

THE INSURANCE COACH

Use Leadership Principles to Improve Closing Ratios and Drive up Policyholder Retention! Part 2 of 5: Communication Skills

“Keep away from people who belittle your ambitions. Small people always do that, but the really great make you feel that you, too, can become great.” (Mark Twain)

Whether you're a leader as an executive/manager of a group of agents and a staff, or you're a leader of your own agency of one, communicating effectively with those around you is critical to your success. When you become clear about why you do what you do (**Part 5 of this series: Worthwhile Purpose**) and you then communicate it effectively, you develop a certain attraction. By communicating effectively, I mean speaking and acting in a way that others can best relate to your message. Believe it or not, this has very little to do with the words that you use! Studies have shown time and again, that only about 7% of how we communicate is in the words we use. Tonality and other vocal qualities represent 38% of our communication and 55% of our communication is transmitted through facial expressions and body language.

Product knowledge is important in selling, and understanding how to uncover your prospect's needs to then determine which product will best address those needs is critical. But as we've heard before, people buy from people they like, and they're more likely to believe in the benefits you offer when they like you, trust you, and can relate to you. The ability to build rapport easily and then to convey your message in a way that a prospect can best receive it are two of the most important skills you must master as a professional. Yet, every person is different, sees the world in their own way, and will relate to you and others in their own way.

An effective way to get a feel for how people understand and experience the world is to study and apply the concept of the four Social Styles. First developed by David Merrill and Roger Reid, this view of people and their behavior acknowledges that there are four basic social styles and that we're made up of the strengths and weakness from each of them. Typically, we have a primary Social Style and a secondary one, but alternatively, people can be made up of mostly one style or may have strong representation of three or even all four of them equally.

I call the Social Styles: **Analytical, Commander, Expressive and Stabilizer. (A.C.E.S.)**
Let me briefly describe each style, discuss how you can learn to spot them in others, and spend some time explaining how you can adjust your presentations to fit each style.

The Four Faces of A.C.E.S.

Let's briefly go into the strengths and weakness of each style. No one style is better than another, and each has its strengths and weaknesses. No one person has all the strengths and weaknesses of a style. In fact, whether a person would be considered extreme or not depends not so much on the number of traits from a style, but rather on the degree to which they display those traits.

Analyticals are just that - very analytical. They seek perfection. They're organized, detail-minded, and somewhat idealistic. Analyticals are sensitive, intellectual and tend to be conservative. Their weaknesses show up in a number of ways. Analyticals can become easily depressed. They often are moody and sarcastic. Because of their idealistic, perfectionist tendencies, they often are hard to please and can be fussy. Analyticals can be suspicious, skeptical, unpopular and unsociable.

Commanders are natural leaders. They seek control. They are high achievers, can be bold and assertive, and are often very competitive. They're independent, perceptive, outspoken, and productive. Their flip side, or weaknesses, can show up as being overly controlling or bossy. They can be egocentric, headstrong, and short-tempered. Sometimes Commanders are insensitive, intolerant, and/or tactless.

Expressives are people people. They seek fun. They're animated, cheerful, and enthusiastic. You'll frequently see Expressives as popular and sociable. As fun as they are to be around, Expressives have their share of weaknesses, too. They may be disorganized. They can be loud and overly talkative, and when they explain things may often exaggerate and/or generalize. Sometimes they're alarmists and impulsive in their decisions and actions.

Stabilizers are relationship builders. They seek peace. You'll often see them as accommodating, considerate and easy-going. Stabilizers are great listeners, patient, and soft-spoken. They are effective at building consensus. Even though they're excellent at keeping the boat from rocking, they, too, have weaknesses. Stabilizers avoid conflict, sometimes at any cost. They can be too compromising, indifferent, and timid. Sometimes Stabilizers will be uninvolved, noncommittal, and emotionless.

Reading the Cards

Now that we have a general idea of each social style, let's look at how to spot styles in others. Remember that we're all complex, unique individuals - made up of aspects from each of the four styles. We need to uncover clues about someone's style(s), put the pieces of the puzzle together, and form an opinion. This is an art rather than a science. It takes practice, but it's well worth the effort.

Clues can come from four areas: **Clothing, Body Language, Surroundings, and Speech.** Sometimes the clues will help us determine who someone is; sometimes they'll help us figure out who they're not.

Clothing: Not all styles will give you clues through their clothing, but often, Analyticals and Expressives will. Analyticals will frequently dress conservatively - clothing pressed, buttoned-up, and muted colors. Expressives, on the other hand, often wear very colorful, sometimes outlandish clothing. Their clothing will often stand out in a crowd. If a prospect isn't wearing something colorful (especially in a business setting), chances are, they aren't an Expressive. The other two styles, Commander and Stabilizer, generally won't offer clues through their clothing.

Body Language: Both Analyticals and Stabilizers tend to be introverted, and reflect this by the way they interact with others. They'll often sit back in their chair while talking to you. Commanders and Expressives, on the other hand, tend to sit forward when interacting. Notice how some people will move into your space and even touch you on the arm, while others will keep their distance during a conversation and may even cross their arms? The ones that come closer and seem more open are the Commanders and Expressives, while the more distant ones are the Analyticals and Stabilizers.

Surroundings: How an individual keeps their office or home can offer excellent clues as to their predominant social style (or not). As you might expect, an Analytical's space will generally be tidy, neat, and organized. On the other hand, if someone's office seems cluttered or filled with fun, playful items, they're probably an Expressive. If their space is practical, but sparse in its trappings, you may be with a Commander. If they seem to focus on family and relationships in the things surrounding them (like a family picture wall) you could be dealing with a Stabilizer. Remember, these are just clues, not absolutes. Try to gather as many clues as you can before making a decision as to their social style(s).

Speech: One of the easiest ways to spot someone's style is through their speech. By that, I mean the pace of their speech, the volume of their speech, and the words they use.

- **Analyticals** speak with a measured pace, maintain an even, almost monotone volume, and will use words and phrases such as: “let me have the details”, “I need more facts”, or “let me think about it.”
- **Commanders** will speak at a much more rapid pace, much louder than an Analytical, and will use expressions like: “what’s the bottom line here?”, “get to the point” or “how long will this take?”
- **Expressives** often speak rapidly, loudly and expressively, and will generally talk much more than the other styles. They tend to be playful and will laugh more than the others.
- **Stabilizers** will speak more slowly and softly, and often will start conversations with discussions of leisure time or family. They may use words and phrases like: “help”, “team”, or “work together”

Picking up clues takes practice. The more you practice, the better you’ll get. Practice wherever you are - in line at a coffee shop or at the bank, waiting at restaurants or with the wait staff, at the office or at a party. One of my favorite ways to pick up clues about a prospect is to listen to their voicemail message when I call them. Many times they’ll reveal their primary style quite clearly.

Playing Your Hand

Now that you have a better understanding of the four social styles and how to identify them, how can you use that knowledge to improve your ability to build rapport and close more sales?

Remember not to follow the Golden Rule!

(Do unto others, as you would have them do unto you.)

Instead of communicating in the style *you’re* most comfortable with, communicate in the style *they’re* most comfortable with. People hear and understand more of what’s being said when they get the information in a way that’s natural for them. Most often though, we tend to communicate and present in a way that’s the most comfortable to us instead. (By the way, this principle holds true whether you’re working with a prospect or working with a team of people.)

- With **Analyticals**, use facts and figures. Details matter. They’re the ones that, when they say, “Let me think about it,” they really mean it! Don’t go too fast, be too pushy, be inaccurate, or be too light-hearted.
- With **Commanders**, get to the bottom line. Don’t burden them with the details (yet), just have them ready if asked for. Don’t let your presentation ramble - stay on track and make your point. They don’t want their time wasted.
- With **Expressives**, details make them glassy-eyed. Keep your presentation light, colorful, and somewhat entertaining. They’ll buy because they had a good time with you and like you rather than on the logic.
- With **Stabilizers**, relationships rule. If you get right into your business before you get to know them and they get to know you, you’ll never get their business. They want to connect with you; they want to have you understand them and they want to understand you. Don’t rush them, and “work together”, to help solve a problem.

Summing Things Up

If you truly want to have a thriving book of business, you need to understand people and have them connect with you. Study the traits of the four social styles (Analytical, Commander, Expressive, and Stabilizer). Practice picking up clues from your prospect’s clothing, body language, surroundings, and speech. Then, make a conscious effort to modify what you say and how you say it to match your prospect’s social style(s). You’ll connect more easily and comfortably, and you’ll see your closing ratios climb!

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