Case Study: Online New-Hire Induction

AN ENGAGING AND RICH LEARNING EXPERIENCE IN A
VIRTUAL OFFICE ENVIRONMENT AT METLIFE

NIIT®

BUSINESS IMPACT. ACCELERATED.

MetLife, Inc. (NYSE: MET) is a leading global provider of insurance, annuities and employee benefit programs, serving 90 million customers in over 60 countries. Through its subsidiaries and affiliates, MetLife holds leading market positions in the United States, Japan, Latin America, Asia Pacific, Europe and the Middle East.

Founded in 1868, MetLife continues to build upon its long history of providing unique solutions for its customers by launching new and innovative products, expanding its role as a leader, and continuing to provide high quality financial solutions that are backed by a trusted, well-recognized brand name and strong financial performance. Today, MetLife counts over 90 of the top one hundred FORTUNE 500® companies among its corporate clients and is the largest life insurer in the U.S. and Mexico.

MetLife®

Business Needs

GLOBALLY DISTRIBUTED AGENCY TRAINING

MetLife is a global enterprise that provides insurance, annuities and employee benefits to serve 90 million customers in over 60 countries. Around the world, the MetLife companies offer insurance, retirement and savings products.

MetLife works directly with customers as well as offers their products through agents, third party distributors, and brokers. With a vast network of agencies worldwide, it is imperative that these agencies are adequately trained on MetLife's products, offerings and sales best practices. To ensure that agencies around the world are adequately trained, MetLife launched an initiative called online Distribution Centers of Excellence (DCE) which forms the basis of pre-contract training for agencies in all countries where online learning has been implemented.

DCE Online has been successfully implemented across key geographies in Central and Eastern Europe, regions of the Middle East and Latin America. Countries where eLearning has been implemented include Russia, Czech Republic, Slovakia, Romania, United Arab Emirates, Chile, Colombia, Mexico, Panama, Argentina and Trinidad. Discussions are currently underway to extend eLearning to Poland, more countries in the Middle East, United Kingdom, Lebanon, Egypt and Turkey.

The business goals of DCE Online are to:

1. Accelerate cycle time to competence and productivity and significantly improve the return on investment of training through migrating at least 50% information and knowledge delivery from classroom to online, enabling classroom training to focus on sales skills development;
2. Institutionalize sales best practices and product knowledge through a comprehensive and cohesive education program by delivering all local product training via eLearning in countries where eLearning is implemented;
3. Provide accessibility to learners in agencies worldwide through the implementation and adoption of eLearning to significantly increase time to competency in comparison with historical peer groups;
4. Engage learners through interactive learning and virtual environments to ensure high adoptability.

The Need for New Hire Training

Central to the DCE was the need for an online induction program for new-hires which could improve their time to competency. However, with disparate audiences worldwide, MetLife wanted to create a rich and engaging learner experience that its audience could relate to. The vision was to create an induction program through a virtual representation of the MetLife office environment with links to learning nuggets relevant to different departments.

Training Goals and Solutions

MetLife partnered with NIIT to create a virtual induction program for DCE Online which could be accessed in all the countries where eLearning had been implemented. The program focuses on providing new sales agents with an overview of products, offerings and sales best practices in an engaging and interactive virtual environment.

The goals of the induction program were:

BUSINESS DRIVER 1: IMPROVE TIME TO COMPETENCY AND INCREASE PRODUCTIVITY FOR NEW HIRES

How was this achieved?

MetLife had an exhaustive collection of videos and podcasts. Some of these were videos from in-house insurance experts as well as testimonials from clients. The podcasts were interviews and tips from an insurance radio channel.

The target audience were new hire agents who were college graduates joining an entry level position. The team therefore had to ensure that they were not inundated with information and loads of content. The challenge for the design team was to select videos and podcasts that were relevant to the audience and categorize them accordingly so that new hires got a comprehensive overview of MetLife products, offerings and processes.

The instructional design team in collaboration with MetLife subject matter experts together selected and organized the videos for the course. These videos were shot on a green screen background and were layered into the virtual environment background.

Additionally, the NIIT team shot some in-house videos involving role play between customers and agents. These videos were created so that agents could understand how to approach customers and how to handle the challenging situations in the sales process. More importantly, these videos also humanized the insurance process. There were videos of customers who narrated how insurance and insurance agents helped them in their time of difficulty. These videos helped agents realize the importance of their role and the lives they impacted by the work they were doing.

Overall, the instructional design team collated almost 70 videos and 25 podcasts for the induction.

BUSINESS DRIVER 2: ASSIMILATE DISPARATE CHUNKS OF INFORMATION IN A SEAMLESS, INTEGRATED FRAMEWORK FOR A RICH AND ENGAGING LEARNING EXPERIENCE.

How was this achieved?

To realize MetLife's vision of an experience which mirrored that of a new-hire walking into a new office and being introduced to various departments and products, NIIT designed the virtual experience as an immersive tour of the various departments in an insurance office. To provide a rich and engaging learning experience, the following components were built into the design:

Virtual Immersive Tour Framework

The videos, podcasts and nuggets of information were integrated into a virtual tour framework. At every step of the tour, agents were provided critical pieces of insight, expertise, knowledge, and information that they would need to be successful in their role through learning nuggets in the form of expert videos, podcasts and other elements. As the agents progress through various departments, they meet several experts, who through videos and podcasts provide an educational experience to agents. The tour also showcased best-practice video role-plays of the sales process and customer testimonials of their experiences with agents.

Seamless Workflow and On Demand Access

To make the program seamless, there is no predefined sequence for learners to access the rooms and learning nuggets. Learners can enter or exit any room at will through the floor plan and go through the content in any order. Their progress is not tracked so that they can have a seamless experience upon taking the tour.

Rich and Engaging Learning Experience

With the introduction of elements like a Plasma TV and an iPhone, learners were provided with a rich and engaging experience with expert videos, role plays and podcasts seamlessly embedded into the framework.

BUSINESS DRIVER 3: Ensure that the basic framework of the program could be reused for localization.

How was this achieved?

To facilitate a multi-lingual program, elements that could potentially make localization difficult were not included in the program. The list of learning nuggets was generated through XML so that it could easily be replicated in another language. Elements like on-screen tool tips, callouts and avatars which required regional customization were not used in the program.

BUSINESS DRIVER 4: Ensure that learners had a chance to assess what they had learned.

How was this achieved?

Although the assessment scores are not tracked, learners get an opportunity to test their knowledge at every stage. An assessment kiosk is built into each virtual room of the program. Clicking on the kiosk displays a series of multiple choice and multiple response questions. Feedback is displayed for each question. To ensure that the learner takes the assessment, the learner is prompted to take the assessment if he or she has not done so before they exit a room.

BUSINESS DRIVER 5: Provide a ready reference for existing learners.

How was this achieved?

The progress of the course is not tracked and learners who are not new hires can also access the virtual induction environment to review a video or a podcast. This way, even existing employees can refresh their knowledge of a particular topic on demand by accessing the virtual induction course on DCE Online.

Design and Delivery

NIIT designed and developed the framework for induction program as a virtual office representing the MetLife environment. The virtual office had the following six rooms:

1 Reception	**2** Product Sub-Rooms: • Life Insurance • Accident and Health Insurance • Retirement Planning • Education Planning	**3** Agency Sales
4 Underwriting and Policy Administration	**5** Claims	**6** HR and Compliance

Each room had the following components:

- **Reference Kiosk/File Finder:** A list of learning nuggets available is displayed on clicking and zooming in on the reference kiosk. Learners can select and click a nugget to launch it.
- **Plasma TV:** A list of learning nuggets (videos) available is displayed on clicking and zooming in on the Plasma TV screen. Learners can navigate through the list and select the nugget that they want to view.
- **iPhone:** A list of podcasts available for listening is displayed on clicking the iPhone.
- **Assessment Kiosk:** A series of multiple-choice and multiple response questions are displayed when clicking on the assessment kiosk. Feedback is displayed for each question upon response.
- **May I Help You:** All the learning nuggets and elements available in the room are displayed on clicking this help feature.
- **Door:** Clicking the door displays a message and a recommendation to attempt the questions on the kiosk before leaving the room. Learners have the option to skip the questions and leave the room. While leaving the room, a transition animation is played and the learner is taken to Reception.
- **Floor Plan:** This opens up the floor plan window that displays all the rooms and the currently selected room. The learner can select a different room which loads a fly-in animation of the selected room and takes the learner there.

The virtual induction program was hosted on DCE online and it is currently live in Russia, Czech Republic, Slovakia, Romania, UAE, Chile, Colombia, Mexico, Panama, Argentina and Trinidad.

Business Impact

MetLife regularly tracks agency performance and agent productivity. The new on-boarding protocol has accounted for accelerated time to production for new agents. Peer group data used for analysis is based on in-country average productivity collated over the last 2 years. A report published in June 2011 clearly indicates performance improvement.

MEASURABLE IMPROVEMENTS AND METRICS

Measurable improvements in Agency performance in countries is reported below with data from countries:

400%	Improvement in Month 1 production for agents on-boarded through new performance support protocol compared to their peer group from the last couple of years in the Czech Republic.	
66%	Productivity improvement in Month 3 compared to their historical peer group in the Czech Republic.	
15%	Higher Premiums for the agents on-boarded through elearning over a 1 year period than their historical peer group in the Czech Republic.	
41%	Retention over a 1 year period for new agents on boarded through elearning compared to their historical peer group in the Czech Republic.	
48%	Higher retention for agents at the 4 month stage who had been on-boarded through eLearning than their historical peer group in Columbia.	
31%	Higher Month 3 Production or agents on-boarded through new performance support protocol compared to their historical peer group in Russia.	
20%	Higher average Year 1 production for agents using eLearning compared to their historical peer group in Russia.	
20%	Higher Premiums for the agents on-boarded through elearning over a 1 year period in Russia	

14%	Retention over a 1 year period for new agents on boarded through elearning compared to their historical peer group in Russia	
67%	Higher Month 1 productivity for agents who have been on-boarded through eLearning compared to their peer group from the last 2 years in Slovakia.	
81%	Higher Month 1 production for agents on-boarded through new performance support protocol than their historical peer group in Slovakia	
17%	Higher Month 3 productivity as compared to their historical peer group in Slovakia.	
21%	Retention over a 1 year period for new agents on boarded through elearning as compared to their historical peer group in Slovakia.	
13%	Higher Premiums for agents on-boarded through elearning over a 1 year period than their historical peer group in Romania.	
12%	Higher retention for agents on-boarded through elearning over a 1 year period than their historical peer group in Romania.	

SALES ENABLEMENT IMPROVEMENTS

ELearning has been very well received in the UAE and this has to do with the fact that Agency & Unit Managers now no longer need to wait for a Basic Training School to be run before they can bring an agent onboard. ELearning has enabled the on-boarding of new agents as soon as they are available to work and hence Agency & Unit Managers have been extremely supportive, since a logistical bottleneck in the preparation of new agents has been removed.

Similarly, the value of e-learning for the Russia Bancassurance and Financial Institutions distribution channel is that it enables the delivery of training across Russia's 11 time zones.

COMPLIANCE IMPROVEMENTS

The induction program is part of the larger online eLearning catalog on DCE online. The implementation of eLearning addresses a new regulation in Romania where individuals who sell insurance products need to be provided 50 hours of evidenced training. The eLearning platform will provide the necessary training, certifications and reporting which will enable MetLife Romania to meet its regulatory obligations across all distribution channels.

When DCE online is rolled out to Poland in January 2013, The implementation of DCE Online will enable MetLife Alico to meet the 150 hours regulatory training requirement for new agents and third-party distribution partners.

STAKEHOLDER FEEDBACK

The program has been very well received by internal stakeholders who have rated it 5/5 in customer satisfaction.

"NIIT has done an incredible piece of work with the development of the Virtual Induction. The product is outstanding and the team involved in its development need to be congratulated for the excellence, flexibility & innovation."

- John Kusi-Mensah
Director, Global Financial Learning
MetLife International

FEEDBACK FROM THE FIELD

The following was the feedback received from Field Management who participated in the DCE Online pilot in the United Arab Emirates:

- DCE Online has enabled the quick on-boarding on new agents. Agencies no longer have to wait for the Basic Training School (BTS) to rub before new agents can be on-boarded. This has removed a major bottleneck in the recruitment, training and development of new agents, Elearning is 24/7 and according to the pilot field management has an accessibility advantage over the traditional BTS.

- DCE Online provides consistency in terms of quality of training compared to the traditional BTS which tended to be variable. The content of elearning according to the pilot field management group is systematic and practical in orientation and the instructional approaches used in elearning enables new agents to hit the road running. The fact that new agents can over content as many times as they want, anywhere and anyplace, has accounted for the accelerated time to competence and production.

- DCE Online has lead to an improvement in the quality of new agents who are being recruited since individuals who do not have proficiency in English, computer literacy and good level of academic attainment are unlikely to successfully make it through the "new on boarding process."

LESSONS LEARNED
An important lesson gained from the program has been the effectiveness of eLearning and the fact that new hires have been able to relate to not only their job responsibilities but also familiarize themselves with sales best practices at an early stage in their career. The sharp increase in productivity is an indicator of the success of the program and their ability to comprehend and retain working knowledge through their virtual experience. The fact that productivity has not just improved in the first month but has continued to show improvement even three to four months down the road in comparison to their historical peer groups in many countries shows the effectiveness of the learning program and builds a strong case for the future implementation of eLearning.

FUTURE OUTLOOK
The future outlook is to roll out the induction program as part of DCE's online curriculum to Poland, Rest of the Middle East, UK, Lebanon, Egypt and Turkey. The program has been designed so that the framework is flexible and new pods in the form of podcasts, videos and other elements can be easily added to the framework for future flexibility.

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.