

3 Broker Tips for Communicating with a Multi-Generational Workforce



An unprecedented five generations comprise our nation’s workforce. While baby boomers, Generation X and millennials make up the majority of workers, stark differences exist between these populations — most notably, the communication style of each age-group.

As a broker, it’s important to understand generational communication preferences. As one generation readies for retirement, another age group emerges and brings a different approach to the conversation. New technology creates opportunities for savvy brokers to stand out from the competition and communicate more effectively.

While digital tools are important, keep your sights on building relationships and demonstrating expertise and empathy — regardless of the platform. Below are a few of my favorite strategies to bridge the age gap and maintain strong relationships, no matter the client’s generation.

Tip No.1: Stay Engaged and Communicate

A broker’s business is often measured on the strength of their client relationships. And while the tactics may have evolved over the past few decades, effective communication

remains the cornerstone to building relationships and your value as a trusted advisor. Interacting with clients and potential customers is no longer limited to the office or industry events. In addition to important face time with your clients, digital touch points are key. These can include email messages, websites, text messages, blogs, social media platforms and more—all of which own a rightful place in the communication mix for today's savvy broker.

That said, we can never forget the importance of face-to-face communication. Every in-person interaction provides an opportunity to bolster professional relationships with prospects and customers.

A younger workforce seeks to promote worthy causes through community happenings. With that in mind, a 5K race, youth sports event or charity function all offer valuable settings to connect with clients who are Generation X (born 1965 to 1980) or millennials (born 1981 to 1996). When it comes to information, these groups expect ease and accessibility.

Baby boomers (born 1946 to 1964) typically value substance over flash. They prioritize word-of-mouth recommendations. If you prove yourself as supportive and trustworthy, they will provide loyalty in return. Relationship building continues to set brokers apart from online tools or big-box solutions. In the end, there is no substitute for genuine, in-person interaction.

Tip No. 2: Demonstrate Expertise

Here's a simple formula: A broker's value is equal to information multiplied by experience. Consumers are just a "Hey Siri" away from finding an abundance of information. Expertise is something more intangible — an ability to analyze data in the context of market trends and customer needs. Your true value exists beyond simply understanding how these ups and downs affect employers. You must assume an active role in your educating clients.

Here's one way to follow the formula: Instead of reciting what could be found with an online search and sharing a link to an article, brokers can create original content rich with insight and unique perspectives.

Your larger responsibility is to continually be part of the message and offer context. Share relevant information and summarize key points through a blog post, LinkedIn or Twitter article. Brokers must use their initiative and reach out directly to prospects and clients via a phone call or email. Such methods offer perspective a client may not otherwise find in a news article. The result can be powerful in attracting prospects and retaining clients.

Tip No. 3: Embrace Technology

Keeping up with the twentysomethings of the workforce, in addition to catering to retiring boomers, takes serious effort. Thankfully, many tools exist to improve engagement and enhance the customer experience. Each method attracts prospects and delivers added value. Brokers should stay active on appropriate social media platforms by sharing information, recognizing client achievements, responding to questions, and engaging with posts from prospects, clients, and business partners.

Investing time in developing webinars, videos or online tutorials can showcase your expertise on relevant topics. Since Google owns YouTube, a strong YouTube presence can also generate increased traffic for the broker's website. Push notifications are another emerging digital means, ideal for urgent communications to your clients. Mobile app publishers at any time can send push notifications, which provide automatic alerts for pending deadlines or important benefit changes.

In the world of health plan benefits, change remains one of the few constants. For a broker, managing so many moving parts requires skill. But regardless of age or experience level, those who form today's diverse workforce still place a high value on

relationships. Through communication tools that are equal-parts established and emerging, brokers can stand out and remain relevant to all generations.

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