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NONVERBAL LANGUAGE – THE WEAPON OF THE INSURANCE AGENT

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Within the insurance process, the person who insures as well as the person who wishes to buy an insurance policy must control well enough the communication techniques. In deed, the insurance is grounded on communication. The activity of the insurance agent can not be ideated in case of lack of communication. If the insurance agent can not send his message, all his effort is like a seed thrown in the dessert.

Various scientific researches showed that most people involved in a business are very careful to what they say and the way they say it. Along with the way we speak, in the insurance field as well as in other many fields we tried to emplasize the necessity of acknowledging and controlling the nonverbal communication tehniques.

Starting with 1971, in his researches, the well-known expert in communication issues, Albert Mehrabian, reached to the conclusion that there are three basic elements in any face to face communication. Therefore, of the total of messages sent during communication, aproximately 7% are oral (only words), 38% are vocal (including the tonality of the voice, the inflection and other throaty sounds), and 55% are messages related to the body language. This scientific discovery is denominated „*the rule 7%-38%-55%*”. One may notice, in conclusion, that aproximately 93% in a communication act is of a nonverbal aspect, which can be easily understood if we take into account that man, before inventing the oral language, used the body language or that from our first days

of life we use, quite succesfully, the same type of language in order to express our needs and feelings.

Peope send information even when they don't have it in mind, both by actions as well as by appearance. From the practical point of view, usually, when we say about someone that he is perspicacious or intuitive, we make reference to his ability to read the nonverbal signals of other persons and to compare them with the oral signals. In other words, when we suppose someone lied to us, in fact we notice that his body language and the words uttered by that person are not in harmony. Apparently women are more sensible than men to this kind of communication, especially to decipher the messages. Women have the inborn ability to collect and decipher the nonverbal signals and to observe carefully all small details. This fact justifies what we usually call „*feminine intuition*”.

The nonverbal signals are a rich source of information which any agent or insurance broker needs a lot in the sale process of policies. The nonverbal communication strenghtens, completes and clarifies the sent message. The nonverbal language may be useful in interacting with different people, making stronger connexions both with clients and with colleagues at work, inducing impressions about own person.

The nonverbal communication is a very complex problem, but which, once taken control of it, may offer big satisfactions when concluding a transaction (in our case, buying an insurance policy). The body language isn't easy to read, but the studies emphasized

that, most times, the nonverbal messages are more credible than the oral ones. If we concentrate only to what we say or to what we hear and we are not paying attention to the manner in which this thing is communicated then it may lead to negative feelings, misunderstandings, missing the chance of an efficient communication. The nonverbal message may point out the presence level, of sincerity, confidence, honesty, ability and understanding.

A good insurance agent must be aware that the body language of the person to whom he addresses also expresses a lot of aspects related to what that person feels. The body language offers an instantaneous feedback to the speaker (the insurance agent) and tells him if the receiver (the potential insured person) understands entirely the sent message. If the speaker is insensitive to the feedback or is not aware of its significance or he can't interpretate or read this language then a valuable contribution of the efficiency of his own communication is wasting. However it must be emphasized that many sent gestures or messages present cultural particularities. We get to know their real meaning only if we understand the cultural environment where they are used. Also, the gestures may differ depending on the gender and age.

A nonverbal message may be resembled to the *puzzle game*. A combination of hints, gestures and signs, both statistical (the body structure, physiognomy, rinkles, clothing, make-up, fashion accesories and so on), and of movement or kinetic (mimic, look, movement of arms, of head and so on) may tell a story to the person who is attentive enough, while his voice may say something entirely different.

The component elements of the nonverbal language may be:

Proximity. Man is extremely careful to the living space. He borders and arranges the territory depending on the needs and circumstances. Exactly the bordering and arranging manner of the space provides many information about

the individual. The study of spacial relations, as a communication manner, is assigned to a science called *proxemics*. In other words, *the proxemics* is the science which analyses the use of the interpersonal space, as for instance, the physical distances of communication, the manner to perceive the space in different colours, symbolical effects of the spacial aspects. Usually people sit, stand or want to be close to those who like them. The increase of the distance is a sign of liking and interest feelings.

The American anthropologist Edward T. Hall stands out in the study of the role of spacial distances in communication. His book, *The Hidden Dimension*¹, published in 1966, is considered to be a real space grammar. According to him, there are four types of spacial distances which adjust the communication:

- *Intimate distance* (maximum 15-40 cm) – is the distance in which the voice has a minor role and in which we accept only very close people: the life partner, parents, brothers;
- *Personal distance* (45-75 cm up to maximum 125 cm) – is the distance in which the voice is familiar, normal and in which we accept the people familiar to us: friends, colleagues, acquaintances;
- *Social distance* (125-210 cm, a maximum of 210-360 cm) – is the distance which we impose within the social activity of the new people we meet; the voice is rich, distinct, more acute;
- *Public distance* (3,60 m up to 7,50 m) – is the space in which we accept any unknown person; the speeches are formal, the gestures are stereotype, the interlocutor becomes a simple viewer, and the communication a performance.

But we must take into account that from a kind to another, from an ethnic group to another and, generally, from one culture to another, the personal distance

¹ Edward Twitchell Hall - *The Hidden Dimension*, Doubleday, Garden City, NewYork, 1966.

approachable to the business partner varies quite a lot. The Americans, English and Swedish, for instance, need a personal distance larger than 60 cm, while the Arabs, Japanese, Latins or South-Americans prefer a much more narrowed personal space. The personal space of the partner must be respected, in insurances as well as in any other business.

The person who approaches us more than decency allows and our psychological comfort (under 50 cm) does is because:

- Doesn't have the custom of social relationships, is poorly educated or insensitive to these aspects;
- Feels us more close than we feel him or than it's necessary;
- Wants to intimidate and to disarm the interlocutor from the psychological point of view.

We shouldn't allow the interlocutor to approach us, invading our personal space, more than his rank requires it. Otherwise we shall feel intimidated and ruled and we shall make concessions which subsequently we regret.

Relative orientation. The angle forming between two persons when they make a conversation comes under the relative orientation. The parallel orientation indicated that a person is concentrated and interested in what the other person says. A good manner to decode the orientation is that of observing where the feet of those making a conversation are placed. Usually people shall place their feet in the direction where they want to move. The positioning of the foot towards the door or the inclination in that direction suggests that you wish the conversation to end as soon as possible.

In business, it is preferable that the orientation to be face to face, usually without maintaining an object (such as the table or the desk) between the two parties who communicate. The body orientation must be towards the client and not in the opposite direction.

The facial expression. The physiognomy is the immovable face, the

features of the facies as they were rounded by the inborn factors and the muscular features acquired by the repeated experience of some emotions. But the mimic is the physiognomy in movement, the expression by virtuousness: the look – accesible or avoiding, staring or moving – the smile or the grins, the movement of eyebrows and so on. Sometimes the duration of showing on the face an extreme short emotion (less than 1/15 of a second). These very short expressions, called „*microexpressions*“, arise (occur) when people try to hide their feelings (may be useful in deciphering the true feelings). When people perceive the emotions, the facial muscles are the trigger, their trigger mechanism. Even if the emotion shall be repressed consciously, still this shall arise for a 1/15 of a second. If the emotion shall not be repressed, then it shall seem more prominent, but, we must be aware that if the interlocutor shows an emotion for more than a few split seconds, then we might suspect him of being insincere.

In the view of many specialists, the ten expressions which all cultures acknowledge are: happiness, sadness, fury, fear, surprise, abomination, dread, despisal, shame, curiosity. Even though these facial expressions are universally acknowledged by all cultures, the society may have different rules about how and when they can be displayed.

The most obvious expression of anyone is the smile. The smile sends warmth, sincerity and benevolence in order to communicate. We often forget to smile because we think that like this we invite the other to a conversation which wastes time when we have so many things to do. When we are busy and we don't want to be interrupted, we usually don't smile. The message is clear for all the persons we meet: „*don't molest – bore – offend – irritate – tease me*“. The people who sell insurances must pay attention especially to the manner in which they appear in front of the clients (the potential buyers). The frown or absence of a smile communicates to another person a state of sadness, unhappiness and suspicion.

The tight lips communicate the same unhappy message. If the insurance agent has such a mimic it's certain that the potential buyer, who needs a good tonus and confidence, shall give up signing an insurance policy. The look stands out as a central element of facial expression. Its accessibility or avoidance, the permanent visual interest or its mobility gives away the condition of admiration, love, hostility, sincerity and so on. For instance, the prolonged gaze, staring, in the floor suggests a profound lack of interest in the conversation. Through the facial expression we can simulate, orientate, decode and understand the intentions and also support the conversation or business partner. We must also be aware that certain persons can not express their emotions, showing another ones. Others don't change at all their expression. Both situations are uncomfortable for the interlocutor.

The visual contact. The orientation and focus of the look give information about the proximity level felt by the interlocutor. One may approach an official look, distant and respectful, environmental, between friends, colleagues, close persons, or intimate, erotical. The eyes show, in the first place, the interest of a person for what's happening around him. Anyone can measure the liking and interest according to the frequency, duration and entirety of the time spent to look.

The duration of the visual contact is adjusted by well defined rules, specific to some large cultural areas. The optimum duration was denominated by a sociologist „*the moral duration of looking*”.

The visual contact is another field where there are differences and nuances of cultural level. For instance, the Arabs tend to have a bigger visual contact than North-Americans. The Africans, on the contrary, are taught to avoid the visual contract when a person of superior rank is speaking. In the occidental culture, ours inclusively, we shall look the interlocutor in the eyes, but no more than

50-60% of the conversation duration and no longer than 5-7 seconds at once.

The physical contact. Usually, the number and frequency of physical contacts prove the closeness, familiarity and liking level. A multitude of touchings may suggest a strong liking for the other person. The level of physical closeness which arises in a normal conversation may be higher in certain societies than in others, varying according to the existent cultural environment. The people from the Mediterranean and Latin countries have a higher physical contact, for instance, hugging between men, than those in the United States or Great Britain, where the tendency is only shaking hands. The scientific field which studies the use of touching the different parts of the body with the purpose of communication is called *haptics*. The term, as many others in the science, comes from a Greek word which means „*able to grab your hands on him*”.

Individual gestures. The gestures may provide important information about the organization of things in a person's mind, to reveal how he feels. People tend to gesticulate more when they are enthusiastic (eager), overwrought and energetic. The gesticulation tends to miss when we are dejected, scared or preoccupied with the impression we make.

The French sociologist Jean Stoetzel clasifies the individual gestures in three categories:

- *autistic gestures* (which have nothing to do with communication, but which give away a certain affective state of the individual, for instance, when signing an insurance policy a person turns about his hands, keeps the pencil between his teeth, moves the legs under the desk);
- *usual gestures* (the obeisance of the diplomat, the elevated fingers of the pupils who want to answer during the course and so on);
- *symbolic gestures* (through which the approval, indifference, enthusiasm are expressed; in order to call

somebody one makes a sign with the finger, to approve one nods).

There even exists a science of gestures, called *kinetics*. We may also talk about the *parakinetics*, as the gestures are intense, lasting, spreading, ample, constant rhythms or flux, characteristics which integrate to the psychological, social contexts.

Studying the relationship between culture and personality, the antropologist Ray L. Birdwhistell came to the conclusion that the gesture represents a third resort which interposes between the two concepts. He even comes to establish a social stratification of people starting from the gesture hints.

The manner how certain gestures or combinations of gestures may be translated is interesting:

- sincerity gestures: displaying the palms, slow lifting the eyebrows and shoulders;
- hiding the lie: hiding the palms by putting the hands at the back or in the pockets, lifting the hand towards the face, at mouth's level, the gesture of pulling the neckband which became uncomfortable due to the sudden sensation of heat, rubbing the eye, the chin, the nose as well as rapid signs, perceivable only by an attentive eye and/or trained: a blink, the contraction of a facial muscle and a sudden perspiration;
- emotions of shyness, fear or rejection attitude, discontent regarding your own person, the disagreement to what you say is given away by defensive gestures. These consisted in the symbolic concealment of the body behind something, screen which may be: an arm joining to the elbow of the other arm, the arms crossed on the chest and usually bringing the hands in the front with any subconscious pretext: keeping the bag on the chest, a book, a flower bouquet, controlling the ball-point pen by the inquired employee or the examined student, checking the buttons of the cuff by

the man embarrassed by the eyes staring on him or simply crossing the legs or just the ankles, sitting or standing;

- the hands and palms may show the character of a person. For instance, ample movements of the hands and palms indicate a sincere person. The motivation of the client may be interpreted like this: the well-founded reasons are standed with open palms, while the groundless reasons are indicated by constricting the palm. Also, the palm sends domination, subdual, aggressive or tranquil messages. The constricted hands indicate frustration or hostility, in exchange the hands positioned as a helmet – security, the moment of making a decision, confidence in your own strength. The joint of the fingers in the shape of an arch indicate a confident person but not necessarily sociable. Crossing the fingers at the level of the eyes sends arrogance and suspicion related to the conversation partner. Placing the elbows on the table or crossing the hands in front of the mouth shows the fact that the interlocutor is confused. Placing the hands on the table shows tranquillity and clarification. Stressing the hands is a sign of inward tension. Displaying the thumb up indicates a superior attitude, sometimes arrogant, positive. The extended forefinger signifies menace, aggressivity and irritation;
- the feet also indicate a certain attitude of the client. Crossing the legs shows a negative attitude, defensive. (for women this gesture isn't necessarily cogent as it may be a specific position of a lady). The leg positioned over the knee and hold with a hand indicate a stiff attitude, strongly individualistic, obstinaci, resistance to arguments. The swing of the leg forward and backward suggests nervosity or severe discomfort. Crossing the legs along with gripping the arms of the chair is

a sign of nervousity, fear or discomfort.

We must indicate that nothing of the above mentioned is „*dug in the granite*“; you may rub your nose for the simple fact that you have an itch and so on.

The inflexions of the voice. The utterance, tone, inflexions of the voice provide many information about a speaker (for instance, the gender, age, place or provenance area, social category). The utterance may also reveal emotions and feelings (fury, boredom, depression, enthusiasm and so on). These are sent through the tone of the voice, accentuating some words, the speed of speaking and the number of errors when speaking. For instance, speaking errors indicate the lack of comfort and intranquility. A person who makes frequent speaking errors may be worried (concerned) and embarrassed (ashamed).

Behavioral jerks. The jerks represent the small unconscious gestures which appear when people are stressed or bored by a certain situation. As some examples we may mention playing with the rings, touching the hair, twisting the pen or looking at the watch, and so on. As the meeting dedicated to reasoning the necessity of a certain insurance product is prolonged in time and the number of behavioral jerks of the clients tends to expand. In this case it is absolutely imperative that the meeting should end as soon as possible, as the listener is bored.

Business clothing. Within the communication process the clothing of the person has a great importance, as provider of adequate or false information about the individual, also, as facilitator of the approach or the alienation of some persons to another. Sometimes the clothing „*communicates*“ various behavioral characteristics of the people (the run towards authenticity) or their intentions (the intention to differentiate, to be liked, and so on).

There is an infinitude of ways to dress and many of them are learned only by means of personal experience and

attentive observation of what's good, in dissent with what's absolutely inadequate. The most conservative and pretentious business environments are the banking and insurance environments. There is no doubt that an unpractised insurance agent, who doesn't know what to wear, shall come to harm in his career. It's unfair that such an artificial thing to be so important, but that's reality. O person dressed in fashion, but decently, with qualitative clothing and adequate to the business activity, makes a very good impression for his company. The dark coloured shirts are considered unacceptable, especially in the United States or Great Britain, where they are associated to frivolity and gangster practices. The most adequate colours are considered to be the white and blue or the shirts with little strips, but yellow and pink are accepted, too. The tie may be in any way under the aspect of colour and drawing, and the suit is indispensable. In proportion to the body shape, fashion, age and caprices, women have many choices in choosing the clothing. In business, women's clothing usually tend to slightly masculine. The line confers credibility, authority and a good presence; regarding the psychological level, the line is associated to competence and accuracy in business. It may be the first proof of equilibrium and self control of a negotiation partner. Within certain limits, in business, „*the clothing defines the man*“.

Communcation through images. Modern life brings along a multitude of imagistic means of communication (posters, photographs, comics, illustrations, cinema, television and so on) also used very often in insurances. Communication through omnipresent image creates a paradox: although less interactive, as it is carried out one-way, it is more efficient – affects an extremely large number of persons. Therefore, between its reciprocity and amplitude there is a certain incompatibility, due to the technique which doesn't offer the addressee the possibility of an immediate answer. While all people know how to

handle the language, that's not valid for the image, fact that leads to the accentuation of inequality between the sender and the receiver. In this form of communication, the linguistic message which accompanies the image has a great importance, completes it or expresses it. The context is important too, which may lead to the variation of the significance of the image. The proliferation of communication through images, although omnipresent, is considered by some authors to represent a phenomena of *cultural regression*, obstructing the development of other communication forms (for instance, the taste for reading and analysis is lost). The science studying the interpretation of the significance of different images, drawings or objects is called *iconics*. The iconic symbols may take different forms: symbols, emblems, flags, certain colours. These must have the ability to suggest trust and to easen the rigid identificaton of the different companies on the market.

Another communication forms.

The significance rendered to time represents a message itself, a form of nonverbal communication. *Chronemics* is the science which studies aspects related to time. In some cultures, punctuality is considered a virtue, in others is not. Also, there are cultural differences concerning the time distributed to a conversation, transaction and so on.

Graphology (writting) indicated certain features of the client. For instance, a rounded writting shows an inclination to dreaming, while a sharp writting shows a rational thinking. Sometimes emotion is decisive in signing the policy. The clients behave differently in proportion to the mood during the meeting, respectively if they are happy or sad, angry or fearful. *Empathy* is a mechanism of emotional closeness between persons and sometimes facilitates decisively the meeting. In many situations, sincerity helps the communication and negotiation process by creating an atmosphere of trust and collaboration. When signing a policy, the insurance agent must be natural and

must master the situation. In addition, the truth is easier to remember than the lie. Silence or "*idyllic communication*" is the apparent paradoxical fact of communicating information about yourself, intentions, your experiences even when you refuse to do it, when you're not saying a word or you shut yourself. There are many types of silence: silences-queries, silences-guilts, silences-approvals, labourious silences, provocative silences, indifferent silences, tiresome silences, incentive silences, silences-convictions, silences-punishment, barefaced silences and so on.

The ability of *active listening* of the insurance agent is also decisive within the process of sale-negotiation of the insurance policy. The client musn't be interrupted in his argumentation even if you disagree it. In order to counterwork it one must understand his reasoning.

Conclusions

One of the most wanted impressions which a proffesional in the insurance field wishes to communicate is the competence and credibility. People may seem competent when they make less errors of language, when they speak with a moderate speed (aproximately 125-150 words per minute), stand exactly in front of the listener, maintain the visual contact with the listener for aproximately half of conversation time, don't stare somewhere far and adopt an open and relaxed position. This behaviour indicates the fact that the speaker masters the conversation theme and is confident and credible. Anothe impression which the insurance agents wish to communicate is that of being pleasant and dynamic. The communicative persons are often extremely pleasant as they've got a head for expressing the liking for others. The dynamic person is interested in listening, observing and examining when the others are talking. The elements which lead to the ability of making us pleasant and dynamic are the relative closeness (social distance – between 2 or 6 feet), facial expression and the positive micro-expressions, parallel orientation,

moderate physical contact (according to the situation), visual contact for approximately half of conversation time, a moderate gesticulation (used especially in order to help the listener to understand), a relaxed voice, non-nasal or monotonous but rousing, as well as the lack of jerks.

One may notice, in conclusion, the multiple useful valences of understanding and acknowledging the nonverbal language. This may allow both to the potential insured person and the insurance agent to „read” each other, to detect the deceit, to distinguish the hidden emotions, to determine the interest for a product or service or to ensure the level of liking of the interlocutor.

The nonverbal means of communication have, in their entirety, the following roles:

- to *send* something (ideas, information, intentions, features and so on);
- to *gradate* and *identify* the communication (which becomes, like this, approvingly or disapprovingly, receptive or non-receptive);
- to help people to *express* and to *understand* each other much better (in order to accomplish this last role, the nonverbal means must accompany the verbal ones, under no circumstances can function independently).

In his book „*Nonverbal Communication Workbook*”², Joseph A. De Vito establishes six functions of nonverbal communication associated to the verbal one. Thus, this *accentuates, replenishes, contradicts, adjusts, repeats, substitutes* the verbal communication.

The nonverbal communication is a charming field of study. In order to become better lookers it is necessary to sharpen the perception ability and, acknowledging as much as possible about the conversation or business partner, we shall be able to translate more accurately the nonverbal and verbal messages.

The conscious observation of our own actions as well as the other's is the most adequate way to understand better the communication methods of the most complex and interesting being on Earth: the man.

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² Joseph A. De Vito - *Nonverbal Communication Workbook*, Waveland Press, Inc., U.S.A., 1989, pg. 5-6.

