



Conférence européenne des institutions nationales de formation professionnelle en assurance  
European conference of the national institutes for professional insurance education  
Europäische Konferenz der nationalen Berufsbildungsorganisationen der Versicherungswirtschaft

## **European conference of the national institutes for professional insurance education**

### **Launching e-learning in insurance education and training**

**8<sup>th</sup> and 9<sup>th</sup> November 2001 in Switzerland**

### **Decisions and Summary**

#### **European Certification of Financial Services and Financial Planning**

The delegates agreed that the intermediaries are the first target group for a common European certification. A common European certification for the higher level of qualification will be defined in a second step.

It will take some time to convince the banking side to join in the project and the insurance companies in the different countries that there is a need in the market for financial adviser and financial planner qualifications.

The delegates decided to build a working group to carry on with the project. The working group will have to present first results at the next Conference in Spain.

The following persons will be members of this working group:

- Co-ordinator: Thomas Krämer, Germany
- Walter Bockshecker, Germany
- Philippe Bonin, France
- Sandy Scott, United Kingdom
- Matthias Stettler, Switzerland

#### **Next Conferences**

2002: Madrid, Spain  
7<sup>th</sup> and 8<sup>th</sup> of November 2002

2003: One of the Scandinavian countries

2004: Italy

After the experience with Hungary this year the preparatory committee took the decision to introduce a substitute rule: If an organising country is not able to host the conference anymore the organiser of next year's conference steps in.

Organisers 2001:

Berufsbildungswerk der Deutschen Versicherungswirtschaft BWV  
Association pour la Formation professionnelle en Assurance AFA / VBV  
Bubenberplatz 10 Postfach 8625 CH-3001 Bern Tel. \*\*41 31 328 26 26 Fax \*\*41 31 328 26 28 E-Mail:nadia.zuercher@vbv.ch



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## Workshops

### 1. Links between traditional education and e-learning (leader: Roberta Pittaluga)

- To study is hard and long
- To learn is difficult

Traditional education:

Experience + knowledge to facilitate the learning process

But with e-learning? Big initial mistake: E-learning = money and time saving

Consequence: Simple substitution with the same results

But people don't want to

- Study alone
- In extra time with no recognition
- In front of a screen
- With unattractive programs

Unless we are able to develop:

- A new knowledge on projecting and realising interactive and attractive programs → no old materials into the p.c.!
- A new knowledge on how to structure e-learning packages (time – frequency – density)
- A new knowledge on the learning process when alone in front of a screen
- A new school of teachers, experts on above mentioned points

What has been done?

- Mix of training methods
- Reinforce human contact through tutors (telephone contacts and classroom)
- Concentrate e-methods on information (quick - for many people)

Conclusions:

- E-learning is the future
- We are now in a “no man's land” period
- E-learning means a change of culture
- Changes of culture request time and research

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## 2. Skills and competencies of e-learning tutors (leader: Rolf B. Harslof)

		Place		
		Same	Different	
	Class	Working groups	Net-Educater	Same
			WBT	Different
			Book, CBT	Different

Trainers need different competencies and profiles depending on the situation they are teaching in.

### Efficient learning process in Denmark:

Question you have to ask yourself is: how people learn?

Learners need a social environment, nobody wants to learn alone.

Teams of 3 to 5 learners with a framework:

- Time table
- Common goals and learning objectives
- They receive a case, a client situation
- Aids supported by the internet and a facilitator

→ trying to avoid the expensive infrastructure of a net educator

→ better results of the students

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### **3. Business models for e-learning (leader: Harald Ullrich)**

#### **a) Content:**

Production of tailor made WBT:

- The DVA (Deutsche Versicherungsakademie) has defined standards for WBT and has contractually committed its business partners to these standards as well as to a transparent costing policy (modest compensation for development)
- Expert teams, committees of the insurance industry and companies encourage the creation of a specialised WBT
- Together with 3-5 companies the DVA constitutes a venture company which shares development costs, which maintains updated content and can consequently use it indefinitely
- The content is the property of the DVA and will be offered to other companies on a fee basis The main financial interest of the partners is in the turnover

#### **b) Counselling**

- Introducing e-learning in an insurance company
- Technology
- Etc.

#### **c) Portal + Academy (Lernpark)**

1. Portal:
  - Partner companies which deliver WBT, seminars, congresses
  - The DVA gets paid for the use
2. Academy: free (when you paid for the WBT)
3. Forum:
  - Costs an average of 150 Euro a month
  - Up to 80 learners in one forum

#### **d) Portal + Academy to rent**

- Rental costs approx. 160'000 Euro for one year
- A company has to rent the portal and academy for at least two years
- The DVA offers to manage the portal/academy and to provide content against compensation

Organisers 2001: