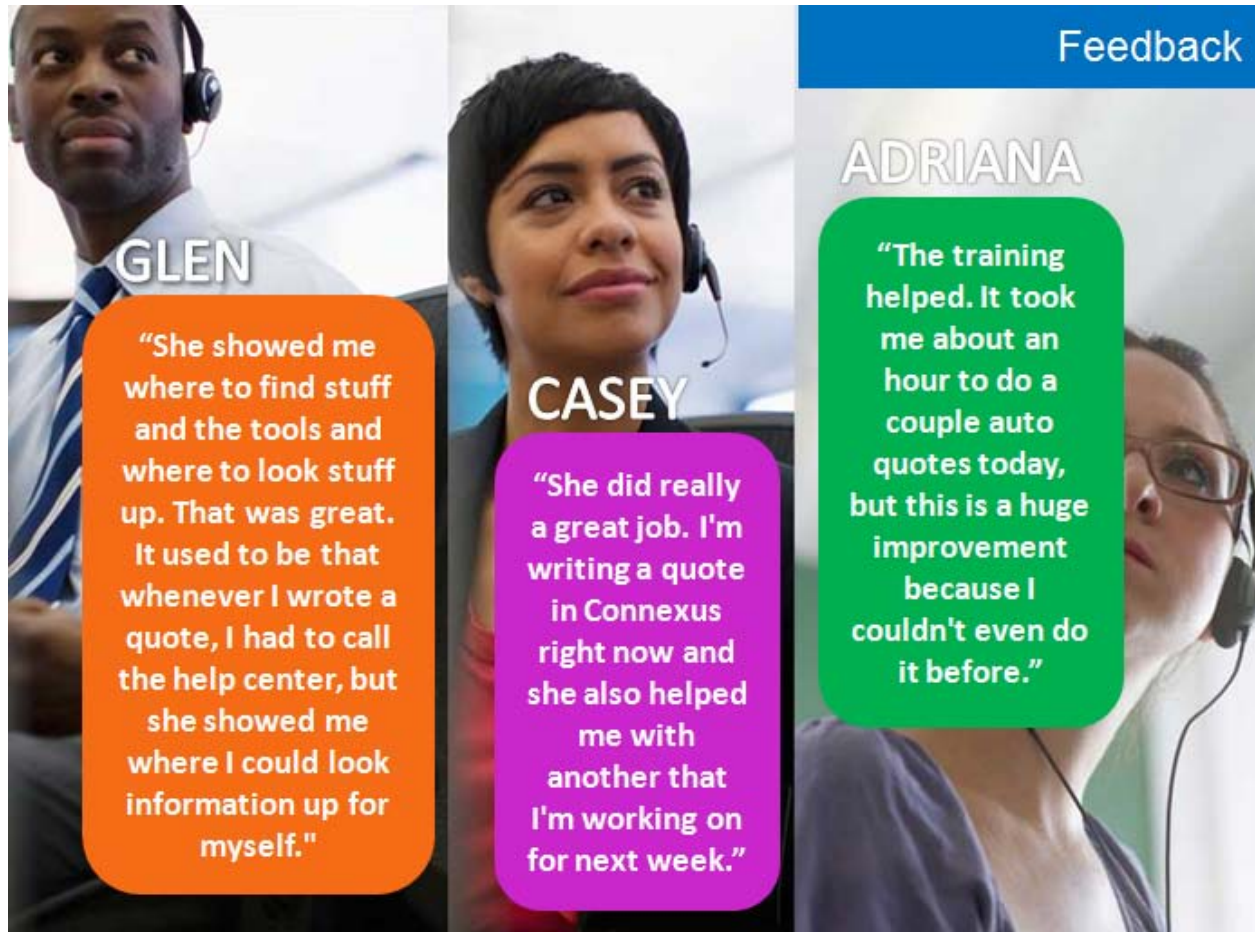
The trainers have been rated an average of 4.6 on four key parameters. See chart below.



The program has received very positive feedback from agents. Some snapshots from their feedback have been illustrated on the next page.

Business Impact

There have been strongly positive initial results.



Feedback

"She really knew her way around Connexus. With the product knowledge, she had a lot of handouts and was able to show us where we could look for answers."

"Some of the tricks that she showed me were awesome. I wish I had this (kind of training) for other programs."

"Jim was able to show me where to go to find things in the system that I knew needed to be there for the quote but that I couldn't find. He really helped me streamline some things."

"I got more out of that class than I ever have from any training you've done before. I have been here for 15 years. We need to have more training Like that."

Performance Impact: Improved Results

Performance Impact: Increase in Weekly Averages

1 Quarter after In-Agency Training for 178 agencies.



Note: Revenue and productivity expected to trend up over time. Results based on initial sampling three months after training.

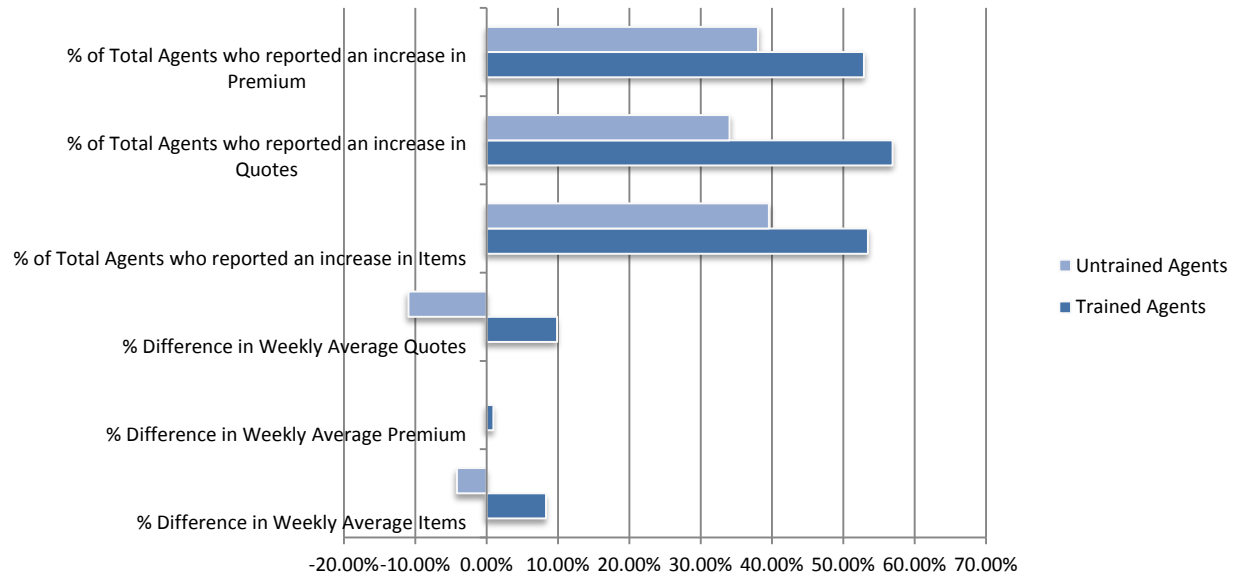
Performance Impact: Percentage of Trained Agents Who Reported Increased Business Impact

1 Quarter after In-Agency Training for 178 agencies.



Note: Revenue and productivity expected to trend up over time. Results based on initial sampling three months after training.

Trained Vs. Untrained Agents Performance in One Quarter



Summary

Measurable Goals	Solution Approach	Results
Increase sales and revenue for Allstate ABI	Agency transformational Model	<ul style="list-style-type: none"> • 0.95% increase in weekly average premium generated by trained agents post training – 0.95% more than their untrained peers in the first quarter of the post-training period. • 52.87% trained agents reported an increase in premium - 14.84% more than their untrained peers in the first quarter of the post-training period.
Improve productivity of agents	Agency transformational Model	<ul style="list-style-type: none"> • 53.45% agents reported an increase in Items post-training – 13.88% more than their untrained peers. • 56.90% agents reported an increase in Quotes post-training – 22.85% more than their untrained peers in the first quarter of the post-training period. • 8.33% increase in weekly average items generated by trained agents - 12.50% more than weekly average items generated by untrained agents in the first quarter of the post-training period. • 9.88% increase in weekly average quotes generated by trained agents – 20.84% more than weekly average quotes generated by untrained agents in the first quarter of the post-training period.

About NIIT Learning Solutions for Enterprises

NIIT is a market-leading, global managed training services company with over 30 years of experience in learning outsourcing. Built on the sound principles of running training like a business, NIIT's Managed Training Services are a suite of best-in-class training processes that enable customers to reduce costs, realize measurable value, run rock-solid operations, and increase business impact. Our flexible and scalable service suite includes curriculum design and custom content development, learning administration, learning delivery and learning technology. NIIT's transformational approach helps companies on both sides of the Learning and Development (L&D) value equation by increasing the benefits generated from L&D programs while optimizing the costs of the L&D system. With a team of some of the world's finest learning professionals and presence in 38 countries, we help the world's leading companies dramatically improve the effectiveness and efficiency of their training. Learn why training is not just our business but our passion at www.niit.com.