

EXCEEDING EDUCATION



By Christopher W. Cook

One year in high school, I had a history teacher who would call us to his desk individually at mid-term to share our ongoing semester grades. He announced out loud when someone who was approaching currently had an A. I was one of two students in that category.

Why were so many students struggling to pass his class? Well, I would compare that teacher to Ben Stein's character in *Ferris Bueller's Day Off*. He stood at the front of the classroom and lectured in a low, monotone voice for the entire class;

and it was a 90-minute blocked time-period. My strategy, in order to keep my eyes open: I wrote down as much as I could that came out of his mouth. Apparently, it worked.

We've all probably had an "ugh" teacher a time or two throughout our years growing up, but even though we've progressed from the "school" to the "work" portion of our lives, according to the song by The Godfathers, education remains an important part of our personal and professional lives. For those in the insurance industry, a new educational program from WebCE, an online education solutions provider, and IRMI (International Risk Management Institute, Inc.), its parent

*IRMI and WebCE
offer a uniquely
different training
experience*



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*—Josh Klarin
Training Program Director
WebCE*

organization, provides its “students” an opportunity to learn while avoiding an “ugh” experience.

Just think, instead of hearing Stein’s character lecturing, “In 1930, the Republican-controlled House

of Representatives, in an effort to alleviate the effects of the ... Anyone? Anyone? ... Great Depression, passed the ... Anyone? Anyone? ...,” you can stay awake, get interactive and exceed in your educational pursuit.

EXCEED

Launched on June 30, 2020, EXCEED was “designed to fill a need for newly licensed producers, agents, and CSRs,” says Josh Klarin, training program director at WebCE. “Customers and the market voiced a desire for onboarding and early career development tools. Since we provide Pre-license and Continuing Education (CE), it is a logical expansion of our product line.

“The content is organized into series by categories and then into short, engaging episodes, using adult learning principles to provide real-world scenarios that give users the chance to apply what they already know,” he adds.

“Reinforcements provide scheduled learning in under three minutes that will refresh knowledge and solidify the content for the user, making it easy to recall when they need it the most,” Klarin notes. “They are short, interactive videos delivered via an email link several times a week. They will trigger memory, solidify content knowledge, and enable the learner to recall valuable information when interacting with clients.”

The EXCEED program comes in a variety of packages—the Personal Lines Series, Commercial Lines Series or the EXCEED Everything Package. The reinforcements, which are independent from the program itself, can be added to either the Personal or Commercial Lines Series; they are included in the Everything Package.

“We currently have 18 series, comprised of 244 episodes covering commercial and personal lines topics,” Klarin says. “An individual series contains 10 to 15 specific episodes; each one stands on its own, providing a foundation of a certain topic—such as coverage exclusions or policy conditions—and can be taken in any order. We designed EXCEED to not only embrace adult learning but to create easy to use, short, impactful, and meaningful interactions.”

Currently, the EXCEED program Personal Lines Series includes:

- Farm Liability
- Farm Property
- Flood Insurance
- Homeowners
- Identity Theft
- Miscellaneous Vehicles
- Personal Auto and Personal Umbrella

The Commercial Lines Series includes:

- Businessowners Policy
- Commercial Auto
- Commercial General Liability
- Commercial Property
- Crime Insurance
- Cyber Insurance
- Directors and Officers
- Employment Practices Liability
- Professional and Management Liability
- Umbrella Insurance
- Workers Compensation

Each series also may be purchased individually, or WebCE can create a custom package from its library to meet specific learning objectives. All EXCEED products are subscription-based and good for one calendar year, and are smartphone, tablet, and PC friendly.

One thing to note is that “EXCEED is not regulatory-compliance-based continuing education,” Klarin says.



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—Doug Lutz, CIC
Agent

Doug Lutz Property and Casualty Insurance



“It is a program that allows—in fact, encourages—the learner to apply knowledge learned in the licensing process to real-life situations and scenarios. It is animated, engaging, contains knowledge checks, and perhaps most important, each episode is short and focused. The typical module is less than 15 minutes long.

“In addition to the user experience, EXCEED provides the agency owner with a learner dashboard, content, a delivery platform, and a management tool that allows for tracking of individuals and teams with leaderboards and custom reporting capabilities.”

The leaderboards can be created if at least three people are using the program. They can track each participant’s series progress and individual and group average scores (that’s right, they are graded). Aside from the leaderboard, administrator reports will also show reinforcements (if available) completed, and the data can even be exported onto CSV or Excel spreadsheets.

So far, “the feedback has been positive and our customer base has been growing,” Klarin says. “We are also finding that the application goes beyond the newly licensed. Many users have told us that topics cover areas that they have gotten rusty on or even forgotten.”

He concludes with the following message to agencies: “EXCEED can stand as its own program, can be incorporated into your existing onboarding program, become part of your learning curriculum, and even be tailored to meet your specific needs. It will give your team the opportunity to apply knowledge, improve competence, better serve customers, earn money (and therefore reduce turnover), and make money for the agency sooner.”

Customers’ comments

Having been on the market for less than a year, what do some of the early users of EXCEED have to say?

Doug Lutz, CIC, of Doug Lutz Property and Casualty Insurance in

Cypress, Texas, purchased the program during its infancy. “I immediately bought the entire package, and this was when it had maybe two or three modules,” he says. “I’m a huge education person, so I found out about it through WebCE, because I take a lot of their classes.

“If you’re new to the business, it gives you a good grasp of the concepts that you’re trying to learn, in bite-sized pieces. Most people don’t have the wherewithal to spend hours studying, but this is [set up so that] within 20 minutes you can learn something every day. I particularly like the reinforcements because they’re only five minutes or less.”

While the product is prime for new producers, Lutz believes it’s valuable to everyone in the industry. “I don’t care if you have all the designations behind your name, or if you’re an attorney who’s in this business, you’re not going to know everything,” he says. “I like the modules for refreshing on things I may have forgotten.

“Plus, it grades you,” he adds.

“It always puts topics into a real-world context that lets employees understand why they matter. It uses lots of specific claims examples, so you get the practical application piece as opposed to being just academic.”

—Julia Spracklen
Chief Operating Officer
Roach Howard Smith & Barton Insurance Agency





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—Chris Condon
Vice President, Sales Force Development
Hub International

“And if you’re an agency owner, it allows you to see what type of grades your team members are getting on a particular course. I’m not saying that if they get a 90, 80, or even a 30 that they’re not going to produce. But the more educated people are, the better they are to talk with customers and prospects.

“I hope it keeps expanding,” Lutz explains. “It’s very basic, so if someone wants super graphics and videos, they will not get that. But if you’re just trying to learn the basics of the business, I think it’s an excellent product.”

Julia Spracklen, chief operating officer for Roach Howard Smith & Barton (RHSB) Insurance Agency, which has offices in Dallas and Fort Worth, Texas, has also been an EXCEED subscriber since its early days.

“We’ve partnered with IRMI on quite a few things and were contacted to be part of the pilot,” she recalls. “EXCEED is really designed for folks who are less seasoned in their insurance career, so we usually use it as we onboard people, depending upon their level of industry knowledge. Most people coming in with less than five years’ experience, we would ask them to do the program, generally self-paced with a timeframe given for completion.

“It’s very interactive and visually driven,” Spracklen continues. “The reinforcement videos are a godsend because they will tell you how much you’ve absorbed. That’s important, because people might be multitasking and might not be paying as much attention as they should.

“And it’s going to happen because we are not sitting there in a structured environment watching them take a course, but the reinforcements validate that they learned what they were supposed to learn,” she adds.

Spracklen also praises how the modules are, as she says, “very

job-specific driven. I just onboarded an employee who’s going to be a work comp and personal lines claims specialist, so I start them off with the courses that are most relevant to the seat that they’re going to sit in.”

With a chunk of the industry age-appropriate for retirement soon, “we’re going to onboard an awful lot of people who have no insurance experience,” she observes. “I think EXCEED is a great tool for onboarding people to what each policy does and is designed to do.

“The biggest pro about the program is the level of examples that it uses,” Spracklen notes. “It always puts topics into a real-world context that lets employees understand why they matter. It uses lots of specific claims examples, so you get the practical application piece as opposed to being just academic.

“I think that we are all struggling as an industry to onboard folks, either directly out of college, or folks from other industries,” she says. “What EXCEED does as a training model is it reduces the number of hours, because if I had to have a physical body training on each coverage line, that would increase my costs significantly. With EXCEED, getting them through that baseline jumping-off point, there’s a true expense savings.”

Chris Condon, vice president of sales force development with Hub International, collaborated with WebCE on the EXCEED program’s content.

“In early 2020, I reached out to WebCE with an idea to create a seamless, combined sales tool and learning experience to augment our early-career sales training program,” he says. “Carlos Clark, the national accounts manager at WebCE, was open to brainstorming. I described an idea for linking specific risk assessment questions that an advisor might ask a prospect directly to

WebCE’s learning materials. This linkage would allow a new advisor to understand better the ‘why’ behind each risk question.

“After understanding my vision for this experience, Carlos suggested that we link our sales tool with specific EXCEED vignettes,” Condon says.

As a result, “our participants comment that they’re asking the risk questions with increased confidence,” Condon explains. “Their prospects seem to appreciate that they’re able to draw better connections between risk management principles and real-world impacts on the customer’s business.

“They also say that the EXCEED modules make it easy to learn and then ‘translate’ that learning into a persuasive sales conversation,” he adds. “We see less call reluctance and better overall activity levels among those who engage with the material. I attribute that to improved confidence and ‘knowing what you’re selling.’

“I’m a big believer in placing learning opportunities right at the point they’re needed,” Condon continues. “In today’s world, where answers are one Google search away, it’s critical to bundle learning into sales tools seamlessly. The EXCEED modules are fantastic and engaging, and [members of] the customization team at WebCE are unsung heroes. They were able to really dig into our various risk questions and, with their expertise, link to the most relevant material they had.”

For a closer look at the new training program, a free demo can be requested at the website below. ■

For more information:

EXCEED

www.webce.com/career-training/exceed-industry-training