

2025 LIMRA Annual Conference

ELEVATING *tomorrow*

Driving Sales Performance Through Consumer Insight and Adaptive Selling Strategies





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Today's Agenda

- Review Latest LIMRA Research on Consumer Priorities and Perceptions
- Gain a Better Understanding of Selling Styles
- Receive Insights on Adapting Your Selling Style
- Discuss Importance of Incorporating “Style” Into Sales Training

Setting the Stage With Your Clients

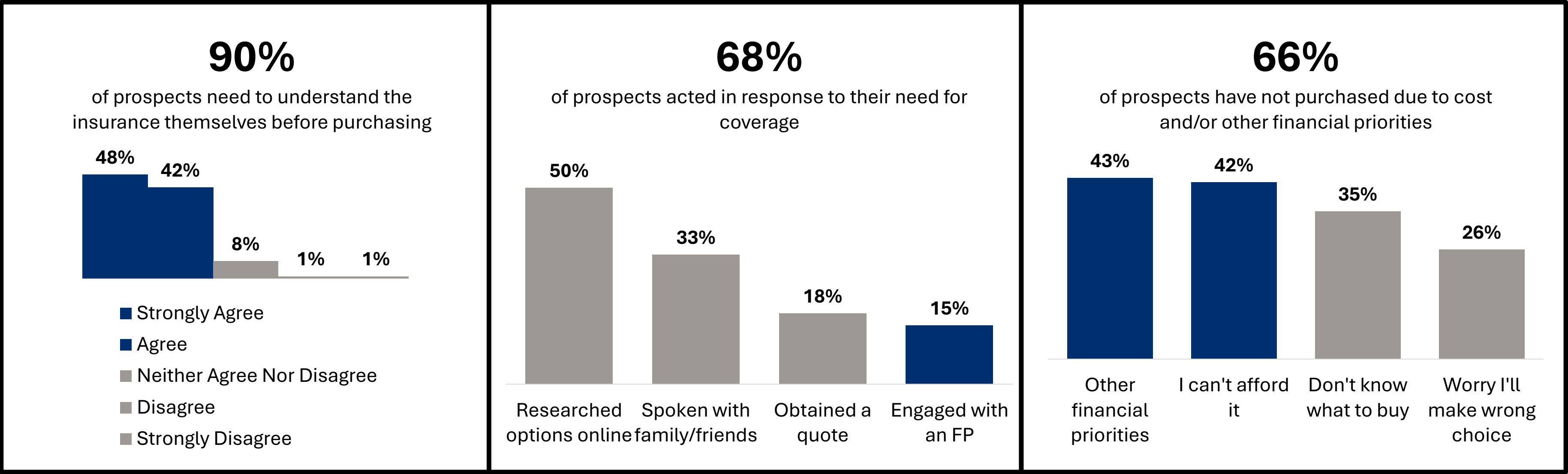
- Securing trust between client and the advisor or company is a critical factor when shopping for financial products.
- Policies are selected based on personal finances, health ratings, and individual needs – all things financial professionals must recognize when working with consumers.



The Coverage Gap Remains a Problem

- 100 million consumers say they need more life insurance, with half or more intending to buy each year.

Why the persistent gap? Failure to convert interest into action

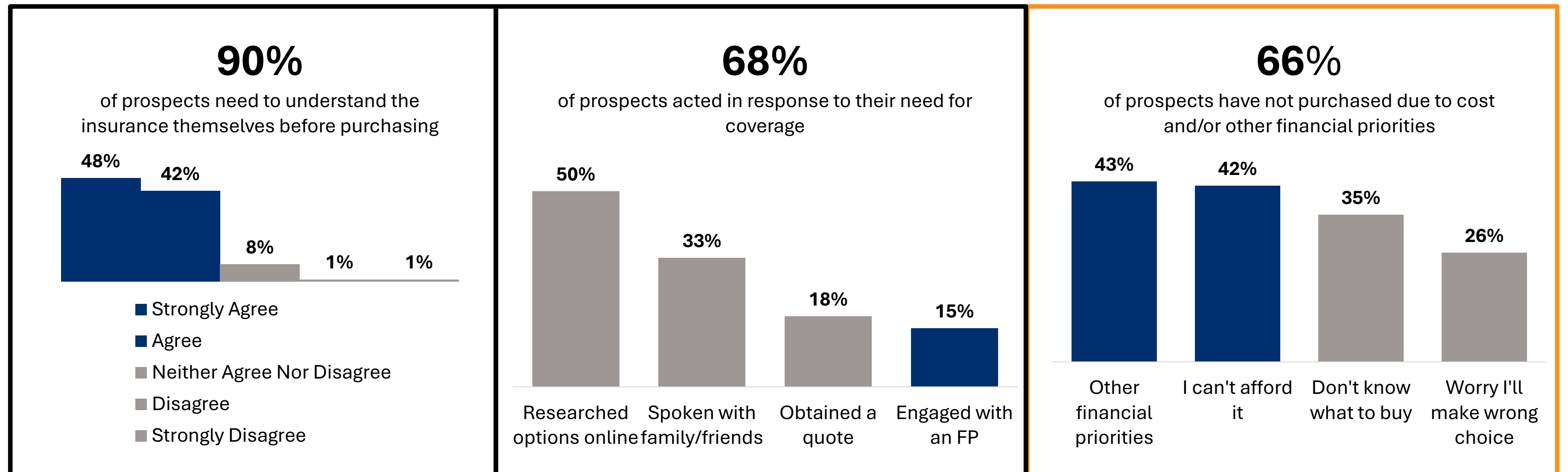


1 LIMRA-Bain Consumer Survey, 2025.

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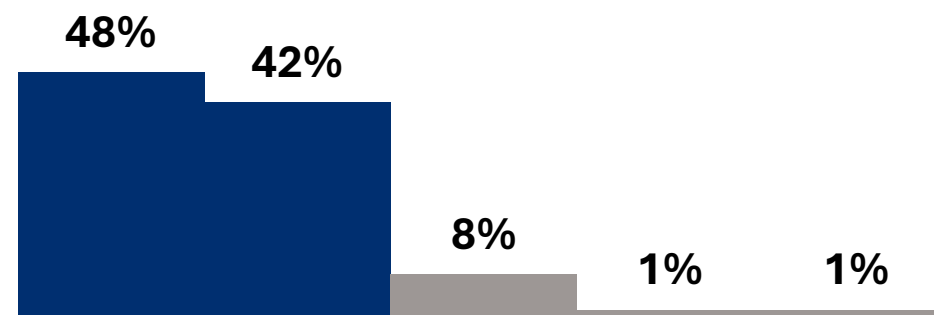
The Coverage Gap Remains a Problem

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Why the persistent gap? Failure to convert interest into action

90%

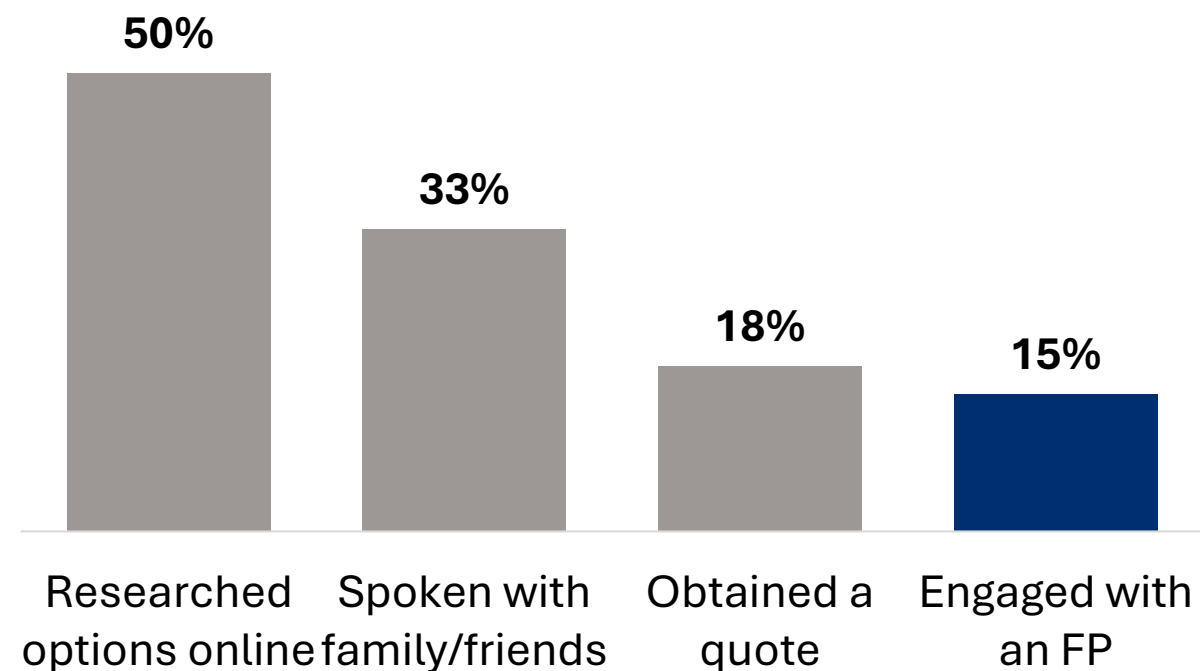
of prospects need to understand the insurance themselves before purchasing



■ Strongly Agree
■ Agree
■ Neither Agree Nor Disagree
■ Disagree
■ Strongly Disagree

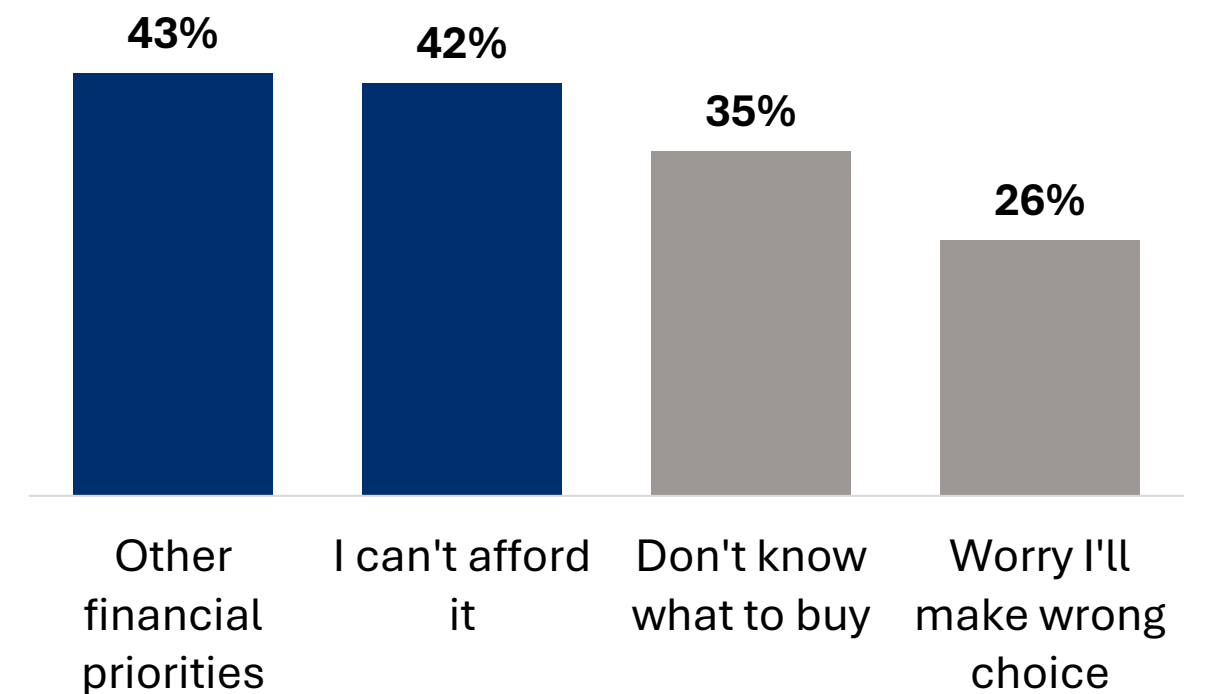
68%

of prospects acted in response to their need for coverage



66%

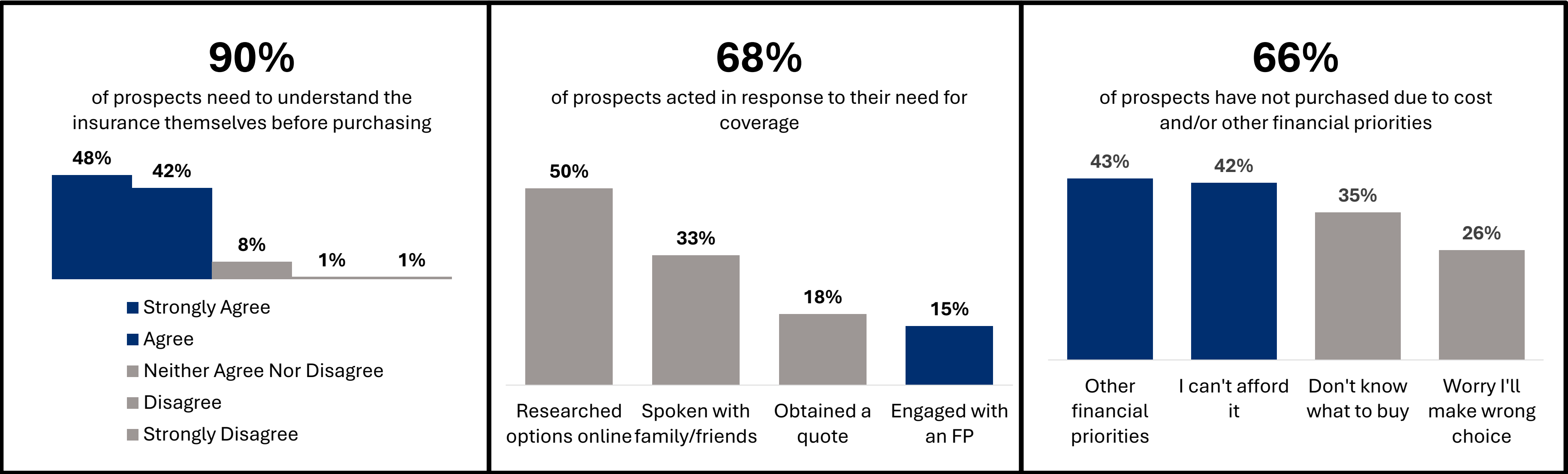
of prospects have not purchased due to cost and/or other financial priorities



The Coverage Gap Remains a Problem

- 102 million consumers say they need more life insurance, with half or more intending to buy each year.
- However, only a fraction follow through (9.4 million policies sold in 2024).¹

Why the persistent gap? Failure to convert interest into action



¹ LIMRA-Bain Consumer Survey, 2025.

Untapped Market Opportunity in Latin America

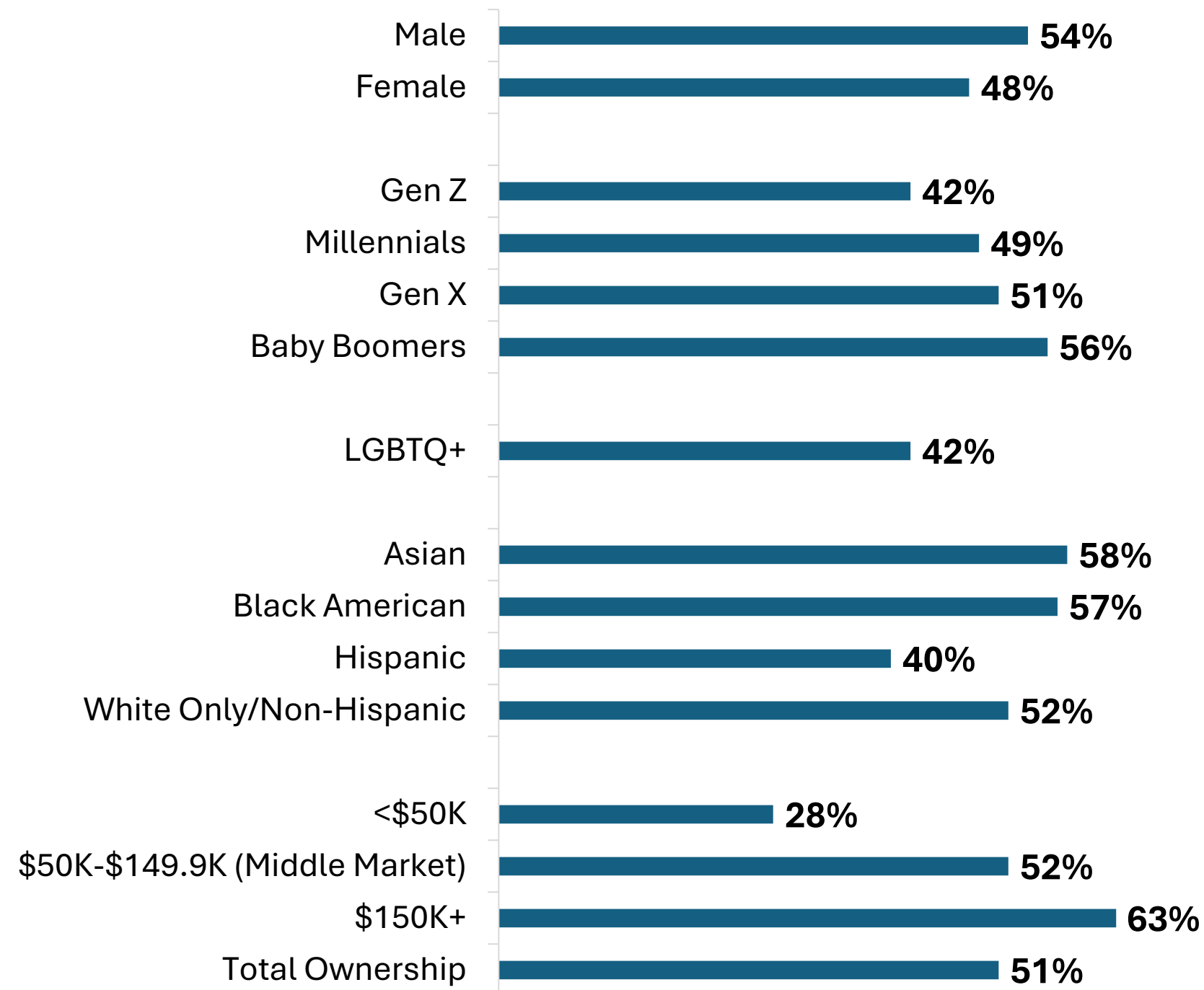


- Latin America is one of the fastest growing regional insurance markets in the world, and there continues to be room for more growth.
- Across nine Latin American countries, there was a 212% increase in gross written life insurance premiums from 2011 – 2022.¹

¹ RGA , Inside the Emerging Insurance Opportunity in Latin America, 2024.

Hispanic Americans Have A Growing Need for Insurance

Life Insurance Ownership By Demographic, 2025



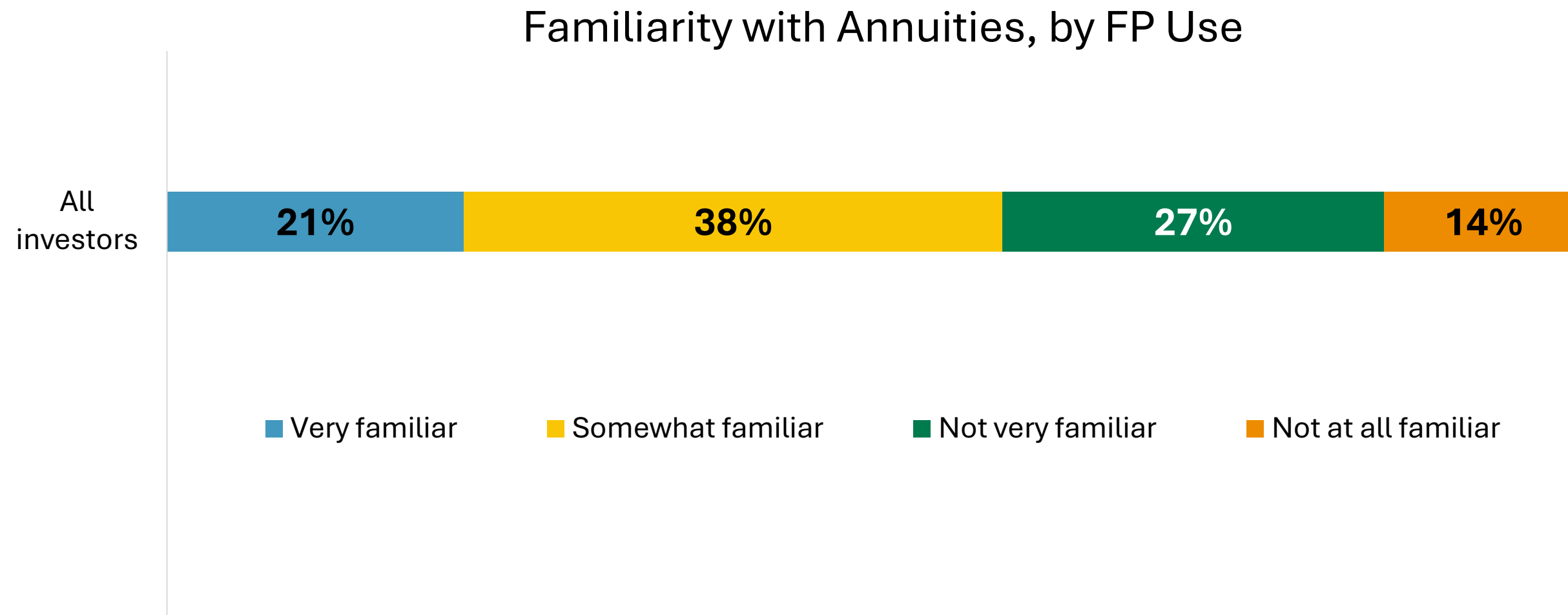
- Only 40% of Hispanic Americans report having life insurance coverage – the lowest ownership among any racial or ethnic group over the last decade.¹
- 32% of Hispanic Americans believe they cannot benefit from a life insurance policy, and 28% believe life insurance companies discriminate against them.²

¹ LIMRA and Life Happens, Barometer Study, 2025.

² IBID.

Annuities are Popular, But Awareness is Lacking

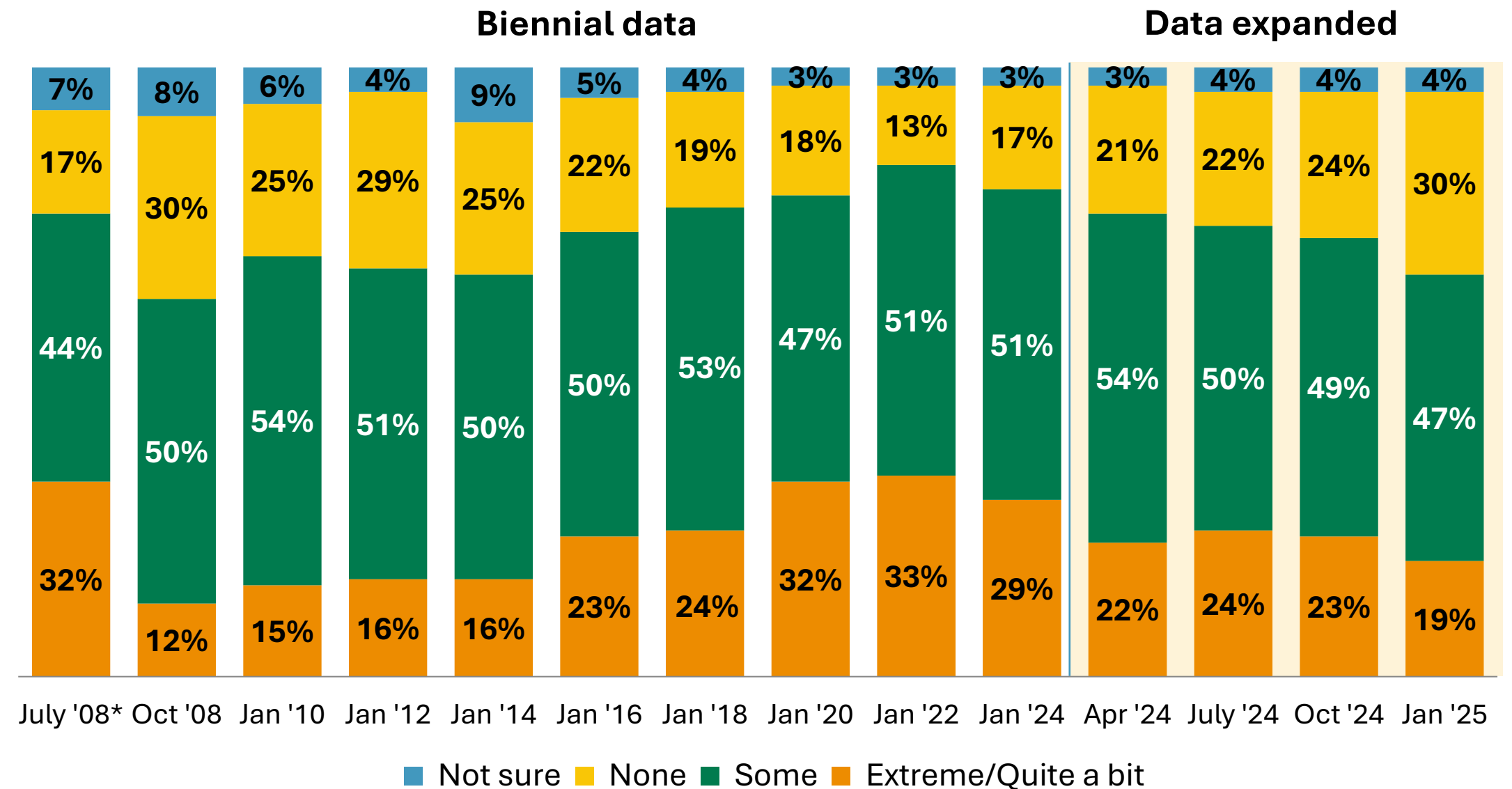
- Lifetime guaranteed income is popular, however...
- Only 21% of investors claim to be “very familiar” with annuities, with just 38% “somewhat familiar”¹



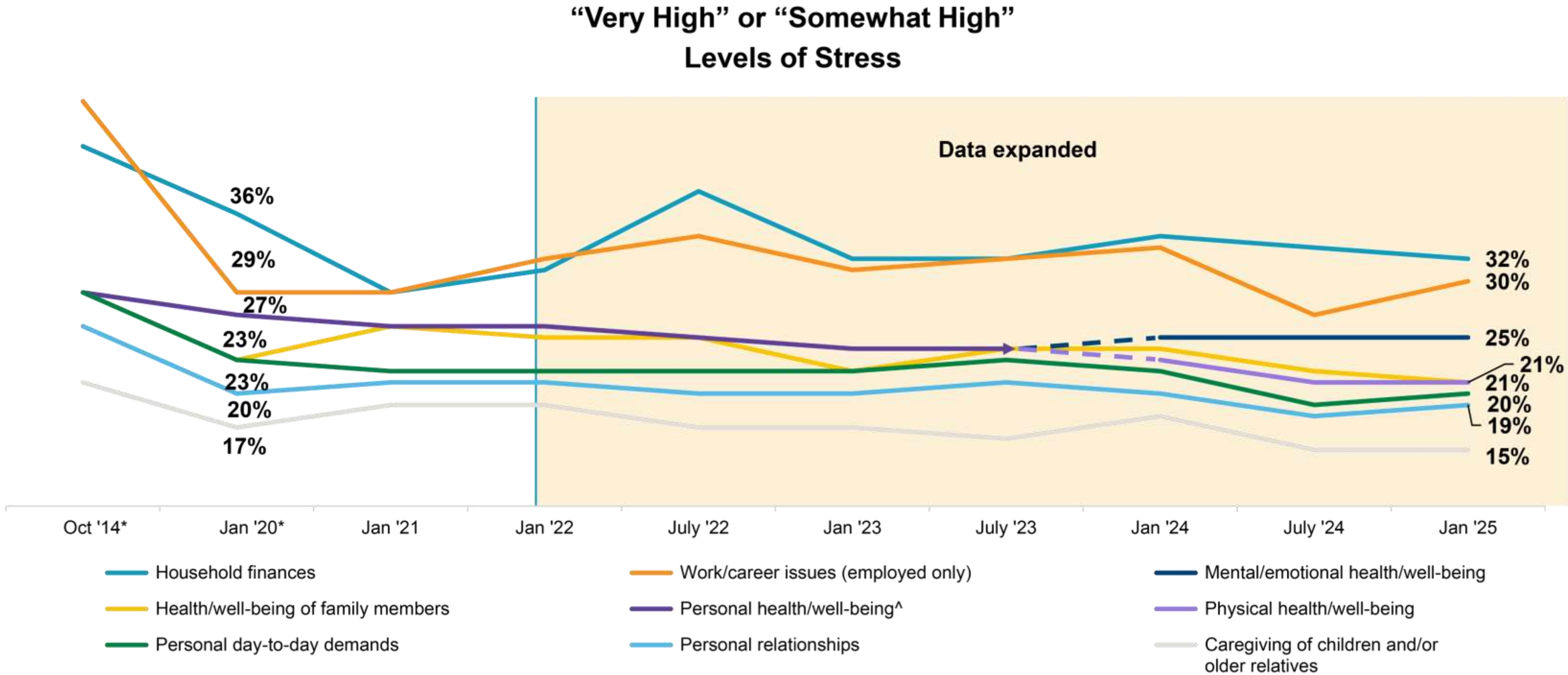
Consumer Confidence in Our Industry is a Problem

- Consumer confidence in our industry has declined over the past few years.
- Confidence in life and P&C insurance is down 8% from January 2024.
- Consumer confidence in financial professionals is decreasing, with fewer than 1 in 5 adults having a high level of confidence in their agents and brokers.¹

How much confidence do you have in insurance companies?



Consumer Stress Extends Across Various Aspects of Life



1 U.S. Consumer Sentiment, LIMRA, 2025



The Approach to Your Selling Matters

- Consumers want to trust their financial professionals and feel confident in what they are purchasing.
- Learning and adapting the proper skills when selling can do just that.
- Building trust and strong relationships leads to increasing consumer confidence.
- We're not trying to sell; we're trying to solve problems through establishing trust and building relationships.



Your Financial Professionals Need Certain Skills to Succeed

- High emotional intelligence
- Adaptive selling behavior
- Understanding diverse client needs and expectations
- Tailored and unique selling experience for each client



Understanding Your Selling Style



Three Primary Styles

Dynamic

Energy & Drive

Analytic

Logic & Facts

Interpersonal

Personal Relationships

Dynamic Style

Energy and Drive

- Leadership Orientation
- Persuasiveness
- Energy
- Achievement Orientation
- Self Confidence

Key Driver: “Achievement and Goal Driven”



Analytic Style



Logic and Facts

- Analytical Thinking
- Adaptable as the info dictates
- Attention to Detail
- Persistence

Key Driver: “Finding the Right Solution”

Interpersonal Style

Personal Relationships

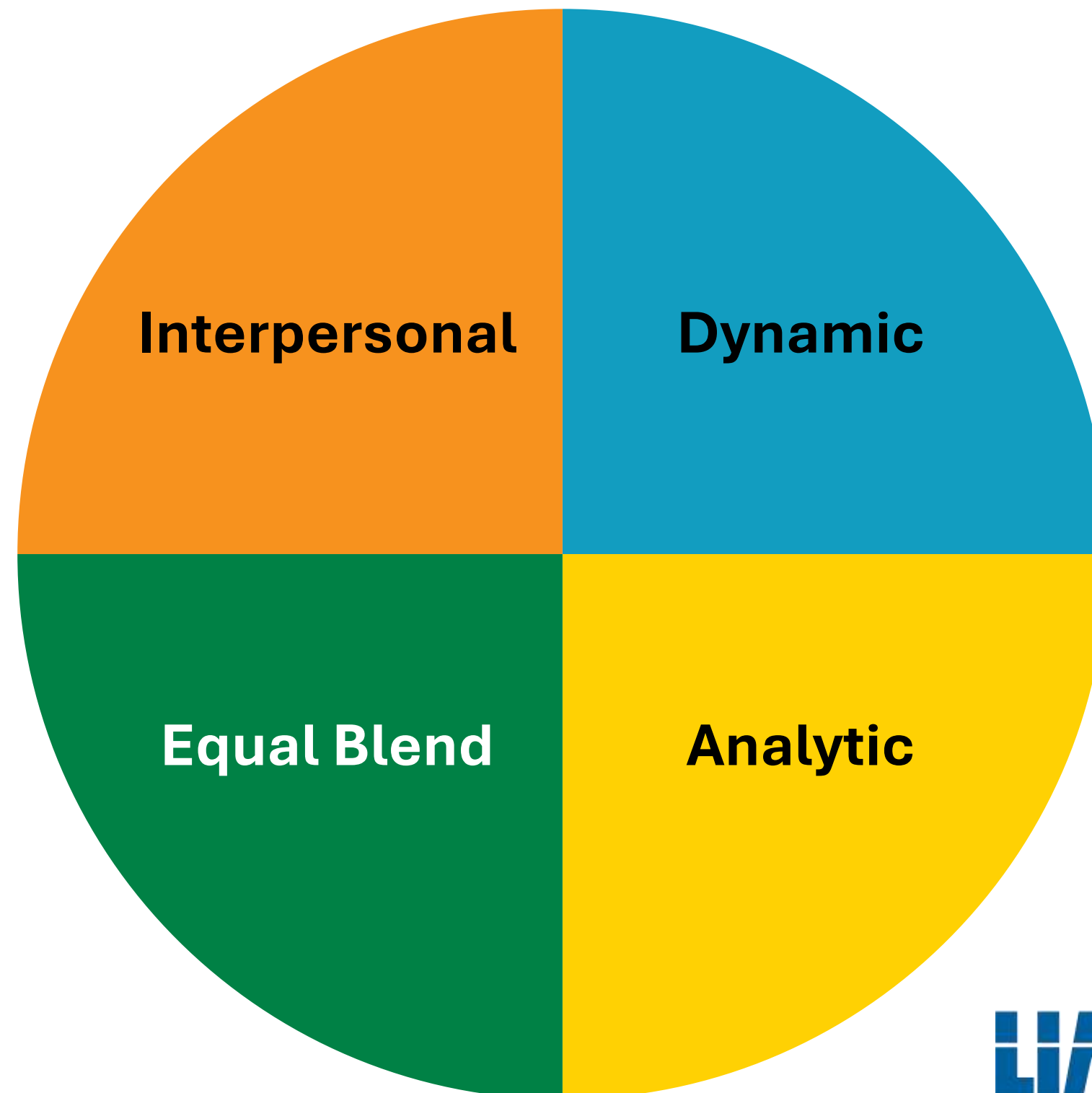
- Social Orientation
- Cooperation
- Concern for Others
- Stress Tolerance
- Emotional Awareness

Key Driver: “Growing Lasting Relationships”

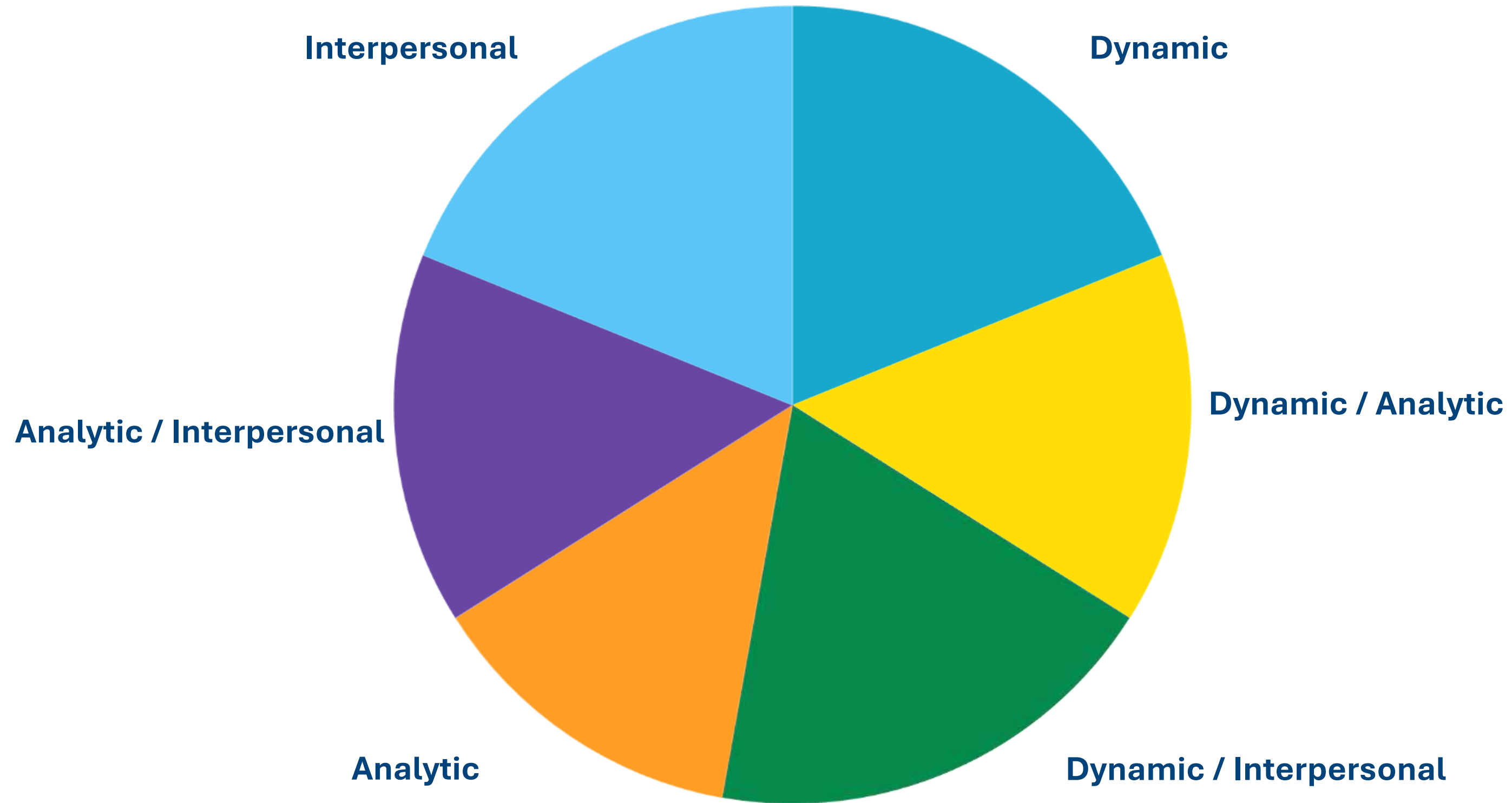


Which Style is Best?

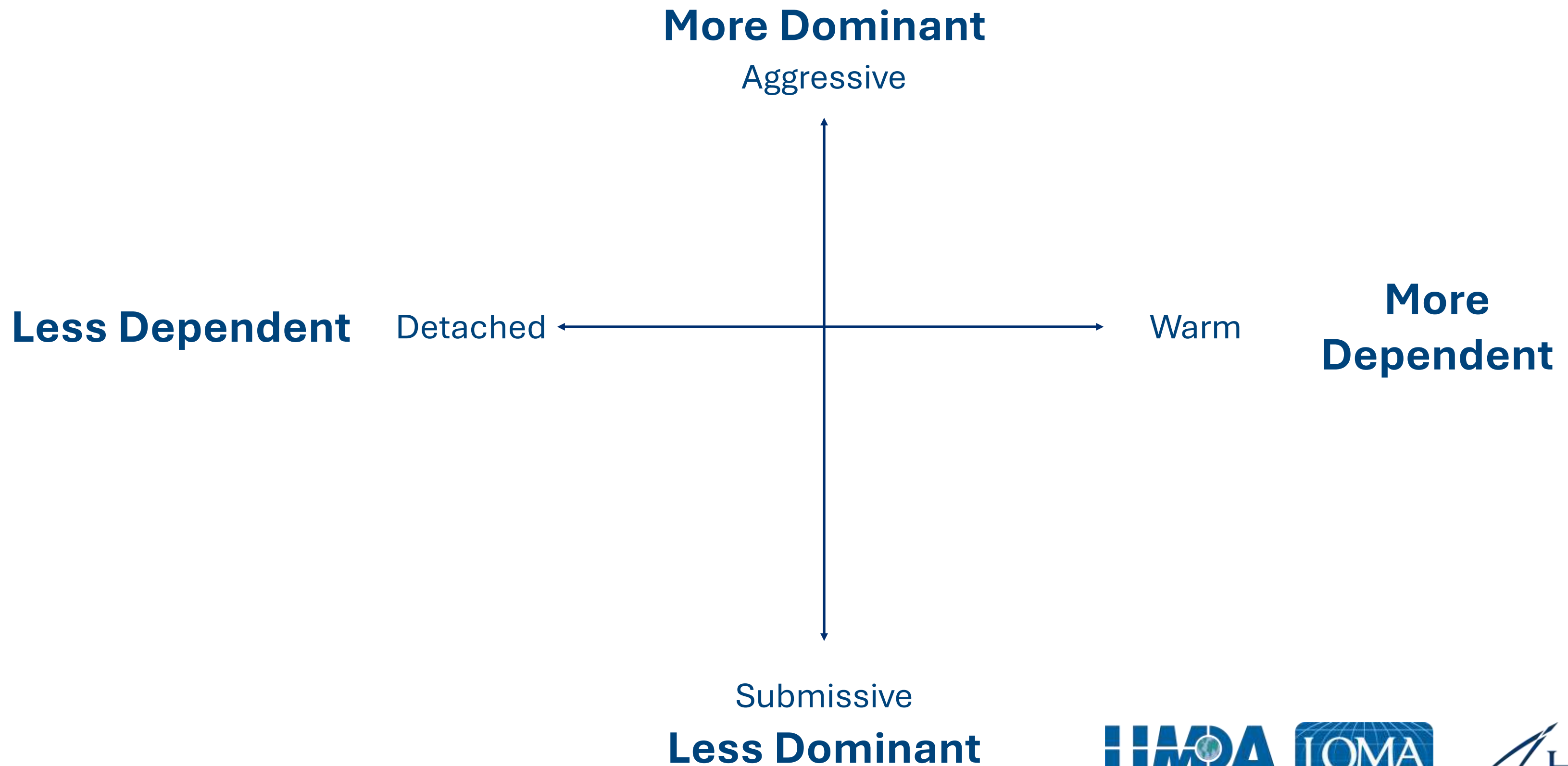
Distribution of Styles



Successful Sales Reps Distribution



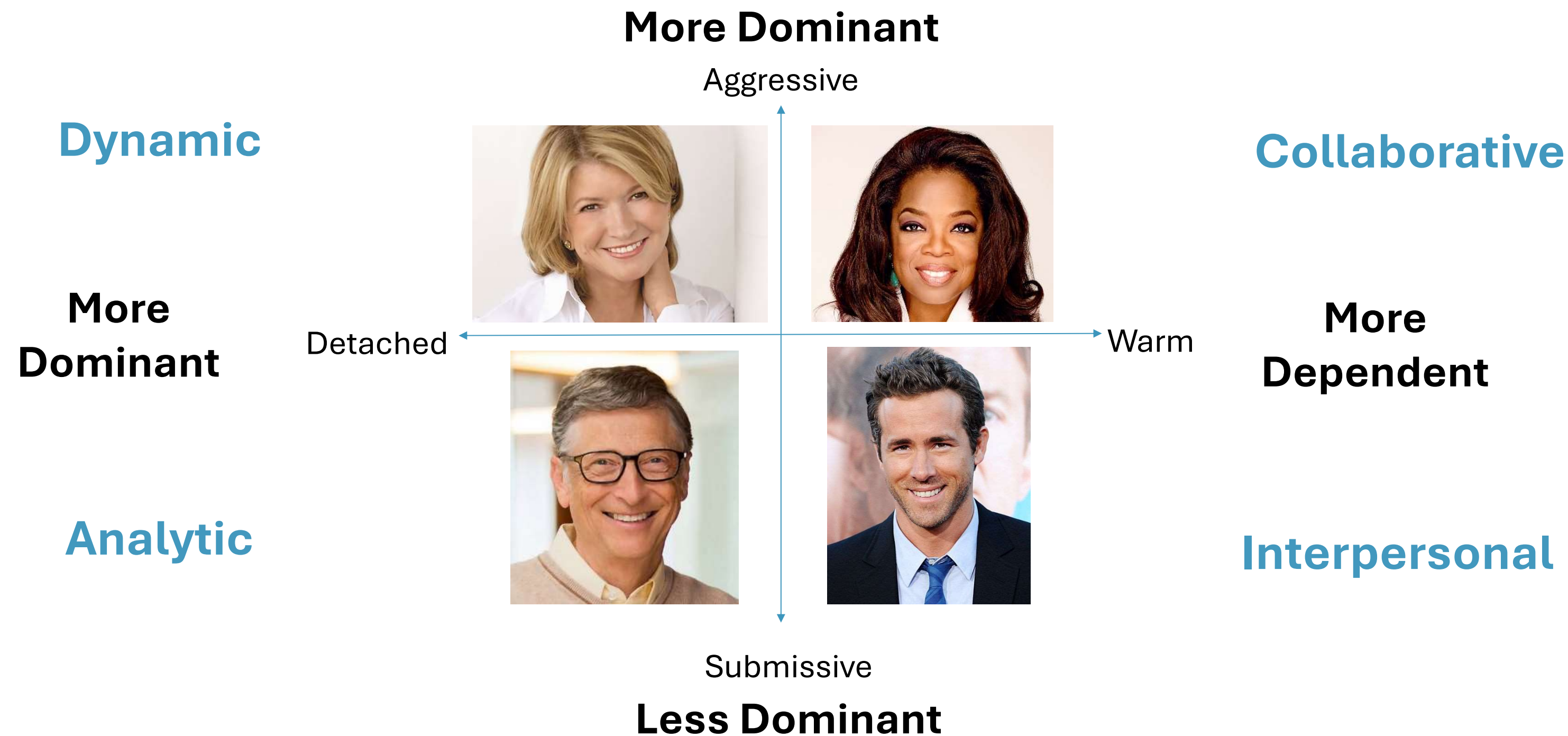
Styles in Action



What is the Style of These Celebrities?



Styles in Action



Adapting Your Selling Style



Dynamic Prospect Mindset



- Are you good enough to win my business?
- Are you tough enough to persevere?
- Are you the best ABC Financial has?
- Are you as good as me?

Analytic Prospect Mindset



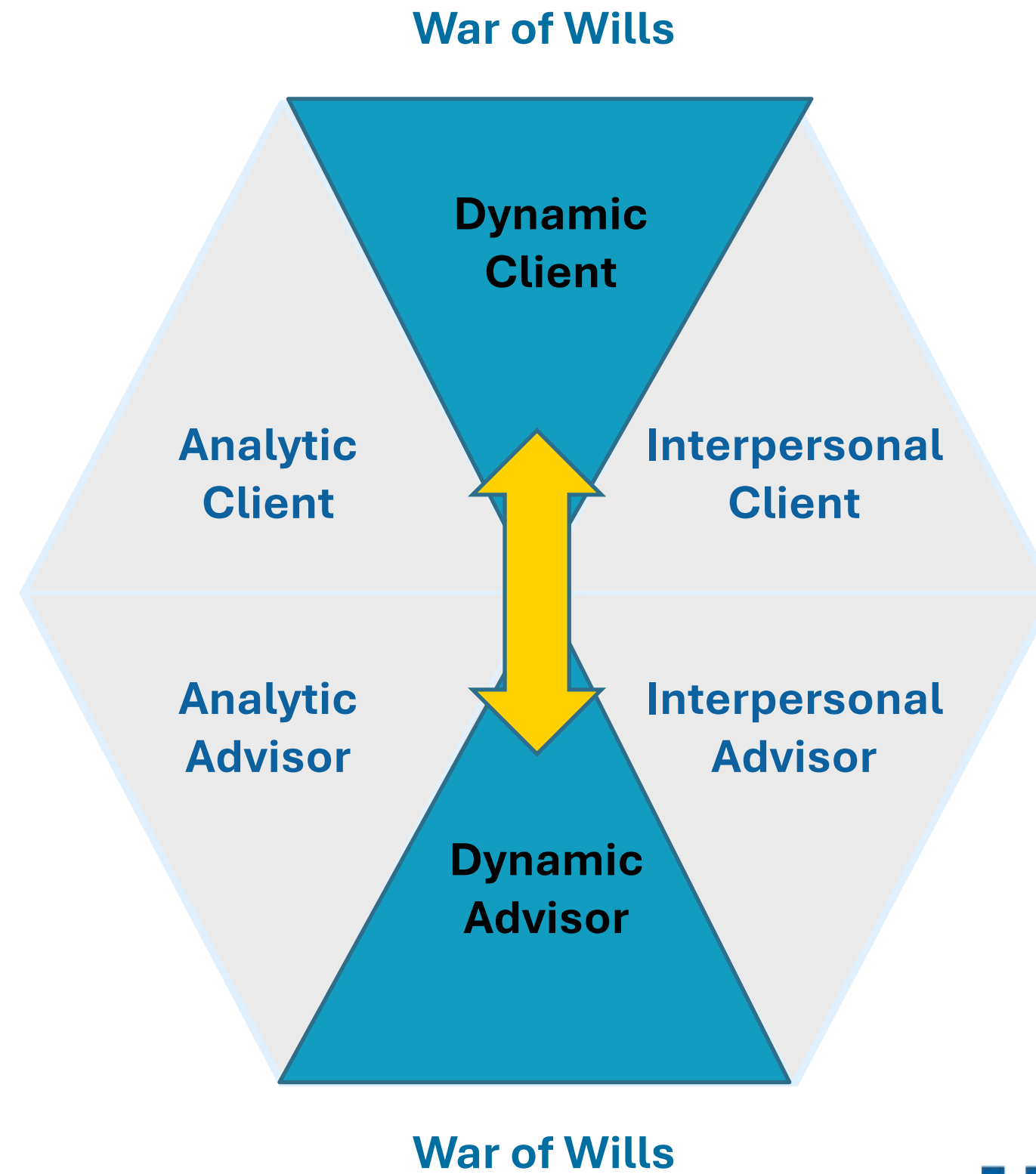
- Do you know what you're talking about?
- Will you give me the facts needed to make the right decision?
- I'm going to be a little cautious until I know I can trust you.

Interpersonal Prospect Mindset

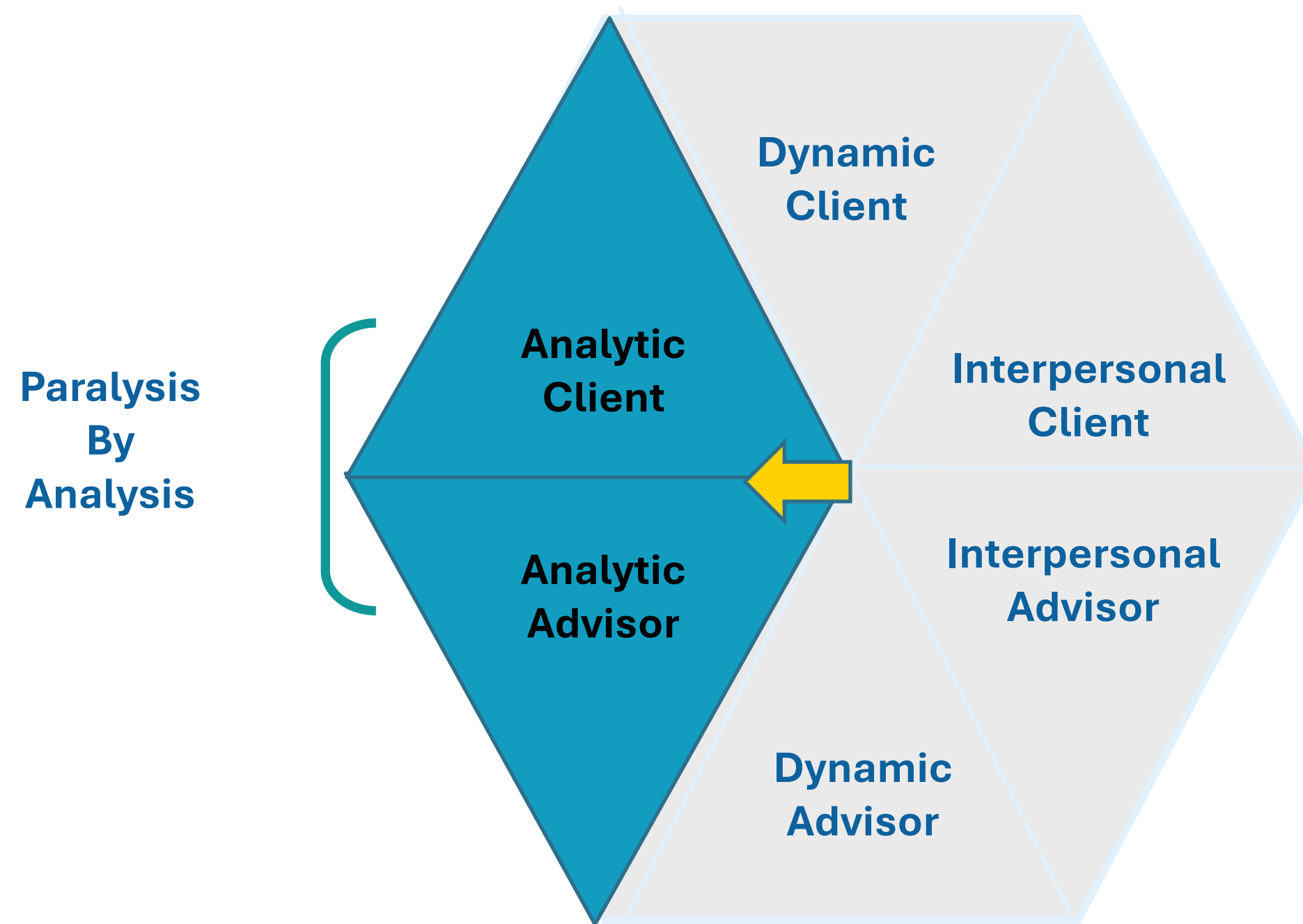


- Are you sincere?
- Do you care about me personally?
- Are you just being nice to get my business?

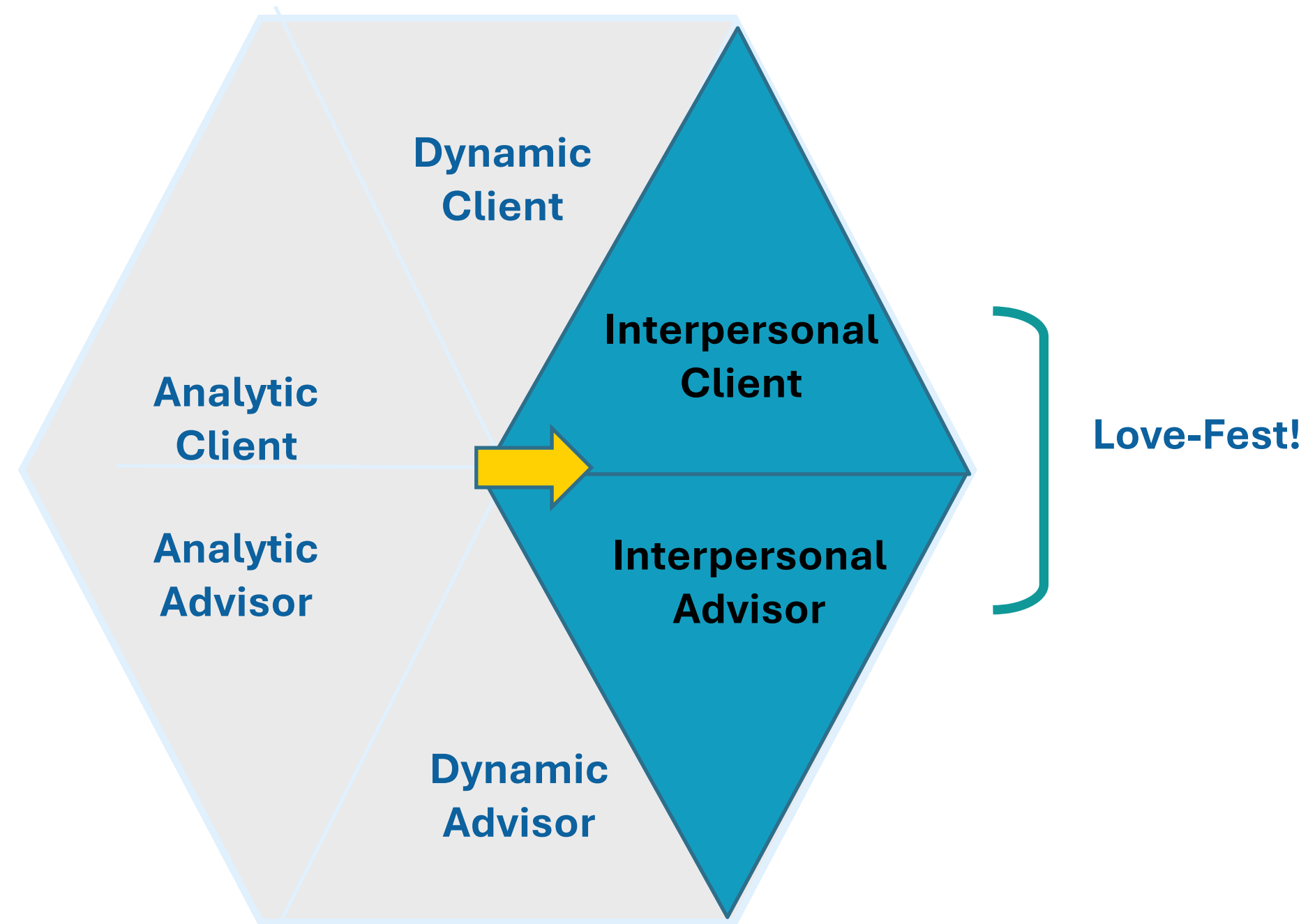
Style Interaction



Style Interaction



Style Interaction



Look and Listen For...

Visual Clues

How They Dress

- ❖ Colorful, trend setting, label conscious
- ❖ Neat as a pin, tailored, pressed
- ❖ Casual, relaxed

Where They Meet You

- ❖ Office
- ❖ Public place
- ❖ Home

What Their Environments Are Like

- ❖ Awards, plaques, recognition
- ❖ Coordinated décor, sparse personal items
- ❖ Family photos, group events, community

Verbal Clues

Words They Use

- ❖ Goals, challenges, successes, generalities
- ❖ Numbers, analysis, quality, facts
- ❖ Teams, relationships, group efforts

Pace of Conversation

- ❖ Fast, impatient, get to the point
- ❖ Slower, controlled, interested in details
- ❖ Relaxed, social, emotional

Do They Ask or Tell?

- ❖ Tell you what they think
- ❖ Ask a lot of questions and tell you what they know
- ❖ Ask about you and tell you how they feel

Dynamic

Analytic

Interpersonal

Virtual Cues



Style Shifting Process



Why Does This Matter?



- An individualized client approach is key.
- To be successful in selling, you must be able to understand and adapt your selling style to meet the needs of your client.
- Financial Professionals who hone these skills early and often will lead to success

Quality Sales Effectiveness Training Makes All the Difference

Your sales training should be:

Relevant

Engaging

Effective

Our Experience with Impact of Effective Sales Training

25+%

Increases on
average across the
board*

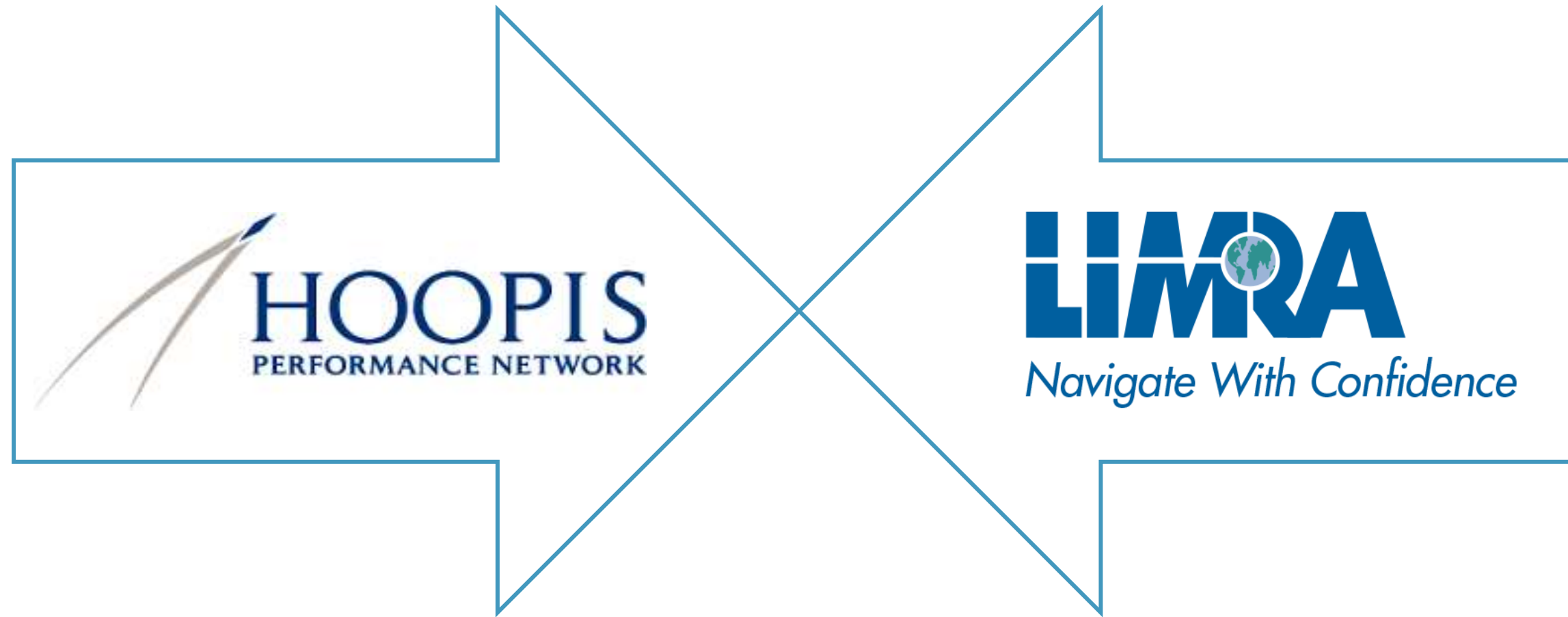
***Productivity impact recorded with
over three dozen companies**

Premium
32% increase

Policies
17% increase

Retention
21% increase

Built **By** the Industry **For** the Industry



Field-Tested
Language & Techniques
“The Art”

Research
“The Science”



Hundreds of Testimonials

“We found Trustworthy Selling **complemented and enhanced** much of the training we were already doing. We saw an **increase in overall production** across both risk and investment products.

The program’s focus on understanding the psychology of buyers and the need to increase trust and decrease tension led to **greater advisor competence and confidence.**”



Managing Partner
Baystate Financial Services



Trustworthy Selling Accolades

- Over **40,000 graduates** and growing
- Recognized by **Selling Power** as one of the “**Top 25 Sales Training Companies**”
- ROI Institute’s “**Top 10 Case Studies of the Year**”
- Recognized by *The American College* as an elective towards the **FSCP™ Designation**



Save the Date for Our Next Webinar!

Successfully Selling: Drive Sales Results Through the Art of Questioning



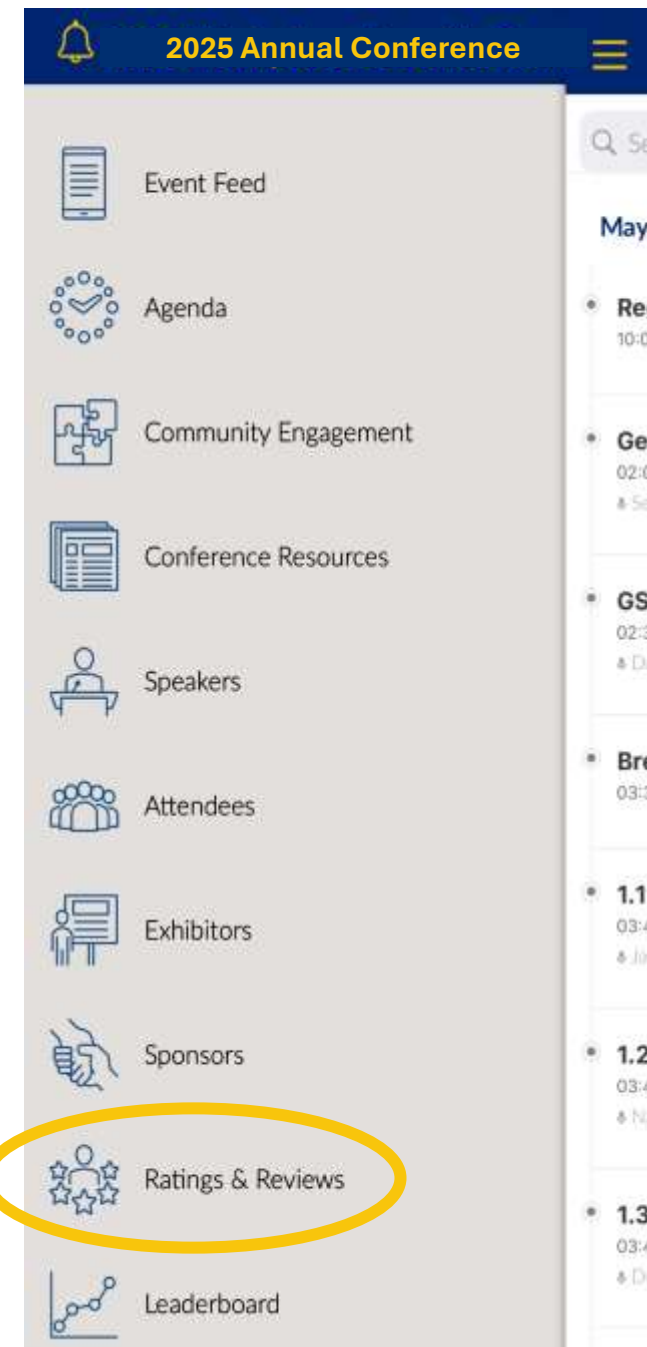
DATE: Wednesday October 15th,
2025

TIME: 12:00 – 1:00 pm EST

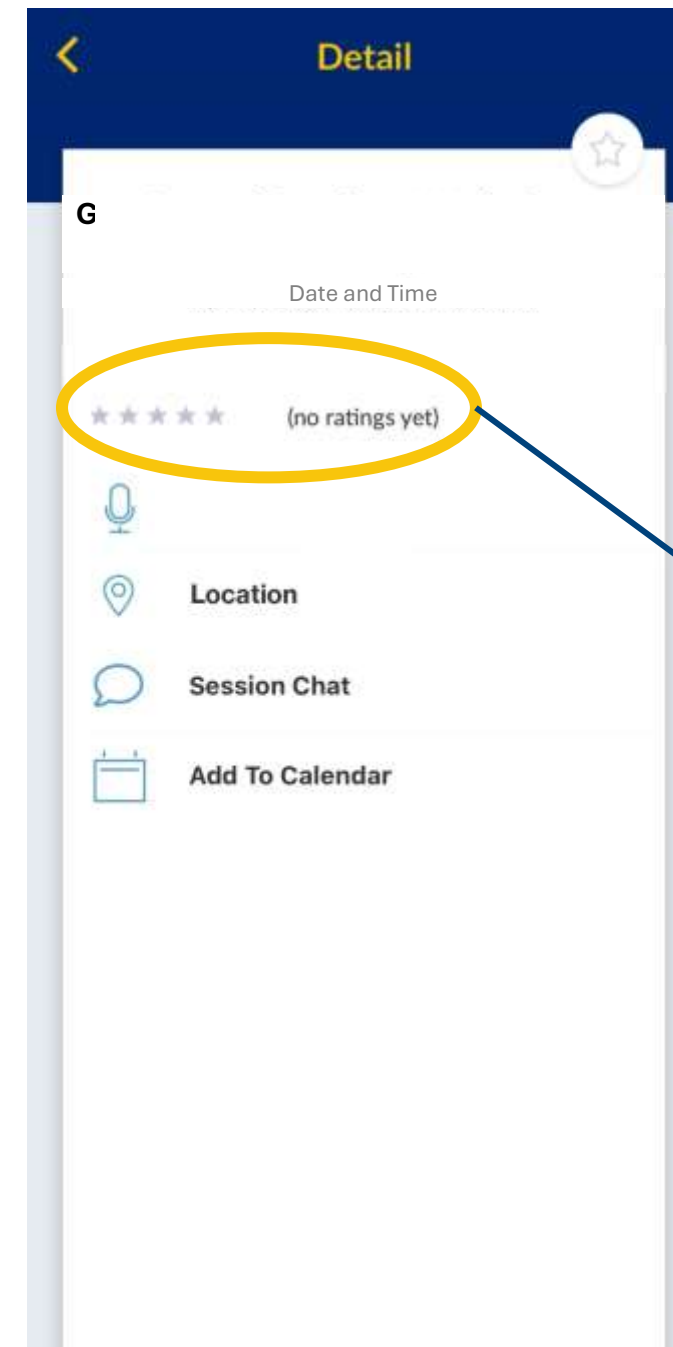


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Module Option



Agenda Option



Thank You



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