

The Power of Questions'

Presented by Nick Thomas July 2024







Session Objectives

'Begin with the end in mind'
Stephen R.
Covey, The 7
Habits of Highly Effective People'

- Understanding the need for questions
- Understanding the power of the questions we ask ourselves and the questions we ask others
- To learn skilful questioning techniques to achieve the outcomes we want in our work and personal lives

'I know you won't believe me, but the highest form of Human Excellence is to question oneself and others' Socrates



Welcome and Thankyou

Sixty-minute webinar format. Slides provided post-session

Nick Thomas

- Sector Sales and Sales Leadership specialist
- Widely qualified coach. Coaching, training and consulting Insurance M&A

Nick Thomas & Associates

- Up to the minute training solutions addressing the challenges of the modern insurance professional
- Technical insurance; sales, communication and soft skills; performance, resilience and health; management and leadership, customer service





The Power of questions

Q: What are the power of questions – what are their advantages or benefits?





The power of questions

- Questions allow us to recover lost information
- Questions direct our focus
- Questions build awareness, accountability and responsibility – result in action
- ...questions vs statements, giving vs seeking
- Questions can create empathy build connections, rapport and relationships
- Where are questions powerful? Business [sales, negotiation, leadership, objection handling...], coaching, therapy, teaching, personal relationships and for ourselves

'when we truly accept or chose responsibility for our thoughts and actions, our commitment to them rises and so does our performance

'...clear that it is questions that best generate awareness and responsibility'

Sir John Whitmore – one of the founders of Performance Coaching

'...acts of self disclosure were accompanied by spurts of heightened activity in brain regions belonging to the meso-limbic dopamine system, which is associated with the sense of reward and satisfaction from food, money or sex'
 Wall Street Journal – reference research Tamir and Mitchell



The Power of questions

Take a moment:

Visualise a 'bouncy elephant'...





My bouncy pink elephant...



- Did you visualize the 'bouncy elephant like this?
- Was it a real elephant or a toy one?
- Was it pink?
- Was it an elephant bouncing on something or an inherently bouncy elephant?
- Etc., etc....

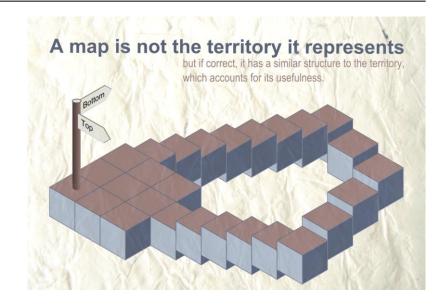
But you could **ask questions** to recover more information to give you a more accurate impression



Recovering lost information

The limitations of language

- Language allows enhanced communication and to share our experience, to understand and be understood. But is limited:
 - Words we use may be inadequate to explain our thoughts and experience
 - People assign slightly different meaning to words due to different life experience
- We reduce a 'great flood of sensory experience' to an auditory trickle of linear words – we must not confuse the words with the experience it represents...
- The map [words] is not the territory [experience]



Deletion, Generalisation and Distortion



To make sense of the overwhelming richness of sensory experience and represent in words, we alter in three ways:

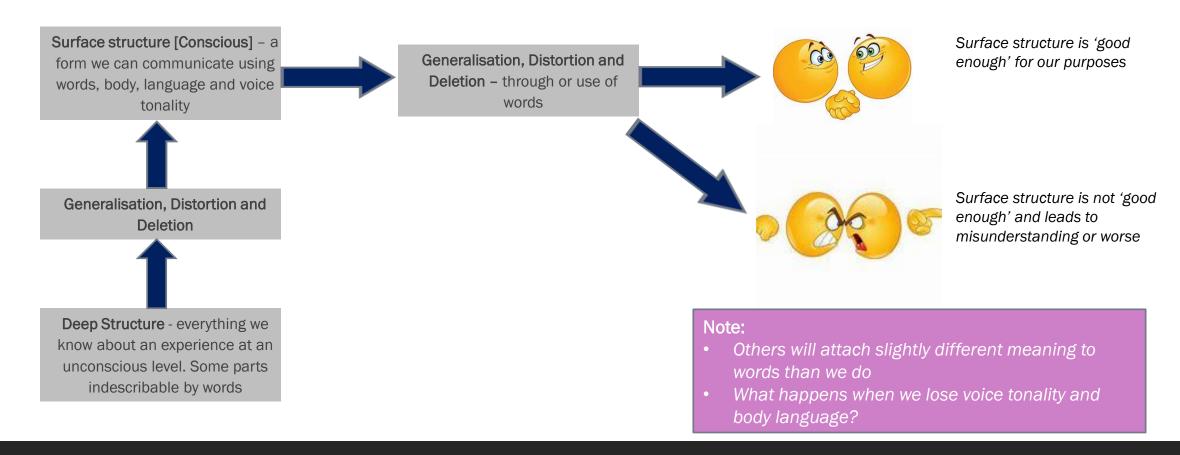
- 'Deleion' we leave out parts of our experience because we do not have the words to express and because we need to simplify very rich experiences
- Generalisation when we take one example to represent a whole group. It allows us to predict the world on the basis of prior experience. We don't have to relearn how a door opens. Dangerous when:
 - We generalise from unrepresentative experience
 - We generalise correctly but then don't pay attention to future exceptions



pistortion – we change the
 experience. For example, give more
 weight to certain factors than others

Deep structure and surface structure meaning







'Transderivational' search

- Questions can help to avoid misunderstanding by recovering information, clarifying meaning and adding choices
- Deletion, distortion and generalisation neither good nor bad.
 Watch out for when they are unhelpful, limiting or damaging.
- Transderivational search explore your experience and ideas to make sense of the question. The question sets the limits of the search [focus]
- The 'meta-model' is a language pattern and set of questions that reverse engineers language, working on surface structure to gain access to deep structure [Grinder and Bandler modelling therapists Satir and Perls]

'If thought corrupts language, language can also corrupt thought' George Orwell

Meta model:

- Challenges deletions to recover information
- Clarifies meaning
- Identifies where people are limiting themselves
- Creates options and expands/enriches your map of the world



Meta Model Patterns

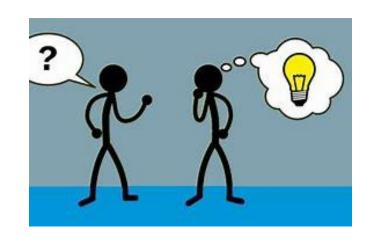
Thirteen 'patterns'. Examples:

- Unspecified referential index person or thing is missing 'Nobody likes me' - 'Who exactly doesn't like you? 'They want me to appoint the other Broker' – 'who exactly wants you to appoint them?'
- Judgements statements of opinion expressed as if they
 were facts. The person judging and the standard by which the
 judgement is made are often missing.
 - 'I/you are not good enough' 'Who says and by what standard?
- Universals a generalisation implying no exception irrespective of context

'I never get it right' – 'what never? Since you were first born?' 'Everyone hates me' – 'You've never met a single person who doesn't hate you?'

 Nominalisations – turning a verb into abstract noun. Creates static, rigid thinking. Turn back into a verb when questioning. Recover referential indices.

'The stress is too much' – 'How are you stressing yourself?'



Self-talk: the power of asking questions of ourselves



Tony Robbins How do questions work?

- Change what we are <u>focusing</u> on and therefore how we feel
 - focus on questions that seek solutions and empower
- Change what we delete
- Change the **resources** available to us

Performance = potential – interference (T. Gallwey, Inner Game). What is the most common form of interference?

'It is not the events of my life that shape my life and determine how I feel, but rather the **way I interpret and evaluate** life experiences'

To evaluate we need to ask the right questions.

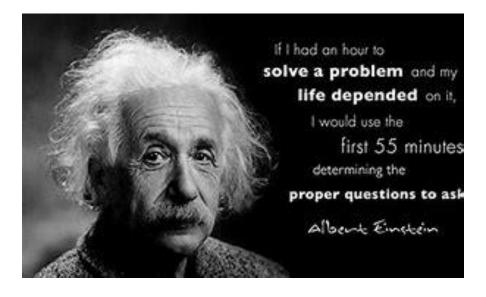


'Successful people ask better questions and as a result they get better answers' '...energy flows where attention goes' Tony Robbins

The power of asking questions Chick thomas of ourselves



- 'Why am I so depressed?' vs 'what can I be happy about now?' or 'what is great in my life?'
- 'Why am I such a failure?' vs. 'What can I learn from this so I can perform better next time?'
- Become aware of your 'patterns' and interrupt. Inner critic?
- Think of better questions access strong positive emotions from the past, use as an 'anchor' - change state
- Changing state more resourceful and ask better questions
- Repetition create new neural pathways and 'patterns'



Take a moment:

- * What pattern is this an example of?
- Other ways we can change state?





SPIN sales questions

SPIN Selling - Neil Rackham, Huthwaite Research Group

- 35,000 sales calls/ 10,000 salespeople/23 countries/ 12 years/ researched 116 factors that might play a role in sales performance
- Top salespeople tend to ask the same types of questions in the same order - Situation, Problem, Implication, Need-Payoff [S-P-I-N]
- Four stages of a sales call Preliminaries, Investigating, Delivering capability, Obtaining commitment
- Investigating the main contributor to success in larger sales.
 Collecting data about customer, their business and needs to inform the sales process
- Purpose of questions in Sales 'To uncover and develop customer needs'
- Volume of questions dictates success in smaller sales. Right kind of questions dictates success in larger sales

'There's no doubt about it, questions persuade more powerfully than any other form of verbal behaviour. That's not just in selling. Studies of negotiation, management interactions, performance interviews and group discussions - to name just a few...there is a clear statistical association between the use of questions and the success of the interaction'

Neil Rackham



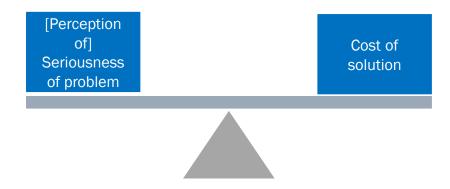
SPIN sales questions

Types of needs

- Implied Needs statements from customers of problems, difficulties and dissatisfaction. Example: 'I am not happy with the current claims process'.
- Explicit Needs specific customer statements of wants or desires. Example: 'We are looking for a more streamlined sales process'.
- In small sales number of implied needs uncover predicts success. As cost is low, implied need often enough to justify decision
- In larger sales need to first develop implicit needs and then convert them into explicit needs to justify the decision [building 'new' awareness and therefore accountability and responsibility]

Value Equation:

If seriousness of problem outweighs cost of solving it, there is a basis for successful sale



'Buyers like to buy, they do not like to be sold to...'
Anon.



SPIN sales questions

Situation Questions

- 'Uncovering' questions
- Information gathering on current position
- From processes and pain points to plans and results
- e.g., 'how do you currently insure that?'
- NOT positively correlated to sale success
- Why? Benefit is to the seller not the buyer. Buyer gets bored.
- Essential but successful salespeople ask fewer more focused situation questions.
- Do research first to limit situation questions.
 Prepare questions.

Problem Questions

- 'Uncovering' question
- Probe for problems, dissatisfaction, difficulties you may be able to solve
- Invites customer to state implied needs
- They may be unaware they have a problem!
- 'Do you have any cover for XYZ', or 'Are you happy with your current insurer?'
- Strong correlation with sales success in small sales, not larger
- Still key in larger sales creating raw material to develop explicit needs
- Think of a problems you may be able to solve for customer, then q's you can ask to uncover

Implication Questions

- 'Developing' question
- Increase customer perception of seriousness of problem
- Buyer comes to new understanding ownership
- Valuable information for customizing your message and instilling urgency in the buyer
- Positive correlation with success – most successful salespeople ask 4x as many implication questions
- E.g., 'How big could the uninsured loss be?' And 'How might that threaten the business?'
- Possible downside can put customer in negative mindset

Needs Pay-Off Questions

- 'Developing' question
- Builds up customer perception of value and usefulness or desirability of [your] solution
- Strongly linked with successful sales outcomes
- 'How would it help if there was a risk management solution to minimize that exposure?'
- Focus on positive aspect of solutions. Positive atmosphere. Good for existing customers.
- Gets customer to tell you the benefits – therefore also reduces objections
- Rehearses your contact for internal selling – as they state and remember benefits [vs product features etc]



Questions in objection handling

Manage your emotions [stay calm] = think logically - better decisions Manage body language – to maintain rapport Listen Do not jump straight in - need fully understand the objection first Practice active listening – showing you are interested and building rapport Get to the root of objection - is the stated reason, the real and primary reason? Or is there anything else? Develop a full understanding of this and any other objections Restate the objection [as you understand it] back to the prospect and ask for confirmation ASK if you can explore further, and then use 'WHY' QUESTIONS to deepen understanding of an **Probe** objection. 'Why is that important to you'? 'Why do you ask that'? ...and 'what else' QUESTIONS to discover wider, and underlying objections. 'What else will this mean', 'What else is getting in the way of moving forward? Answer the objection using the 'Benefits' of your solution Deal with the biggest objection first Answer Try to deal with the objections 'in the moment', but be professional - if you need to CHECK and get back quickly [credibility] QUESTIONS - check you have fully addressed concerns - assume nothing - 'does that answer your concerns?' 'Is there anything else?' Confirm Monitor body language and voice tonality in their response, not just their words Do not fool yourself and accept less than 100 per cent commitment from the prospect – keep circling back through process



Questions for you...

- What questions should we avoid?
- Why? In what circumstances?





Questions to avoid?

- Questions we should already know the answer to. Especially 'Situation' questions
- Personal questions on pain points and aspirations without rapport
- Leading questions that look like manipulation
- That come across as 'hard sell', trying to push a close before the pre-sell
- Judgemental can be 'why' questions.
 Response often defensive. Lose rapport.





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Thank you! Questions?

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'Up to the minute training solutions addressing the challenges of the modern insurance professional'





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