





### WHAT IS COMMUNICATION SKILLS?

# The ability to convey or share ideas and feelings effectively!



#### **1. VERBAL SKILLS:**

- First, you need to be able to explain your policies to clients in a clear, accessible way.
- Insurance policies can be complicated, and many customers don't take the time to read the fine print.
- You'll need to tell them exactly what types of insurance they need and why—in a compelling manner.
- Sometimes it's difficult to break down complicated concepts into easily-understood sentences on the spot.
- To get around this, write down the things your customers need to know about each policy you sell—in one sentence each.
- Run the sentences by a friend or family member who isn't in the insurance industry before you use them on customers, just to make sure they're easily understood.
- You don't need to read from the list when you talk to your customers, but writing it down can help focus your thoughts—and reduce the complexity in your own mind before you say it.



#### 2. NONVERBAL SKILLS:

- Over 90% of communication comes from nonverbal, not verbal, cues.
- The speed, cadence, and tone of your speech can send a message—sometimes a different one than what you intend.
- Be aware of how your appearance, gestures, and posture affect your customers' perceptions of you—and be prepared to work hard to change what you need to.
- Nonverbal cues are often given out subconsciously, and you may be undermining your customers' trust in you without realizing it.



#### 3. WRITTEN SKILLS:

- Written communication skills can be invaluable for anyone running their own business.
- With strong written communication skills, you can easily boil down your company's selling points to one compelling phrase.
- You can write effective postcard, brochure, and letter mailings to customers—and you can develop the copy on your own website.
- Strong communication skills make your marketing tasks much easier—and more effective.



#### 4. LISTENING SKILLS:

- You need to be able to hear what your customers are telling you and offer them the right insurance for their needs.
- Some agents will go into a meeting with a customer with a pre-conceived idea about the type of insurance they need and stick with it, even if the customer is telling them something different.
- Always listen to your customers with an open mind and look for opportunities to up-sell when you can.
- If you do, you're likely to get more business and your customers will get the insurance they need.



#### 5. RAPPORT – BUILDING:

- Rapport is hard to define.
- It's not being nice or sympathetic and it's not being liked.
- It's more about building trust, confidence, and a sense of ease and connection with your customers.
- It's the ability to bring your customers around to your way of thinking and help them see an issue the way you do.
- The stronger rapport you build with your customers, the easier it will be to communicate even the most complicated policy concepts.

