



Building Strong Interpersonal and Communication Skills

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As technology and artificial intelligence continue to transform the insurance landscape, strong interpersonal and communication skills are becoming even more critical differentiators. For many insurers, AI tools are now managing more routine interactions; yet complex claims and nuanced situations require human judgement and a white-glove approach. Maintaining the human element sets your organization apart and ensures policyholders feel supported and heard.

The [Shin Research Program](#) found that customer service is considered the most vital skill for sales and service professionals within the insurance space. In its recent survey, nearly all respondents rated this skill as “highly important.” Today’s customers expect quick responses and streamlined resolutions, along with receiving information in a way they can easily digest and understand. Clarity, empathy and responsiveness are vital for delivering positive and personalized customer experiences. Whether it’s within claims teams, customer service departments or other service-oriented roles, organizations can set themselves apart by cultivating employees who provide unique value through a tailored human touch.

Identifying Essential Communication Skills

While customer service is considered a skill within itself, it is shaped by several qualities that both contribute to and complement it. A service-focused mindset and strong communication abilities are critical for maximizing the impact of your customer-facing employees. The ability to get to the root of a problem, connect with policyholders, facilitate negotiations and explain situations in a way that translates to a variety of perspectives and motivators is essential. Regardless of the situation or outcome, individuals will remember how they were treated and how they felt about your company. Every interaction should reflect positively on your brand and its values.

- *Active Listening:* Active listening goes beyond hearing the words someone is saying. It involves focusing on where an individual is coming from, not just preparing a response. This considers tone, emotion, intent and delivery – something automation and chat bots are unable to fully replicate. For some professionals, this comes naturally; for others, the ability to recognize these cues will need to be learned and practiced.
- *Empathy:* The need for empathy has grown within all areas of business, serving as a foundational element for establishing and building trust. Coupled with active listening skills, being empathetic enables an individual to see someone else's perspective and arrive at a solution that best satisfies the needs of all parties.
- *Patience:* Patience is at the backbone of interpersonal skills. Ensure employees are taking the time to listen rather than jumping to a solution. This may also mean recognizing when a customer simply needs to speak and express themselves before actively stepping in.
- *Problem-Solving:* Creative solutions are often the hallmark for exceptional customer service. How can employees meet customer needs while also championing company policies? Along with active listening, asking the right questions to understand the customer's priorities and motivators provides the ability to develop solutions and explore possibilities where everyone feels like they win.
- *Communication:* In addition to connecting with individuals on a more personal level, fluently communicating policy language is also imperative. According to Shin Research, this is considered a critical skill for customer service representatives and a rising skill for claims professionals. Translating concepts and information in a way that resonates and enables policyholders to understand next steps and feel comfortable moving forward is paramount for reaching a resolution.

Building these Strengths within Your Organization

For all customer-facing roles, be it customer service, claims or sales, effective communication is essential for providing a positive experience. As part of your talent strategy, ensure you're building these skills within all levels of your teams, while also aiming to recruit individuals who possess these abilities.

Hiring for the Right Skills

Some interpersonal strengths are more difficult to teach – such as the ability to read a room, adapt to various tones and moods, and communicate difficult news with empathy. When it comes to hiring for roles with significant customer interaction, prioritize these natural abilities and identify the more technical skills and knowledge that can be gained on the job. In some cases, it may make sense to bring in individuals from other areas of the insurance business who naturally exhibit these skills and then train them on the specific products and processes.

Leverage behavioral interview questions to best uncover an individual's ability to perform within the role. Rather than solely focusing on past positions, ask questions that offer insight into how they'd approach potential future situations. Possible questions include, "Provide an example of a time you made a mistake at work; how did you fix the issue?", "Tell me about a time you received constructive feedback and how you used it," or "What are examples of how you have built trust

with customers and exceeded their expectations?” These and similar open-ended questions can provide insight into a candidate’s thought process, strengths and approach. Pay attention to what they share, as well as how effectively they communicate it.

Especially within the claims function, there’s a fantastic opportunity to hire new grads and young professionals who possess these innate skills and are natural communicators. Candidates who were involved in areas like the debate team, business plan competitions, public speaking or student leadership often are comfortable with presenting, thinking on their feet and engaging in real-time.

It’s also important to be realistic and know that these transferable skills are in high demand across a variety of positions and industries. You may need to offer higher compensation to secure these individuals while also proactively highlighting the diverse long-term opportunities a foundation in claims offers. Whether it’s moving up to management and leadership roles within claims, or branching out to other areas of the industry, a solid background in claims and customer service can lead down a variety of paths.

Providing Training and Practice Opportunities

Strong interpersonal skills may come naturally to some, yet there’s always room to improve and further develop these qualities. Create intentional opportunities for practice and learning to help strengthen these muscles.

Encourage team members to regularly share their successes and failures. Hearing how a colleague effectively handled a situation can help provide ideas and insight for managing issues in the future. At the same time, sharing failures opens the conversation to what might have caused an approach to be unsuccessful, as well as what could be done differently next time.

It may also be beneficial for more junior employees to shadow and observe more experienced individuals. Help them hear how situations are handled live and provide an opportunity for them to debrief and talk through thought processes, decisions and communication styles afterward. How was active listening displayed? What took place to ensure a customer felt heard? Was the situation resolved – why or why not? This can also provide concrete examples of how to effectively communicate claims policy language to individuals with varying levels of knowledge.

Incorporating more role-playing into your training programs is another valuable way to strengthen skill development. It’s likely your team can anticipate common customer interactions and potential sources of frustration. Plan ahead for these scenarios by practicing de-escalation techniques, finding reasonable solutions and determining when to pull in managers. Practice will help individuals become confident handling recurring situations and capable of calmly and clearly communicating with a variety of personalities and emotions.

Further empower employees by setting clear boundaries and decision-making guidelines, while giving them autonomy within those parameters. This enables them to provide the most value during customer interactions and be creative in their problem-solving. Additionally, it sets expectations around asking for help when additional support may be necessary.

Modeling Effective Communication within Company Culture

It's often necessary to dig deeper and provide the human insight and analysis that technology cannot replicate. In fact, Shin Research found 83% of respondents consider investigative skills highly important for claims roles. Additionally, critical thinking and problem-solving skills are considered the most valuable skills across all insurance functions; being both highly important now, as well as investible over the next 10 years.

Foster a culture where asking questions is encouraged – including peer-to-peer or employee-to-supervisor. If something doesn't look right, instead of taking it at face value, encourage individuals to seek clarification. The professionals who will be most effective both now and moving into the future are those who trust their intuition in identifying potential errors and diving into the root problem. Afterall, automation can break; there's a value in having a human eye that can recognize subtle inconsistencies and nuances.

Technology continues to reshape the industry's landscape, making continuous adaptation necessary. Organizations should be intentional about developing human-focused strengths and preparing their teams to be critical thinkers and problem solvers who can effectively communicate complex information. By investing in these skills, insurers will be primed to provide exceptional service and rise to the evolving expectations of their customers and stakeholders.