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MMAIP Experience

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Mid-Michigan Association of Insurance Professionals
Serving Bay, Midland, Saginaw, and Genesee Counties
Website: www.MMAIP.org Email: MMAIPinsurance@yahoo.com

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Message from the President

By Sandy Pope, CIC, CPIW - AAA Michigan

Now that Fall is here, we have begun our busy season of education! CWC classes are underway, and we are all practicing Presenting for Effect! Our participants are exceptionally talented and have begun to lose their jitters. We should have someone ready to compete in the Speak-Off at next years Conference.

The Annual Michigan Council Meeting is almost here. The dates are October 19-20. The place is the Kalamazoo Holiday Inn. I am excited to be participating this year! Last year, we had to work; this year we can participate and enjoy. Don't miss the 3 hour Ethics CE class on Friday, October 19th.

Check out our website to see what is new! Our website is the best place to find timely, pertinent information about our organization, our activities, and the industry. So, please pass the information along to all your insurance acquaintances, so they can see what they are missing! The URL is www.mmaip.org. See you there!

Please take a few minutes to think about Corporate Sponsorship opportunities with NAIW. If you are not directly employed in the insurance industry, but you provide a service or product to the industry, you are eligible to become a Corporate Partner. For information, see the application form and brochure on our website or send an email to MMAIPinsurance@yahoo.com. We look forward to building a new partnership with you!



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Mid-Michigan Association of Insurance Professionals

is a local association, affiliated with the National Association of Insurance Women (Int'l)
Membership is open to men and women who are employed in the insurance industry or students pursuing an education in the
field of insurance, risk management, or actuarial studies.

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Sales & Service Tips & Tricks

By: Cindy Prud'homme, Meadowbrook Insurance Group



Sales Tip #1:

When you send literature or a proposal to a potential customer, do not ask, "Did you get it?" or "Have you looked at it?" Instead, take a more positive approach. Remind the prospect of the benefits of what you outlined in your proposal. This helps you to engage the prospect in discussion that will allow you to move forward in the sales cycle.

Sales Tip #2:

Not everybody you talk to will want or need your product or services. If there is no need or interest there really is no sale. You have two choices: you can spend time trying to change the situation or the prospect's perspective, or you can move on to a prospect that does have a need and an interest in what you have to offer. Which is a better use of YOUR time? While you are talking to the first prospect your competition may be talking to the second!

Sales Tip #3:

Just because a prospective customer calls you, don't make the mistake of assuming they will buy from you. Increase your chances of success by taking the customer through each step of the sales process. Shortcuts in selling generally equate to lost opportunities.

Sales Tip #4:

Are you so good at selling that you know what the prospect is going to say before they finish saying it? Don't fall into the trap of over-confidence. By finishing a prospect's sentences, cutting them off, or hastening to respond before you've digested their message, you will only irritate the prospect and appear arrogant. Instead, wait until the customer has finished speaking. Then, wait a few seconds longer before responding. You will have better understanding of their need, and your response will better satisfy them and build their confidence.

Sales Tip #5:

In order to write your customer's insurance, it's necessary to collect a lot of information, and there are many steps to the sales/underwriting process. When you find yourself in a position of having to ask a lot of questions, be sure to explain, from the very beginning what the process will be and the purpose behind each step of the process. This will help your prospect to stay focused and will prepare him/her for what will happen next. They will understand where they are in the buying cycle and have greater confidence that you will take them to their desired end result.

Customer Service Tip #1:

It's not always necessary to showcase your expert knowledge. Apply the simplest solution first! It'll save you time and money, will show your customer that you think and work efficiently, and it will free you up more quickly for your next customer's call.

"Attitude adjustment is difficult, but it may be necessary in order to be an excellent customer service professional."

See Tips on Pg. 3

Tips from Pg. 2

Customer Service Tip #2:

Customers need to have confidence that their problem will be quickly resolved by the person whose skills most closely match their need. Don't be stubborn or let ego get in the way of satisfying your customer. Be receptive to asking a colleague for help or consider passing the request on to someone who is better suited to solve that particular problem. When you do, explain to the customer what you are doing and why the other person is better suited to address their need. Leave the customer feeling positive about the transition, and don't leave them wondering whether they will receive the service they require. Assure them that you will remain engaged while the other person assists them.

Customer Service Tip #3:

Clients like to know that you have handled their request at the time they made it. Don't hang up the phone telling the customer that you WILL take care of their request. Hang up after telling them you HAVE handled their request. Many customer service professionals are hesitant to make changes while the client is on the phone, by entering new data into their computer system or electronically connecting to the carrier or another service provider. Instead they write down the information on a sheet of paper, to be completed later in the day. This builds backlog for the customer service professional and leaves the customer wondering if their request is EVER going to be completed. *What is comfortable for the customer service professional may, in reality be very UNcomfortable for the customer!* Always strive to work in real-time; in the long run it better serves the customer and is less work for the customer service professional.

Customer Service Tip #4:

To start a telephone call out right, answer the phone as quickly as possible. This sends a message to your customer that you are ready to help them and serving them your top priority.

Customer Service Tip #5:

Your voice, on the telephone, is the 'face' your customer sees. Their only impression of you will be based on what they hear. Speak at a rate that is comfortable for your customer. Enunciate your words, use proper English grammar, skip slang, and never, EVER use jargon. (Jargon does not impress your customer; it confuses and frustrates them.) The most satisfied customer is a customer that is educated and who feels in control of their situation. Communicate with them effectively and always in a positive, reassuring, empathetic manner. Your smile should always show through your voice. The words you say to them should give them something – information, a solution to their problem, or at the very least a plan of action that will help them to get closer to fulfilling their need. Avoid language such as, "I can't", "they don't let me do that", "nobody knows", "it's not priority", "we can't help", "I'm too busy", "I don't have time". Tell them what you CAN do and how it will help them!

Customer Service Bonus:

The telephone is not an interruption. The client on the other end of the telephone is your purpose and your #1 priority. Attitude adjustment is difficult, but it may be necessary in order to be an excellent customer service professional.

The next meeting of the Mid-Michigan Association of Insurance Professionals will be held on Thursday, December 6th.

Where: daVinci's Restaurant
524 N. Main Street
Frankenmuth, MI 48734
989-652-2629

Cost: Free to Members/\$25 Guests
+ Menu Dinner Price

Program: "Experience Modification
Factors"
Ron Scott, CPCU, Presenting

For Reservations Email:
MMAIPInsurance@yahoo.com

MMAIP Leaders

President	Sandy Pope AAA of Michigan
Vice President	Dorita Beal Meadowbrook Insurance
Secretary	Kelly Reed Frankenmuth Mutual
Treasurer & Education Chair	Jaime Millikin Dennis Miller Agency
Membership Chair	Tara Weber Meadowbrook Insurance

Calendar of Events

Date	Event	Location	Cost
10/18/07	Communicate with Confidence Class	Saginaw	Incl.
10/19/07-	Michigan Council Annual Meeting & Communicate	Holiday Inn	\$75+
10/20/07	With Confidence Speak-Off	West Kalamazoo	
11/1/07	Communicate with Confidence Class	Saginaw	Incl.
11/15/07	Communicate with Confidence Class	Saginaw	Incl.
12/6/07	Experience Modification Factors – Ron Scott, CPCU	DaVinci's Frankenmuth	\$25/Free to Members
1/3/08	Holiday Party/Dinner	TBD	TBD
2/7/08	Underwriting for Non-Underwriters Class	Saginaw	TBD
2/9/08	MI Council Meeting – Bridging the Membership Gap	Lansing	\$25
3/6/08	Increase Profits & Improve Service with Business Process Management – Cindy Prud'homme	Saginaw	\$25/Free to Members
3/27/08-	Region IV Conference	Columbus, OH	TBD
3/30/08			
4/3/08	Literacy Book Drive & MMAIP Horizon Planning	Saginaw	No Charge
5/1/07	State Director's Visit	Saginaw	No Charge
5/3/08	Charity Fashion Show	Bay City	\$25
5/10/08	MI Council Meeting – MI Council Horizon Planning	Lansing	\$25

Customer Experience, Policy Retention Critical to Financial Success

Policy retention is critical to the financial success of auto insurance carriers, and a customer's experience with their provider is the most important element—outweighing brand image—in generating policy renewals, according to the "J.D. Power and Associates 2007 National Auto Insurance Study."

The study measures customer satisfaction with auto insurance carriers across five factors. In order of importance, they are: interaction, policy offerings, billing and payment, price and claims.

For an eighth consecutive year, Lincoln, R.I.-based Amica Mutual Insurance Co. ranks highest in customer satisfaction, followed by Erie, Pa.-based Erie Insurance Group, Washington-based Government Employees Insurance Co. (GEICO) and Bloomington, Ill.-based State Farm Mutual Automobile Insurance Co., respectively. Madison, Wis.-based American Family Insurance and Lansing, Mich.-based Auto-Owners Insurance rank fifth in a tie. San Antonio-based United Services Automobile Association (USAA), a financial services provider open only to the U.S. military community and their families, and therefore not included in the rankings, also achieves a high level of customer satisfaction.

The study finds that satisfaction with the overall insurance experience accounts for 45% of the customer commitment model, which specifically measures a customer's propensity to remain loyal to their insurer. Among customers who indicated high levels of satisfaction with their carrier overall, 88% said they "definitely would" renew their policy with their auto insurance provider. Conversely, only 16% of customers who reported low levels of satisfaction said they would definitely renew their policy.

"Our customer commitment model examines the degree to which brand image, inherent costs associated with switching insurers, overall experience, and propensity to be loyal drive customer commitment and, consequently, loyalty to insurers," says Jeremy Bowler, senior director of the insurance practice at Westlake Village, Calif.-based J.D. Power and Associates. "It reveals that the overall service experience matters most to policyholders among all other elements within the model. Maximizing renewal rates is key to the success of every carrier, as just a 1% shift in market share can represent \$1.6 billion in annual premiums. Examples of auto insurance business practices that drive higher customer satisfaction include offering annual policy reviews, loyalty discounts, proactively providing customers with helpful information pertaining to their policy and enhancing the Web service experience."

The study finds that 33% of customers said they use the Internet to interact with their auto insurance carrier. While only 5% of customers reported that they are unable to access their auto insurance information online, overall satisfaction among this group of customers is considerably lower compared with customers who said they are able to access their information online.

"Even though customer satisfaction ratings for Web interactions tend to be lower than those for agency or call center experiences, the gap is closing," Bowler says. "Satisfaction is highest among the 77% of customers who were able to complete an entire service transaction online, such as making a bill payment. Some carriers have made substantial enhancements to their Web site functionality in recent years, which can generate benefits such as a reduction in servicing costs and, ultimately, higher customer satisfaction. For these reasons, it is important for insurance companies to provide online policy access, a user-friendly Web site and to effectively convey the availability of these services to their customers."

The study also finds the following key auto insurance patterns:

- The typical auto insurance policyholder has been with their carrier for more than 10 years.
- Those customers who have reviewed their insurance needs with their insurer in the previous 12 months tend to be considerably more satisfied. However, one in three policy holders say they have not reviewed their policies since first selecting their current insurer; this group of consumers is particularly less satisfied, on average.
- Nine out of 10 customers say they receive some kind of discount on their premium, yet those receiving dividends, accident or ticket forgiveness or credit for belonging to a professional organization, tend to be the most satisfied with their insurer.

The 2007 National Auto Insurance Study is based on responses from 16,012 auto insurance policyholders who were surveyed in March and April 2007. To view the management discussion based on this year's study findings, visit <http://www.jdpower.com/corporate/library/download/?files=9945348>

Source: J.D. Power and Associates

Technology Corner: Gaining A Competitive Edge With Business Process Management (BPM)

Authorization to Reprint by Adeptia, Inc.

Insurance organizations continue to face intense pressure to improve performance, increase profitability, deliver superior customer service, and increase shareholder returns. In recent years, Business Process Management (BPM) has emerged as a proven technology that helps businesses meet these business objectives and gain competitive advantage.



CIO Magazine answers the question, "What is BPM?" as follows:

"BPM is a systematic approach to improving a company's business processes. For example, a BPM application could monitor receiving systems for missing items, or walk an employee through steps to troubleshoot why an order did not arrive. It is the first technology that fosters ongoing collaboration between IT and business users to jointly build applications that effectively integrate people, process and information."

Following are some of the key advantages delivered by BPM for insurance organizations.

Improve profitability & lower expense ratios

Process automation leads to significant cost savings due to reduction in manual effort and elimination of unnecessary tasks, resulting in an overall increase in operational efficiencies. BPM deployed on an enterprise-wide scale helps companies increase profits and improve their business performance, making them potential candidates for better financial ratings.

Improve customer service and agent management

BPM allows insurance companies to automate flow of information, notifications, and alerts with agents and customers, thus allowing better and more up-to-date access to information. BPM speeds up processes, reduces lag time, and ensures that tasks do not fall through the cracks.

Deliver superior underwriting results

BPM makes it possible for insurance companies to standardize on a common underwriting process. Each division can use different rules but access the common process, allowing for better control and monitoring. Underwriting personnel can concentrate on knowledge-based functions of their roles and return better results.

“BPM is a continuous process of improvement that should be incorporated into every organization’s culture.”

Increase productivity

BPM enables seamless integration of workflow tasks with back-end systems, removing the need for mundane tasks such as manual reconciliation, visual data verification, and manual data entry. Process automation and integration also improves the agents’ productivity, giving them another reason to align with a carrier besides price or increased commissions.

Create system and process flexibility and agility

BPM allows companies to respond quickly to changes in business demand, new opportunities, and regulatory requirements.

Create process transparency and integrity

BPM starts with the documentation and formalization of business tasks and rules, thus reducing dependence on a few, key employees. Key business rules or decisions can be made consistent and repetitive by specifying them in the processes, thus enforcing policies and procedures. For publicly traded companies, this is a key control mandated by the Sarbanes-Oxley legislation.

Enable continuous process improvement

BPM allows processes and rules to be optimized because they can be monitored and refined, leading to improvement in competitive advantage. This is not possible when processes are manual.

Align IT execution with business strategy

BPM helps create a partnership between business and IT. Business users, analysts, and IT staff can work collaboratively to define requirements and implement processes that are critical to the business success. IT becomes more responsive to business needs by deploying and changing processes very rapidly, while facilitating a Service Oriented Architecture (SOA) approach to enterprise IT.

There are vendors and consultants available to help, as well as organizations such as BPMInstitute.org. Some vendors provide software tools that provide system integration functionality; others provide tools to help automate steps in the business process, and a rare few provide tools that do both.

One such solution-provider is Adeptia (www.Adeptia.com), a leader in the field of BPM, specializing in the insurance industry. The **Adeptia BPM for Insurance** solution helps insurance

organizations model and automate business process workflows and integrate them with applications, systems and partners.

Adeptia's focus is to bridge the gap between business goals and information systems for agents and carriers, alike. This leads to reduction in manual steps, improvements in core processes and gain in competitive advantage.

Whether you use a specialist like Adeptia or any other vendor, take care to do your homework and be prepared to follow-through. Change can be difficult for any organization, and Business Process Management is a progressive series of changes. BPM is a continuous process of improvement that should be incorporated into every organization's culture. After all, businesses that are not constantly evaluating and improving their processes soon become less competitive and eventually become their competitor's acquisition!

About Adeptia:

Adeptia provides enterprise software to easily and quickly automate business processes across supply chains using industry-specific standards. Adeptia's [business process management \(BPM\) software](#) allows customers to integrate disparate information sources, software applications and business users both within an enterprise and across customers, vendors and business partners.



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MMAIP, THE ASSOCIATION TO SEE TO BE A BETTER ME!!!

Time is Running Out!

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*Non-Members may receive the MMAIP Experience free of charge, by mail for up to 6 months. However, non-members may receive email delivery for an indefinite period of time. **Beginning January 2008 the MMAIP Experience will be delivered only via email, to those who have asked to be included on our email distribution list. Act now to continue receiving this valuable resource!***

Four Ways to Motivate Service Professionals: A Guide to Getting WOW Performance

by **Mary Sandro**

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<http://www.ProEdgeSkills.com>

The only thing harder than delivering consistently, excellent customer service is motivating someone else to deliver consistently, excellent customer service. Customers are more demanding than ever. Professionals are more difficult to hire and retain than ever. Splitting an atom might be easier than rallying an entire organization to WOW customers. Yet, some organizations succeed. Four motivation strategies can help your organization succeed too...one professional at a time.

Get Excited

Ironically, as managers the first professional to motivate is ourselves. If we lack motivation, employees will lack motivation. Motivation occurs from the inside out. If we want to motivate someone, we have to communicate to their inside. Emotions communicate on a deep level from inside to inside. This is why one bad apple spoils the bunch. It's also why one excited manager can mobilize a team to move mountains.

Dig deep. Feigning excitement is impossible because people's insides come equipped with an infallible phony-detection system that is always on and has an amazing range of reception. Are you genuinely excited about the work your team produces? Whether we manage rocket scientists or the custodial staff, we need to fall in love with our team's contribution. A rah-rah attitude at the staff meeting, ho-hum attitude everywhere else will quickly be discovered.

Hire Motivated Professionals

It's easier to hire motivated professionals than it is to motivate professionals. Experts assert, "Hire smart or manage tough." A COO of a healthcare organization I worked with declared, "We only hire people with "It", where "It" is a pathological disease to want to serve people."

Do you believe that professionals exist who would revel in the kind of work your team produces? The answer is...they do exist. However, if we are not excited about the work our team produces, we will never attract and hire people who are excited to do it because like attracts like and birds of a feather flock together. Consider that Disney esteems cleanliness. They hire only street sweepers and house cleaners who delight in cleaning. Result: Disney parks and resorts are immaculate.

Measure

Are you keeping score? How long does it take, when two people are hitting tennis balls back and forth, for one of them to suggest playing a real game? What happens to

the level of play as soon as the game begins? Is your department perpetually warming up, hitting balls around? Or are you playing for real?

Measure something, but make it relevant to your employees, your customers, and your bottom line. Measuring performance biases employees' energy like a highlighter biases the eye on a written page. Highlight too much and we overwhelm. Highlight the essential nuggets and we assure attention to the highest priorities.

Measurements motivate employees for different reasons. Some employees are very competitive and thrive on distinguishing their performance from others'. Some are very competitive and thrive on distinguishing their own future performance from their past. In other words, they compete with themselves. And some employees are not competitive at all. They are very dutiful and focus their energy on whatever is highlighted for them.

Institute Profit Sharing

Tie the measurement to a reward. An adage predicts, "What gets rewarded gets repeated." Robert Bosch- German Inventor, Industrialist (1861-1942) stated, "I don't pay good wages because I make a lot of money. I make a lot of money because I pay good wages." If you want to motivate employees even more, reward the results you reap from measuring.

Sales professionals receive commissions based on their measured results: sales and sometimes repeat business or renewals. What about everyone else? A manager of a printing company told me that he measures wasted paper. He sets a goal for "waste". If the production employees meet or exceed the goal by producing less waste, the company splits the profits with them. My auto service center informed me that their sales, service, and auto body departments administer customer satisfaction surveys to every customer. If, together, they hit or exceed a certain predetermined satisfaction rating, they all receive enhanced benefits and bonuses from corporate.

Rewards add precision to measurement inspired motivation. If we want salespeople to simply make sales, we emphasize the first sales commission. If we want salespeople to create relationships and long-term accounts, we emphasize the backend commission. By rewarding team measurements, we can influence internal customer service in addition to individual service efforts.

Summary

To motivate employees, be an exemplar. Being an exemplar will enable you to attract and hire highly motivated employees. Focus employees' energy through measurement and reward strategies. Then...listen for the "Wows" to start coming in.

About the Author

Mary Sandro helps companies and professionals achieve results through effective presentations exceptional customer service and innovative hiring techniques. She is available to speak on these topics. For more information visit <http://www.ProEdgeSkills.com> or call 800-731-0601.

COLLEGE STUDENTS SHOULD HIT THE BOOKS ON INSURANCE

OFIS urges parents to review insurance policies for their college-bound children

As millions of students head off to college this fall, the Michigan Office of Financial and Insurance Services (OFIS) strongly urges these young adults – and their parents – to get smart about insurance.

Children living away from home might not be covered by their parents' property, auto and health insurance, according to the National Association of Insurance Commissioners, which provides helpful tips and considerations about all types of insurance at its Insure U public education Web site, www.InsureUonline.org.

“College costs are high enough,” OFIS Commissioner Linda A. Watters said. “Parents don’t need the unpleasant financial surprise of an insurance claim that is denied because their child isn’t properly covered. We recommend that parents carefully review their homeowners, auto and health insurance policies to determine exactly what is – and is not – covered for their college-bound children.”

Following are some considerations and tips from the NAIC for parents and college students:

College Students and Renter’s Insurance

Whether students live in college housing or rent apartments, they will likely have valuables — such as a computer, TV, stereo and/or video game system — that could be stolen or destroyed in a fire or natural disaster. Parents should check their homeowners’ policy to see whether it will cover a college student’s possessions. Furthermore, if students live in an off-campus apartment, parents should consider purchasing renter’s insurance through their existing homeowners insurance provider.

College Students and Auto Insurance

Parents and college students should do some homework regarding auto insurance. If a college student is going to be using the family vehicle when visiting home, parents should make sure the child is listed by name on the family’s auto insurance policy. If the student will be taking a car with them to school, parents should check the specific rates for the college’s city and state before deciding whether to keep their child on the family’s auto policy. In addition, the insurance company should be notified each semester if the student maintains good grades, as that accomplishment might lower premiums.

To control costs, parents should also ask about an “accident forgiveness” clause that promises not to raise premiums if a student gets into one minor accident. They should also consider raising the policy’s deductible and only allowing their child to drive the family’s oldest, least expensive car. In addition, parents might consider purchasing an older car for their child and foregoing comprehensive and collision insurance on that vehicle.

College Students and Health Insurance

Full-time college students are often covered under their parents’ health insurance plans until they graduate or reach 23 years of age. While students are away at college, it is important to check whether the campus health facility, local physicians and hospitals accept the family’s insurance coverage. If not, it might be advisable to purchase a student insurance plan through the college. Be sure the student has a copy of the relevant insurance cards and knows about obtaining referrals and approvals before seeking treatment.

Legislative Update:

Federal Judge Approves Class Action Status for Lawsuit Against Unum Group

U.S. District Judge Curtis L. Collier has granted class-action status to a lawsuit that contends that disability insurer Unum Group (NYSE: UNM), has schemed to deny or terminate claims of thousands of disabled Americans. The suit contends Unum Group violated the 1974 Employee Retirement Income Security Act, in claims handling, partly by creating secret documents in which non-medical employees set a "target date for cutting off future disability payments." The lawsuit was filed before 2004, when insurance regulators in 49 states agreed to settle an investigation of Unum Group's claims handling. That agreement required Unum Group, formerly UnumProvident, to reconsider about 200,000 claims and pay a \$15 million fine. The company in March changed its name to Unum Group, which includes subsidiaries Unum Life Insurance Co. of America, Paul Revere Life Insurance Co., Unum National Insurance Co., and Provident Life and Accident Insurance Co. The order signed by Judge Collier shows the suit was filed by seven plaintiffs who are "insured under group long-term disability benefit plans' policies underwritten and managed by UnumProvident's subsidiaries." The plaintiffs contend the company denied more than 31,000 new claims from June 30, 1999 to the date of the suit filing and that at least 6,200 plan beneficiaries were "subjected to defendants' alleged illegal claims practice." Unum shares rose 48 cents to close at \$24.95.

Learning Through Application: Using New Skills in the Workplace

A good way to ensure that your employees don't forget the information learned during training sessions is to have them practice their new skills in real-world situations. The key to imparting lasting knowledge to your team is to apply the learning to the jobs they do every day. This "learn by doing" approach will not only improve the quality of your employees' performance, but will also promote a sense of meaning and relevance of the training to their roles in the workplace.

By reinforcing skills learned in training sessions, your team will not only see the immediate value of these skills, but they will be much more likely to assimilate them. In fact, studies show that adults learn best when they are given incremental bits of learning followed with on-the-job practice and coaching. Let's say, for example, that your team has just completed training on improving their e-mail communication with customers. The logical next step would be to have the team rewrite some old e-mails and incorporate the new skills—say, creating specific and clear subject lines. Or, they could focus on creating some new e-mails that make use of the skills learned.

When new skills are immediately utilized, they become solidified and assimilated, rather than diminishing as time passes. The result is that your employees are more likely to use these skills more often, and this will eventually create positive habits that benefit the individual and the company.

As a trainer or manager, you can facilitate on-the-job learning by creating an environment that encourages employees to apply what they've learned in training sessions to their every day responsibilities. Provide them with this experience by doing the following:

- Follow up each training session with a discussion on how to apply the concepts learned to the daily duties of the individual.
- Solicit input and ideas from employees; don't just tell them the right way to do something, let them show you how they would do it themselves. This promotes interaction and engagement with the knowledge.
- Encourage questions and remain open to individual's ideas, opinions, or mistakes—if your employees know they are safe trying something new, they will be more likely to feel comfortable using new skills on the job.
- Reward individuals when they demonstrate a new skill on the job; they needn't do it perfectly; the key is that they are transferring learning into action.
- Show the value of the skills your employees are being taught by using them yourself. Lead by example.