



SOCIETY OF ACTUARIES

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Are You Listening?

by David C. Miller

One of the most underrated skills, when it comes to developing client relationships (and personal relationships, for that matter), while serving your clients well and managing the people on your team, is the skill of listening. In the book, *Co-Active Coaching*, authors Laura Whitworth, Henry Kimsey-House, Henry House and Phil Sandhal describe two levels of listening.

Level 1 Listening: Self-reflective

When we engage in Level 1 listening, the focus is on ourselves. We listen to the words of the other person but the focus is on what it means to us. At Level 1 the spotlight is on me: my thoughts, my judgments, my feelings, my conclusions about myself and others. At Level 1 there is only one question: **“What does this mean to me?”**

There are times when this type of listening is entirely appropriate. For example, if you're traveling alone to a different city, you're operating at Level 1 most the time — thinking about where to check in, did I remember my ticket, how much time before the flight, should I get something to eat first, etc.

Another example of Level 1 listening is at a restaurant. The waiter asks you what you'd like and you're thinking, “Should I have the steak or the fish?” You're focused on what that question means to you. You're probably not thinking at all about how this decision will impact the waiter and his life.

The problem is when we take Level I listening into the client relationship. We can't effectively serve our clients or assess our prospects' needs while operating in Level 1 listening mode. But how often do we wonder, “What's the next question I should ask?” We're thinking more about the next question than we are staying present, listening and letting the questions flow naturally. Or how often have you done this: you're on the phone talking with someone and you're multi-tasking — checking your e-mail, typing a memo or doing other things? It makes one wonder what the impact is of listening at Level I on the relationships we value so highly!

Level 2 Listening: Other-focused

At Level 2 there's a sharp focus on the other person. All listening at Level 2 is directed at the prospect or client. It's totally about them and not at all about you. **We listen for their words, their expression, their emotion, everything they bring.** We notice what they say, and how they say it. We notice what they don't say. We listen for what they value. We listen for what makes them come alive and what makes them go dead or withdraw.

The challenge with listening at Level 2 is staying in that mode — staying present. We'll be listening to a prospect at Level 2 and all of a sudden we get a Level 1 thought. The key is to develop the awareness of this and quickly transition back to Level 2 listening.

What are the benefits of engaging in Level 2 listening? There are several. One, we will develop far greater rapport with the client or prospect. Two, we'll develop a far greater understanding of the client's needs, challenges and problems. Finally, we'll have a much better idea of how to help them solve their problems.

The Level 2 Challenge

Listening at Level 2 is not easy as it sounds. A great exercise to get proficient at this is to take a couple conversations a day and try listening at Level 2 for five minutes without having a Level 1 thought. You will find as you sharpen this skill, that it will be easier to develop business and engage clients, as well as serve your clients more effectively. Take on this challenge for the next 30 days and see for yourself. □



David C. Miller, FSA, MAAA, MSCC, is a professional business coach who works with consultants and sales professionals who are struggling to attract enough clients. He conducts seminars and one-on-one coaching in business development, influence, leadership and career enhancement. He can be reached at dave@translifecoach.com or at 215.968.2483. For tips, tools and strategies about how to grow your business, go to www.BusinessGrowthNow.com.

