



**Close Brothers**  
Premium Finance

# Essential Communication Skills

Broker Development Programme

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Service | Expertise | Relationships

# The six-stage Broker Development Programme

Working with Close Brothers Premium Finance



# Essential communication skills

## Learning outcomes and agenda

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This module enables us to examine the true impact of communication, whether face to face or via the telephone; The power of the questions we ask - featuring TED questions (an acronym not related to the TED talks) and the structuring of any communication with our Clients, enabling the best results

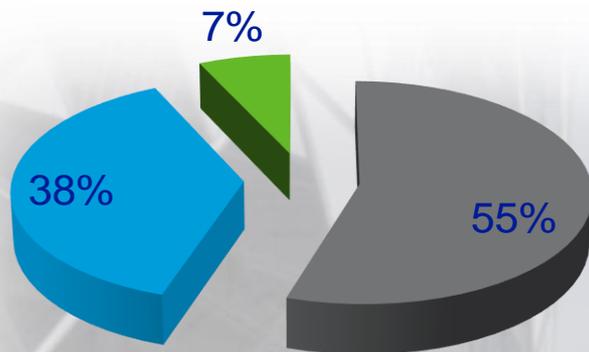
### Agenda:

- Understanding communication
- Listening
- Be an active listener - exercise
- Questioning styles
- The questioning funnel – the 4 Cs
- Advantages of premium finance

# Understanding communication

It's not just what you say...

## Prof Alfred Mehrabian's model - Face to face communication



- Non-verbal; posture, gestures, facial expressions
- Vocal - rhythm, speed, volume, pitch
- Content - the words you use

Telephone communication can convey words and the way that the words are said, but no facial expression.

### The words/language we use:

**Positive** - “Can”, “Will”, “Certainly”, “Yes”, “Of course”  
“When”, “How”

**Avoid** – “Obviously”, “Basically”, “Can’t”, “Bear with”

### ...and how we say them:

**Rhythm** – delivered smoothly and in a natural way

**Speed** – The person on the telephone has to;

- Hear
- Absorb
- Understand

### Volume

- Too loud can sound overbearing
- Too soft or quiet may suggest a lack of confidence
- Pitch – Vary the pitch and this will keep the client interested

## Sound familiar?

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**“Are you really listening, or are you simply waiting to speak”**

**Dale Carnegie**

# Listening levels

Getting listening into context

## Skim listening

- Little more than awareness someone is talking
- You only notice when someone mentions your name or uses an unusual or familiar word

## Survey listening

- When you try to build a general picture of what is being said, but filter out everything else
- You are merely concentrating on the bones of the discussion

## Search listening

- Where you are only looking for specific information
- You have a clear idea of what you expect to be said but may miss out an unexpected idea

## Active listening

- This is the deepest level of attention, where the listener follows all the speakers words and considers what has been said
- Breaks are needed at this level as the short term memory is quickly overloaded

# Listening

How do I listen well?

## What does it mean to really listen?

Face the Client/Give your undivided attention – talking to someone whilst they scan the room/study a computer/gaze out of the window, is like trying to hit a moving target

Be attentive but relaxed – Mentally screen out distractions, like background noise and activity or even your own thoughts



Keep an open mind – Listen without judging or mentally criticising what is being said. Don't interrupt or finish the person's sentences.

Listen to the words and try picturing what the person is saying – Allow your mind to create a mental model of the information being communicated

Don't impose your "solutions" – It sends a variety of messages such as: "What I have to say is more interesting, accurate or relevant" or "I don't really care what you think"



Wait for the person to pause to ask clarifying questions – For example if you haven't fully understood something

Ask questions only to ensure understanding – It's too easy to jump in when something familiar is mentioned and send the conversation or discussion off track. It's distracting and wastes time

**JUST LISTEN!**

# Be an active listener

## Exercise

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**Active listening** is a communication technique used in counselling, training, and conflict resolution. It requires that the **listener** repeat what they hear to the speaker—re-stating or paraphrasing what they have heard in their own words, to verify what they have heard and confirm understanding of both parties.

### Exercise;

**Let me read out a passage to you – no note taking , please. Then I would like you to repeat back to me, what you heard.**

How easy/hard was it to filter out the sounds in the room to concentrate?

Did you do anything in particular to help your concentration?

# Question styles

Tell me... Explain to me... or Describe for me...

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Open and Closed questions play an important part in gathering information, however TED questions can elicit even more

**TED** Questions begin with Tell, Explain or Describe

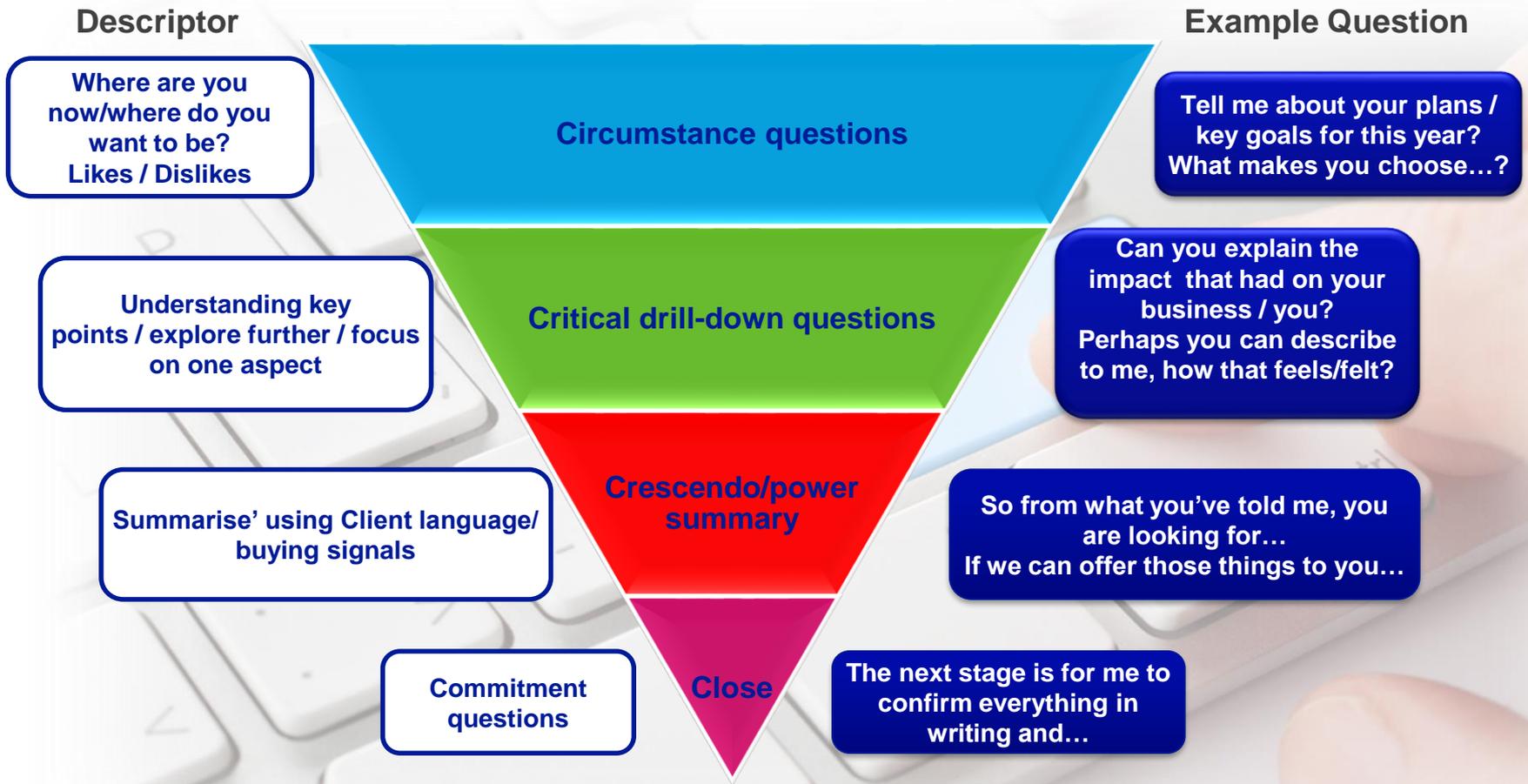
They offer the opportunity to discover more from your client, enabling you to build a wider picture of their plans, needs, situation

## Examples of TED “questions”

- **Tell me** more about that - (expands a conversation)
- **Explain** the situation to me - (allows opportunity for details)
- **Describe** that to me - (allows to drill down and dig deeper)

# The questioning funnel

'Telling is never selling' – Increased sales & enhanced relationships



# Summary

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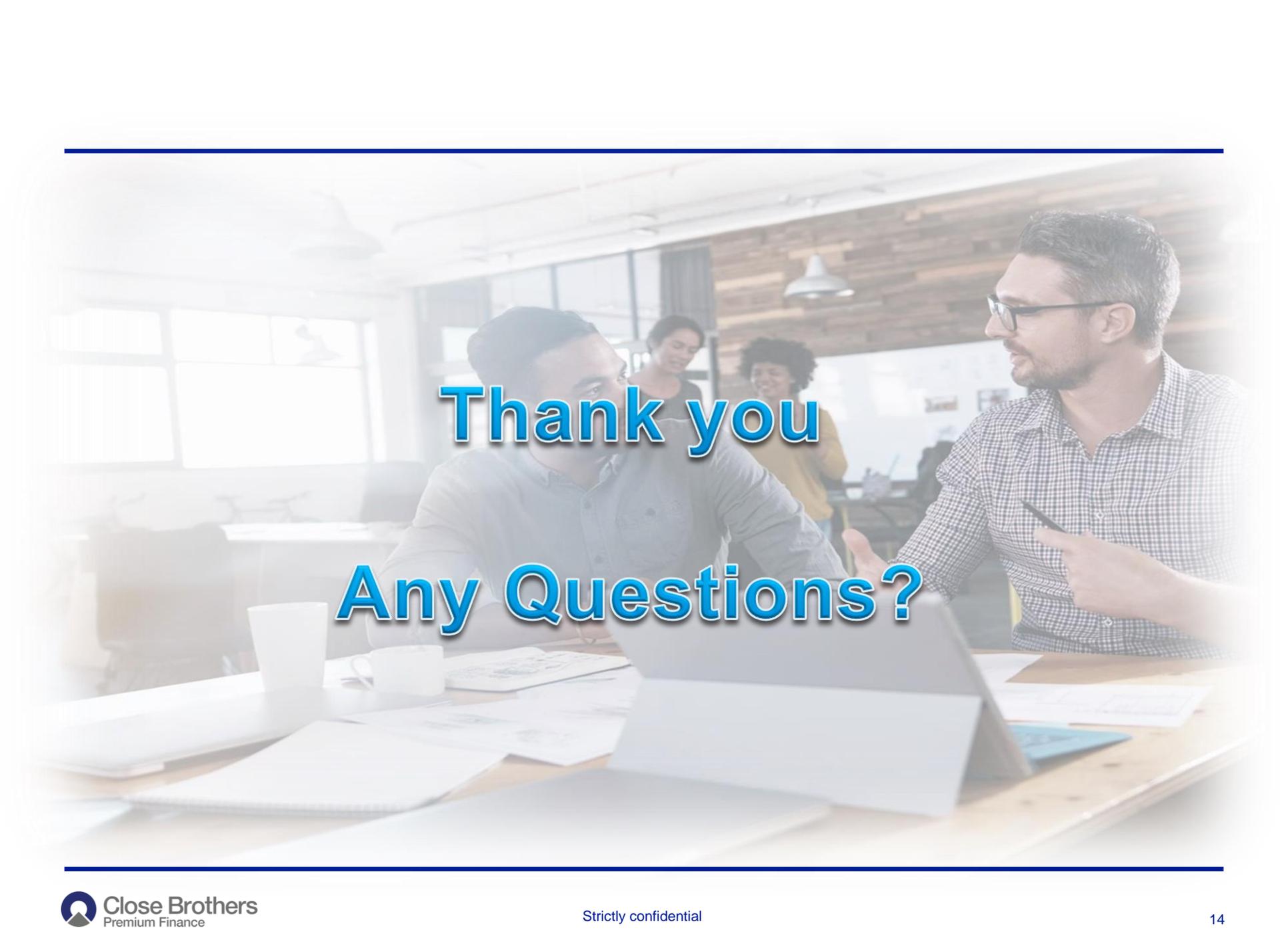
**Communication is key. By listening well, asking the right questions and understanding what is important to the client, we can ensure that we are doing everything we can to meet their needs**

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Let us deliver this complementary, accredited programme



**Thank you**  
**Any Questions?**



# Close Brothers

**Modern Merchant Banking**



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