

# HOW TO HAVE MEANINGFUL CONVERSATIONS WITH YOUR CLIENTS DURING COVID-19



**Communication is a soft skill, and it's an area in which many brokers already thrive. Communicating complex processes with people from all walks of life, brokers usually pick up a few skills along the way. When it comes to communicating during a time of crisis though, speaking with your clients requires even greater self-awareness, empathy and care than usual.**

In the current environment – with unstable financial markets, unemployment, opportunities for emergency funding and mortgage reprieve – your customers need you now more than ever. They also are potentially experiencing a stress – health, financial or other – like they have never before. Having meaningful conversations with your clients can help you understand exactly how to best help them, can build trust and loyalty and support you in cementing the longevity of your broking business.

***No broker has ever navigated a global crisis quite like COVID-19. For brokers working hard to support customers and navigate your own businesses through this storm, this situation is an opportunity for you to really shine.***

Face-to-face conversations have likely played a big part in helping you connect with your clients in the past. However, today's social distancing restrictions mean most, if not all, of your work as a broker is now conducted by phone and email. When it comes to having meaningful conversations with your clients, you need to move beyond an auto-pilot sales conversation. Your goal is to really understand your client's position and potential threats and then, if appropriate, remind them that you are their soldier ready to go in and fight for them to get them through this situation. You are their pain reliever. You know the battlefield, you know the opponent, and you will fight the good fight.

**Here are some tips to make your conversations more meaningful.**

## **1. Be prepared**

For a customer, particularly a customer experiencing high level of stress, it would be infuriating to receive a call from their broker, only to be asked questions the broker should already know the answers too. Review your client's case file before you phone. If the last time you phoned your client you promised you would look into particulars, make sure you have an answer or an update for them so they don't have to ask twice.

## **2. Personalise your conversation**

What even is a meaningful conversation? A meaningful conversation isn't necessarily long or in-depth, but it is personalised. Draw on your CRM data to ask about your client's company or employer, industry and family using their names to show you care.

### **3. Ask questions and listen to answers**

As your customer's broker, you are in a position to potentially deliver them some pain relief. First, understand the pain they're in (if any). Ask them about their specific situation, don't just assume what their situation is. It could be that they are in severe financial hardship due to recent loss of dual incomes as the flow-on effects hit. It might be that your customer hasn't felt any impact on health, finances or employment at this stage, but is eager to talk about the impact on their community, their favourite sport, or what this pandemic could mean to property prices in 12 months' time when they were planning on selling – listen to them, sincerely. Don't just assume the pain points your customers are experiencing. Ask about their current situation, and how COVID-19 has impacted them. By understanding their current situation, you can better foresee your customers' needs and act quickly.

### **4. Be human**

What does 'being human' mean when it comes to meaningful conversations? It means being genuine, being positive and connecting. If you've made five customer support calls that day, each detailing a difficult situation, it's only natural to lose a little positivity. Before each new call, take a moment to refresh with a few deep breaths, glass of cold water, or minutes of mindfulness – whatever works for you. If your customer seems stressed on the phone, aim to ease that stress with supportive words.

### **5. Show empathy**

Over the past weeks, you've probably heard the phrase "we're all in the same boat". It's a common phrase, meant to express empathy and understanding that we're all feeling the impact of this global crisis. Truth be told, not everyone is in the same boat. Your customers will be experiencing this crisis differently. Some may have lost friends or family to this disease, while others may know no one who's been infected with COVID-19. Some will be working from home, with unchanged income and even secure employment, with continued ability to pay their loans. Others may have lost both their own and their spouse's incomes. Many will sit between these extremes. Avoid throwaway comments, until your customer sets the tone for the conversation.

### **6. Be clear**

If you're unclear about anything your client said, repeat back to your client your understanding of what they said, so that you both know you are on the same page. Be clear about what steps you will take following your phone call. "I will contact your lender today and phone you as soon as I have a solution." "I understand you are in a good position at the moment, but let me proactively look into what options you have if your circumstance changes next month – we want to be proactive here." After each call, type your notes so you know exactly what situation your customer is in, what you said you would do for them, and when you need to get back to them with info.

### **7. Check your other touchpoints**

Other than face-to-face, phone and email, how else do your customers interact with you and your business? Social media? Website? Email newsletters and updates? Ensure that each of these communication channels reflect your authenticity.