

A Life Insurance Agent Needs To Learn The Psychology of Communicating:

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Why should a life insurance agent want to better their communication skills? Because that is our business. We are teachers. It is our job to explain things to people. If we don't do it clearly and keep it simple, they won't buy.

Learning how to communicate with your prospect in the very first opening interview will set the tone. It is a very important aspect of selling insurance. Here is why!

You, as a life insurance agent, must be able to properly communicate with your prospect. Many insurance sales training programs do not even discuss or even explain this insurance selling concept to insurance agents.

Your life insurance selling interview must be communicated in a simple layman's language.

That means you must be able to communicate with the person across the table from you, **in their language**, at their level of understanding.

Let me explain! Everybody has different levels of communication. Some people react better to pictures and charts, others to the spoken word. Myself, I like pictures and diagrams.



You Must Learn How To Rank Your Prospects, So You Are Both On The Same Page.

Throughout my selling years as a life insurance agent and insurance recruiter, I learned to rank people on a scale from 0 to 10 as to their knowledge and communication skills. Keeping in mind that I was always an 11.

As an example a person with an accounting degree or good business background may be considered a 9. How did I determine that? This was determined during the time that I started to gather information from the client while asking questions in my confidential questionnaire.

As an example, and by asking questions off of my confidential questionnaire, and based on the answers I received, I would rank that person's intellect, and if I decided that this person was a 4 then I am not going to be communicating with this person by using highly technical terms that would do nothing but confuse them.

So based on how that client communicated with me during my preliminary questioning, and listening to their responses, I would then determine how I was going to communicate with that person. If you are not clear on this, feel free to contact me.

Here is another example.

Our local newspaper has an opinions page, called letters to the editor. Sometimes the people that send in these letters to the editor like to use long sophisticated words that are way over my head.

I think they are trying to impress the reading public with their intelligence and I am sure they know what they're writing about. However 95% of the people that read that particular article have no clue as to what that person was trying to communicate, because they did not understand many of the sophisticated words that were being used.

They did not communicate to the majority; thereby they could not make their point and if they were attempting to sell me on some type of idea, they lost my interest.

The reason I bring up this subject is because as a new life insurance agent learns more about the business, and develops more knowledge, they have a tendency to go out and try to impress the client with all the technical know-how and knowledge that they had learned, (insurance jargon) rather than actually communicating with them properly, by keeping it simple.

Remember, you, as a life insurance agent are telling the same story over and over 7 to 10 times a week. You know what you are talking about; however, your prospect is only hearing it for the first time.

That is why we must remember first and foremost that famous saying (KISS), which simply stands for... "keep it simple stupid".

Many times when I sat in on interviews with new life insurance agents I was training and I would observe that they started to try to impress the prospect with all their new found insurance knowledge, thereby confusing or losing the prospects attention.

SALES TIP: Another observation in communicating with people is to watch the prospects and their spouses' body language and facial expressions during the interview. If I seen any type of confusion or felt they were not clear on what I just explained. I would stop and say: " Mr. Prospect Have I made myself clear up to this point. And if he/she indicates any type of confusion I will say : Mr./Mrs. Prospect let me **show you** what I just said.

I would then back up, move to my yellow pad and draw out what I just said by using diagrams, pictures or whatever. There are many of us, such as myself, that will clearly understand something very quickly that is drawn out for me vs. trying to verbally communicate it to me. Remember that old adage "A picture is worth a thousand words"

I think one of the most important lessons I learned as a life insurance agent, in going through all of the different training schools and working on my CLU, was that I really should use all this knowledge and information to ask the right question at the right time. Asking key questions at the right time is more important than trying to sell all the bells and whistles your company or product provides.

Tape Your Interview When You're On a Winning Streak.

When sales are coming in and your closing ratio is good, you should tape your interview and keep it close by.

I use to do this with all our agents. New agents and existing agents will have a tendency to add a little something to their interviews on a regular basis and over a period of time, their interview sales talk is all screwed up and they wonder why they are not closing sales..Listen to that tape when your closing ratio go bad.