

Preparing for the Future of Work With Communication Skills

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Positioning yourself for success and advancement in the insurance business can be a major challenge now. In recent years, advances in technology and changing customer expectations have led insurers to adjust their approaches to product development, underwriting, claims, customer service, and many other functions. As a result, many insurance company employees are taking on new roles and responsibilities for which they aren't well prepared. Often they are scrambling to learn new skills necessary to meet different demands at work. Then the COVID-19 pandemic forced companies to relocate their workplaces into employees' homes, requiring staff to transform their basic ways of working and interacting.

We can't predict the future, but additional changes to insurers' business models and operations seem inevitable. So how can you equip yourself for the future of work in this uncertain environment? Continually improving your technical knowledge is most likely a good investment of your time and effort, but you can also boost your value to the organization with soft skills. Sometimes called transferable skills, soft skills are relevant over time and across all functional areas, roles, and employee levels. One vital soft skill for the workplace of the future is communication, which, in general terms, is the transfer of information to increase understanding.

The Significance of Effective Communication

Several recent studies, including the *2020 Workplace Learning Trends Report: The Skills of the Future* from Udemy Business and LinkedIn Learning's *2020 Workplace Learning Report*, list communication as one of the top three most important soft skills for employee success. Virtually all roles in the insurance business



involve communication with various other people, individually or in groups.

Typically, sound communication skills support a variety of benefits for insurance company employees, including:

- Enhanced ability to deliver value to customers
- A better understanding of customer wants and needs
- Greater productivity due to fewer errors and less interruption of the workflow
- Less confusion and conflict with customers and co-workers
- Better relationships with customers and co-workers
- Increased confidence in all workplace interactions

In addition, effective communication is also a critical component of many other soft skills, such as decision-making, change management, problem-solving, collaboration, team building, delivering presentations, influencing others, persuasion, negotiation, performance management, project management, and conflict resolution.

Communication skills are especially important for providing a great customer experience. Insurance products and processes are often complex, so customer-facing staff need to be able to provide clear, straightforward explanations using language that the customer can easily understand. Also, many interactions with customers involve sensitive situations, so staff members must be able to respond appropriately to customers who express grief, anger, frustration, and/or dissatisfaction.

Regardless of your role in the organization, strong communication skills can significantly support your career advancement as well as the success of your team(s) and organization. You'll be better equipped to report information, share knowledge informally with others, build workplace relationships, contribute to team projects, request and deliver assistance to colleagues, and connect with your leaders about questions, concerns, or ideas that you may have. If you're a manager (or an aspiring manager), these skills will also improve your ability to give directions, establish expectations, coach and motivate your staff, and discuss employee problems and needs.

Next, we'll look at the importance of some specific communication skills.

Communication Essentials

Sending the right message is one of the core principles of effective communication. Training courses on communication skills typically emphasize that your messages should be accurate, complete, clear, relevant, concise, and timely.

Another important consideration for effective communication is personalization. For example, what is the most appropriate communication channel given the nature — simple versus complex, routine versus sensitive — of the communication and the other party's preferences for communicating? Further, you should consider factors such as the other party's knowledge level about the

subject, culture, and generation when delivering a message. The message and the way it's delivered need to convey understanding and empathy for the other party's circumstances.

The importance of listening carefully during an interaction often gets less attention than it deserves. According to Stephen Covey in *The 7 Habits of Highly Effective People: Powerful Lessons in Personal Change*, "Most people do not listen with the intent to understand; they listen with the intent to reply." However, active listening skills are essential to understanding the other party's situation and responding appropriately. Active listening involves paying close attention to the other party during communication, getting the full message and all the facts, and listening for tone, emotions, unexpressed questions, concerns, and needs. Active listening training also teaches you how to ask questions or paraphrase the other party's message to clarify what they're trying to say to you.

In conclusion, strong communication skills — including listening for understanding — are and will continue to be necessary for success in the insurance business. Whether you're a manager, an aspiring manager, or a technical professional, these skills will also enhance your relationships with others and your image as a professional.

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