



# Learning Emphasized

*at Lincoln Financial Group*

**The Life Customer Service and Claims unit of Lincoln Financial Group is a big believer in the value of industry learning and education.**

By Ron Clark

In 2010, the Life Customer Service and Claims unit of Lincoln Financial Group initiated a focused effort to increase awareness of LOMA industry education and to encourage employees to participate in self development through LOMA studies. This effort proved very successful, and the division recorded 364 enrollments in LOMA courses in 2010, an increase of 528% over the previous year. A total of 202 exams were passed and 28 designations were earned during 2010.

Lincoln Financial has been a supporter of LOMA educational programs though the years. Recently, *Resource* asked Jennifer Spagna, FLMI, ACS, Assistant Vice President, Life Customer Service, Lincoln Financial, to discuss the value of industry education.

Here is what she said:

**Q:** What is Lincoln Financial's philosophy or policy regarding the importance of education and development for its employees?

**A:** Lincoln Financial Group is committed to leadership excellence and development as key drivers of our business and talent strategy. By developing leaders at every level of our organization, our collective efforts fuel the company's success. Training and development programs include a variety of internal self-directed offerings, independent study, and instructor-led coursework. Lincoln Financial encourages industry education such as LOMA, professional certification programs, and the pursuit of advanced education through a tuition reimbursement program. Lincoln Financial is dedicated to providing access to a broad array of development opportunities that allow all employees to realize their full potential.

**Q:** How is this philosophy supported by top management? What kind of learning opportunities do you provide for employees?

**A:** Leaders at all levels of the organization take an active role in encouraging employees to take advantage of learning and development opportunities that will help them progress in their careers. Building on Lincoln Financial's reputation as a learning organization and underscoring our commitment to customers, senior leaders, in partnership with the Human Resources team, selected the University of Pennsylvania's Wharton School to be its partner in creating an executive development program to provide executives with the tools required to help them achieve their potential and move the company forward. The program formed the basis of a companywide leadership development effort called Leadership Excellence and Development

(LEAD). This program was designed to foster core competencies of strategic thinking, execution and innovation across the employee base and it integrates a specific focus on developing both current and emerging leaders. The team designed the program in three phases:

- Foundational leadership development is offered to early career professionals, including individual contributors who can lead by example.
- Management leadership development is offered to new and experienced managers who can lead others.
- Executive leadership development is offered to top-level executives who can lead the company as a whole.

Examples of development offerings include courses on fundamental business and financial skills, goal setting and performance management, critical thinking strategies simulation, time management and presentation skills. LOMA is part of the LEAD course offering.

Since formally launching in 2009, Lincoln's programs have trained approximately 1,200 employees per year and have provided more than 1,400 individual learning experiences across all business lines. The program also has allowed the company to align its leadership under a framework of consistent development that strengthens the talent pipeline and boosts leadership at every level of the organization.

**Q:** What do you think are the benefits of providing learning and development opportunities for employees?

**A:** Employees who take advantage of development opportunities tend to be more knowledgeable, more engaged and advance more quickly. They are also champions of professional development and encourage others to take advantage of the opportunities Lincoln Financial offers.

**“Employees who take advantage of development opportunities tend to be more knowledgeable, more engaged and advance more quickly.”**



JENNIFER SPAGNA,  
*Lincoln Financial Group*

**Q:** What are the benefits of LOMA's educational programs?

**A:** Lincoln Financial has an extensive history of encouraging LOMA education. I have worked here for 18 years and know that LOMA has been a key development tool the company has supported and promoted. Industry education provides employees with a better understanding of the different aspects of the financial services and insurance industries—from the basics to more complex concepts. The various courses and programs LOMA offers provide our employees with a better understanding of their work and of the industry that they work in.

**Q:** What do you feel are the advantages of online learning?

**A:** Lincoln Financial's Life Customer Service and Claims employees report that they like and appreciate the online courses. We highlighted two online courses in one of our all-employee meetings when they were first introduced, and these courses have been extremely popular ever since. Online learning provides a different approach to learning and people really like the modules and interactive nature of the courses. Many of our new hires enroll in them right away to learn more about the industry.

**Q:** Please explain how you conducted the awareness campaign about LOMA education. What sort of communications were done and how often?

**A:** On March 1, 2010, Life Customer Service and Claims piloted a new Educational Expense Program that no longer required employees to incur upfront, out-of-pocket expenses associated with LOMA studies. This has made a big difference to employees; now, individuals are only charged (through payroll deduction) for the expenses of the exam if they fail to pass and for the textbooks/study materials if they fail to return them to our LOMA Library. This new Educational Expense Program was introduced at a Life Customer Service and Claims all-employee quarterly meeting. Due in large part to this new policy in Life Customer Service and Claims, Lincoln Financial has witnessed a 528% increase in enrollment.

In June 2010, our Life Customer Service and Claims Training and Development team launched an employee communication campaign aimed at increasing the awareness of LOMA and its benefits and designations. Talking points were provided to team managers so they were prepared to answer questions from their team members and could also include LOMA industry education in their

development sessions with their employees. The communication campaign covered topics such as how to register for LOMA, the different designations, incorporating LOMA into individual career and development goals, etc. We also began recognizing individuals who were active in LOMA studies at the Life Customer Service and Claims all-employee meetings and made LOMA a topic at each meeting so employees could see the results of all the work that's been done to encourage participation. We even invited LOMA representatives to our Training Day during Customer Service Week in October.

Head of Life Customer Service and Claims, Lin Ingram, has been very vocal in promoting LOMA and encouraging staff members to participate in industry education at all-employee meetings. Lin and his visible support of industry education has been a critical part of the success of the campaign and the significant increase in participation rates that we have witnessed in Life Customer Service and Claims. During the February 2011 Life Customer Service and Claims all-employee meeting, the 2010 results were shared with employees.

Additionally, the internal campaign in Life Customer Service and Claims and the overall participation and pass/fail results have caught the attention of other major business areas across Lincoln – other areas are now looking to adopt or have just implemented a similar approach to LOMA industry education.

**Q:** Do you give any assistance or incentives for education? If so, what is provided?

**A:** Life Customer Service and Claims covers the upfront expense for LOMA studies, and if the employee passes the exam and returns the study material, they do not incur any out-of-pocket expenses. Also, Life Customer Service and Claims pays out LOMA incentives when designations and certificates are earned

by the employees. Aside from LOMA education, Lincoln has a corporate policy for tuition reimbursement (undergraduate and graduate level) and other industry training.

**Q:** Where are the employees of Life Service and Claims based? How many employees are in the unit?

**A:** Life Customer Service and Claims has representation in three locations – Greensboro, NC, Concord, NH and Hartford CT. There are over 560 employees in Life Customer Service and Claims across these three locations. ♦

**“Online learning provides a different approach to learning and people really like the modules and interactive nature of the courses.”**

