



The Key to Effective Communication

While communication may be achieved faster and more conveniently than ever before, that is no guarantee that we are communicating effectively. Often, the only accomplishment we achieve is spreading confusion and frustration at an unprecedented speed.

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Regardless of the various methods that are available to us, one issue about communication remains the same – did the other party understand our message? The type of technology or medium we use for communication is a secondary concern. However, when we make contact with others, we often take for granted whether our message is understood. Fortunately, there is an old, ancient technique that we can use to aid our communication efforts...storytelling.

Short stories or examples are often used in training, schools, and textbooks, but are rarely used in important business discussions (including insurance.) Any person who wants to better understand their policy needs, coverages, and exclusions, should just ask for examples. Insurance policies are contracts and, like other legal documents, can be confusing. Often, an illustration is more useful than a detailed discussion of policy language. Instead of trying to dissect how one policy part modifies or makes exception to another, ask the speaker if he or she can demonstrate his or her point. One source of excellent examples is claims or loss examples. Taking the elements of an actual claim, stripping out any identifying details, and using it to portray how a coverage part or exclusion works is a great way to provide information.

A person who can create a good example is someone who has a thorough understanding of his subject, and that understanding can be passed on to the listener. The listener often appreciates the work it takes to create examples, and this can ease future communication. So, take an active role whenever you communicate with an insurance professional, or any professional, and ask: *Can you give me an example?*