Allstate Is in Gamification's Hands

BY KATE EVERSON

Last fall, Allstate Insurance Co. employees were invited to try a new learning supplement offered by the ethics department. Instead of the usual video interlaced with quiz questions, they were asked to pick which superhero identity they would like to assume while fighting the Data Gator, a villain bent on stealing clients' personal information.

The switch was part of Allstate's incorporation of gamification into its ethics education program, which had become stale and repetitive, said Lyn Scrine, director of ethics.

"Companies have to find ways to train their employees to their code and their policies, and that information is often really dry," Scrine said. "If you're in claims, claims training is totally into what you're doing for your job, whereas we have an obligation to train every single employee in the company on ethics and compliance matters, and sometimes that topic is viewed as boring."

After hearing employees reference the annual learning program as the same "talking heads" every year, Scrine decided the department should offer a revitalizing take on a yawn-inducing system. The company worked with LRN Corp., an ethics and compliance education products company that has worked with the Northbrook, Illinois, insurance company on its training initiatives for almost a decade.

Christyl Murray, LRN's engagement executive, said Allstate's interest was somewhat surprising. "Allstate as a company is very conservative, but they were really looking for something innovative to shock their learners out of learning fatigue," she said.

That happened to be in the form of a game. Nicolas Carr, LRN's mobile and gaming product manager, said the technology was already available to fulfill Scrine's request, so conceptualizing relied on working with Allstate to match its objectives with game play and fitting it into the template.

Before releasing a new game, Allstate had to make sure the technology would work. Carr said it's also important that such games fit within existing learning management systems.

Creating the game was a learning experience in itself. Encountering and resolving a technological snafu regarding the leader boards and other small hiccups helped programmers better understand the technology they were employing. But the game's creative elements also were under scrutiny. Allstate's heavy regulation required everything to be legally approved — including the scripts, characters and design work — to make sure nothing infringed on copyrights.

While the game was in production, Allstate tested Resolve, an LRN-made program on conflict of interest, to see if it would work with its LMS, ensure it was on the right path to getting employees re-engaged in learning, and learn more about what potential players were looking for in a training game. Although the course wasn't customized for the company, employees exhibited major interest — Scrine said some players took it until they got a perfect score because leader boards publicized how each player performed.

Thereafter, hopes were high for the Allstate-specific game. After more than nine months of collaboration, the company released a game tailored to its compliance training needs.

> ## SNAPSHOT
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> The 80-year-old insurance company turned to a much younger way of teaching employees about privacy protection.

Game On

"PII Protectors" rolled out in fall 2013 as an option for employees to refresh their knowledge on privacy protection. Scrine said it was "just one arrow in our quiver, or one piece of the pie" among many other teaching techniques — including speakers, online training, webinars and an active employee blogosphere — used in her department.

Allstate employees have to be constantly vigilant about clients' privacy, and since Target Corp.'s data leak caused it and many of its customers financial losses, the insurance company has major concerns about making sure its clients' information is safe. The company had a policy it wanted employees to understand and use as the core content area for "PII Protectors." From there, creation relied on the creators' imaginations, which resulted in an adventure inspired by the resurgent popularity of superhero stories.

> The "PII Protectors" game gives Allstate employees the chance to learn the company's privacy policy and understand how it translates to their day-to-day jobs.

The game begins with a video showing the player being declined a mortgage because of identity theft. Thirsty for revenge, the player joins an agency to fight an evil conglomerate trying to steal other people's data and chooses from four alter-egos: Captain Confidential, X-Ray Bex, Firewall and Raisa Sharp.

Once players choose an identity, they are faced with dilemmas that they solve by answering questions on Allstate's privacy policy. The more problems they solve, the more data their character stops from leaking outside of the company. Carr said using such a method
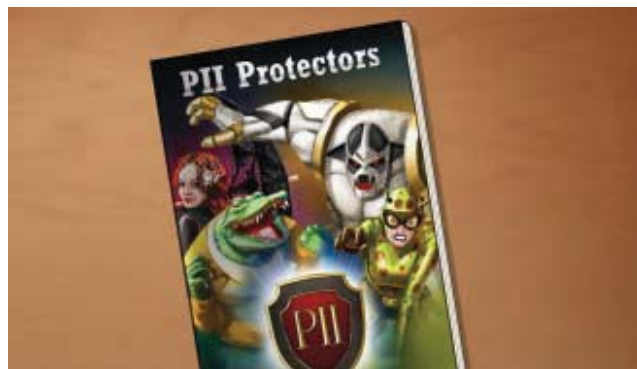
Allstate's ethics department turned to a custom superhero game to spice up its stale ethics training. **COURTESY OF ALLSTATE**

means giving Allstate employees a chance to learn the policy and experience how it translates to their day-to-day job while encouraging them to continue growing their understanding of its importance.

"It's not just putting your headset on and having somebody talk to you and then picking, 'Should I take the bribe or shouldn't I?'" Scrine said. "We know, don't take the bribe." Although the game asks similar questions, its plot and characters makes it more interactive than a video-based quiz, which in turn increases understanding, application and retention.

Carr said "PII Protectors" also reinforces the behavior of returning to resources instead of blindly choosing answers — or, in the real world, making a decision by consulting company rules. If a player has the privacy policy at hand while playing, it's easy to win. The same

CASE STUDY

of learning and development.

Employee education is rooted in classroom-style learning and calls for a conditional environment to extrinsically motivate the new employee to absorb information, Mosher said. This practice accentuates differences in learning styles between generations and should not carry over onto a mobile platform. The beauty of the mobile environment is it can exist within the workflow, so the intrinsic desire to perform a job well becomes the only motivation necessary to use the technology.

The learning leaders at Deloitte recognized the distinction and kept it in mind when developing nano learning modules. These three- to seven-minute tutorials focus on a specific concept learners can access at the time of need. When developing the learning tool, the company focused on mobile learners' needs instead of mobile device capability.

"It's easy to get enamored with the latest and greatest technology surrounding learning and the tools you can use," Knowlton said. "We use mobile learning as a way to extend the learning experience with supplemental content and performance support. That's really helpful beyond a generational standpoint because our professionals are busy traveling and serving clients on the go. This gives them a way to access content without having to boot up a laptop or connect to a network."

Deloitte's approach to mobile learning prioritizes all employees' immediate needs, regardless of age, and solves them using technology that fits seamlessly into the workflow. This and any other successful mobile program is rooted in the following three principles:

User experience: The design must be intuitive and match the appearance standards set by commercial apps. It also shouldn't be a scaled-down version of a Web browser. Each device warrants its own experience.

Smaller bites: The density of information hasn't changed, but the way in which the content is parsed should. It needs to be chunked and organized in a way that allows employees to learn just what they need in that moment while keeping in mind continuity so that all pieces work together to achieve a larger business goal.

Just-in-time learning: Time is a major factor for the mobile workforce. Opportunity cost should always be considered. As important as it is for employees to learn how to perform a task, it is more important that they have enough time to complete it. Keep the experience short and easy to access so little time is wasted.

Adhering to these principles circumvents the generation gap by positioning mobile learning as a tool that is necessary to get work done. If something is essential to job success, employees will be motivated to use it regardless of their natural learning preferences. **CLO**

translates to everyday operations, where employees can turn to company handbooks and guides at any time.

At deadline, some 8,000 of Allstate's 38,000 employees have played "PII Protectors" since its release. Unlike the original test game's leader board that clocked replays and perfect scores, "PII Protectors" didn't allow Scrine's department to monitor the number of people replaying the game.

Because of that, she said she couldn't tell if there was a measurable increase in people who played it from the number who took the basic course last year. But word-of-mouth feedback and opinions sourced through open-ended survey questions showed the company was right to bring something new to the table.

"People enjoyed how it was different, new, interactive," said Kendall Rovell, an Allstate ethics consultant. "Some of these people had taken the same kind of course over and over again, and this was refreshing."

Scrine said a lot of employees liked picking their own superhero. "I had folks who commented that drew them in, that they had a vested interest now," she said.

But not everyone was satisfied. Some users in production areas of the company commented that they didn't have time to play games, which interested Scrine because testing showed the game to take the same amount of time as traditional video training. She said maybe because it felt like a game, the unenthusiastic employees felt more like they were playing rather than completing a job requirement. Others wanted to know why they couldn't test out of the game like they could in other courses — they didn't want to spend 30 minutes relearning something they already practiced every day.

But the biggest complaint was the gamification idea was too juvenile, something Scrine didn't expect but that wasn't entirely a surprise, either. "My guess is that any larger corporation with an employee base as large and diverse as ours is going to find that."

Leveling Up

Despite a technologically challenging creation process and less-than-unanimous satisfaction from users, this is just the beginning of gamification at Allstate. Although "PII Protectors" wasn't commissioned by the learning and development department per se, its final product caught the eye of those in charge of education for the company, and LRN is slated to make three to four more games on other topics.

Because it was part of Allstate's contract with LRN, Scrine couldn't put a dollar amount on the company's initial gamification project, but the cost is secondary to educating her employees. "This is really much more than how much money we have to spend on creativity, technology, getting it on employee records," she said. "We're not just buying coursework. We're actually creating it." **CLO**