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## ROLE THEORY APPLIED TO LIFE INSURANCE SELLING

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### 1. INTRODUCTION

Everybody professionally connected with training, particularly the training of salesmen has heard of or even practices role-playing. Techniques and results vary greatly. Evaluations of the method are controversial, lacking a consistent theoretical framework. To formulate such framework is attempted here. Role theory, that is various theoretical perspectives developed by psychologists under that heading, was applied in a two years study of life insurance salesmen. The original action-oriented study observed how Agents contacted Prospects. Next followed attitude surveys of agents, insurance buyers and non-buyers, analysis of prospecting and selling techniques, selection and training systems for agents, and role-playing experiments with selected groups of salesmen.

### 2. PERFORMING A ROLE

Meeting another person, what we enact and how we express ourselves constitutes our performance. Depending on the particular situation and our objective we try to make certain impressions, evoke specific reactions. To the extent to which our expressions or expressiveness create the desired impression, our performance has been effective. If we want to be liked, but arouse dislike, wish to appear sincere, but meet with incredulity, desire to amuse but arouse boredom we have failed. We can choose our roles or what we want to enact, to the same extent as we can choose friends, occupations, social situations. Once the choice is made, the role we perform is prescribed for us by the expectations of those with whom we want to have effective encounters. So as we move through different social scenes we put on various pre-determined behavioral marks; we become persons<sup>1</sup>.

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1. «Personae» (Latin) means mask. Role theory as a psychological perspective

### 3. ROLES OF SALESMEN

If markets are viewed as social scenes, the direct selling act is a species of the general social encounter. To be effective here means that the other person will buy from us. Selling is expressive behavior, creating impressions about the product which induce the buying act. There has to be saleability, product utility, buying interest. But if «creative» is an attribute of the selling act, the implication is that the product does not sell itself, that buying interest is only latent, that there are countervailing buying resistances. Role theory perspectives are particularly pertinent in situations where creative selling must precede buying. These selling skills are scarce and not easily definable. Though only an extension of general social skills creative selling has not proved easily trainable, nor identifiable in selection tests. The common proposition that «creative salesmen are born» reflects this, too the general experience that creative salesmen are successful in any line of selling. This means further that, whatever we identify as the ability of salesmanship exists independently of special product or market knowledge, which develop with time and specialization.

Sales training has recognized the special skill involved here. The prevailing practice is to codify sales tracks which usually in dialogue form illustrate the «best» sales approach or technique. Getting the «best» is empirically assured by making these sales tracks reflect the experience of the most successful salesmen. To the extent to which these tracks meet the expectations of the would-be buyer they constitute effective role scripts. One law is that the really effective salesman, the «natural», does not know usually why he is successful. Even where the sales track makes a perfect role script this can not assure effective enactment.

### 4. THE LIFE INSURANCE SALESMAN

The novice acquires occupational skill through a perusal of manuals and personal instruction. The insurance companies and the licensing

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on human behavior became prominent with the writings of George Herbert Mead, viz. *Mind, Self and Society*, Chicago, Illinois, University of Chicago Press, 1934. The theory in its many ramifications and applications in research is summarized by Theodore R. Sarbin, *Role Theory*, in Gardner Lindzey, *Handbook of Social Psychology*, Vol. 1. Chapter 6, Cambridge, Mass., Addison Wesley Publishing Co., 1954. For a more recent formulation see Erwing Goffman, *The Presentation of Self in Everyday Life*, Edinburgh, Scotland, University of Edinburgh Social Sciences Research Centre, 1956.

authorities focus the trainee's attention on the technical nature of the product. The life insurance contract is a compendium of empirical and mathematical data wrapped in a legal package. Its precise, sober, even somber language seemingly prescribes the role characteristics of the agent. He has to possess analytical and verbal skills to explain the complexity of the product. He must be able to discover highly individualized insurance needs and match these with his company's contracts.

As prospective representative of a long-range fiduciary relationship the agent must convey an image of absolute integrity and financial conservatism. He must display unqualified convictions on the social functions of life insurance. He has to appear sincere and a model of discretion as the potential recipient of confidential business and family information.

Possessing these personality characteristics and following proven sales tracks should ensure occupational success. But profiles of successful and unsuccessful agents, of sold and unsold prospects show many inconsistencies. Superior product knowledge does not assure selling success. It often inhibits the selling act. By the same token the sold prospect, praising the expertise of his agent is often totally ignorant about the nature of his policy. Prescribed qualities of sincerity, conservatism, conviction stand in strange juxtaposition to the galaxy of agents' success stories which demonstrate the art of simulation, dissimulation and sheer showmanship.

Following their employers' expectations many agents demonstrate their convictions early in their career by selling their relatives, best friends or just themselves. Though this can well be advantageous to all parties concerned it often typifies early occupational failure. For once this uniquely «natural» market is saturated the agent no longer finds prospects with whom he can demonstrate his beliefs without encountering major resistance.

Recruiters of agents usually pre-select on such personal attributes as «liking people», «sympathy», «warmth». Such characteristics are needed to counter-balance the appearance of self-interest which every selling attempt projects. But where these qualities constitute basic attributes of the Agent's private self they often lead to personal over-involvement with the customer. This type of salesman takes genuine care of all his prospect's needs, except the one of selling him insurance.

Public opinion surveys show that the average family has come to accept life insurance as a budgetary necessity. Life insurance agents enjoy higher public prestige than most other groups of salesmen. The

national sales literature abounds with true stories of the Million-Dollar-A-Year life underwriters. For this elite, regardless of the companies they represent or the policies they handle there is no dearth of prospects, no market saturations, no competition. These salesmen's income and social status match that of top executives. Having agents of that caliber means lower selling costs for the company and eventually lower premiums for the policy buyer. To achieve this insurance companies invest heavily in selection and training. Yet of the newly started agents a bare fifty percent survive the first year, twenty five percent the second, though on an average one sale per week more than assures occupational survival. To explore this incongruity one has to turn to the life insurance prospects and buyers.

### 5. THE LIFE INSURANCE BUYER

Financial protection and savings constitute basic product features and the demand for these accounts for the continuous growth of the industry. Yet life insurance has remained a perpetually «unsought» commodity requiring direct, hard, ordergetting selling. Notwithstanding its name life insurance belongs to the death-associated products and occupies here a rather unique place. Cemetery lots, tomb stones, undertaker services do not necessitate pre-need buying or selling. After the event, at any rate these goods will be sought out by surviving relatives. Life insurance, however, must be sold on a pre-need basis. This requires the buyer to anticipate his own death; to perceive it as a certain though time-wise unpredictable event. Emotional resistance against such perception is generic and deep-seated in our culture<sup>2</sup>.

Mass-marketing of life insurance these resistances and taboos has been accomplished partly through product masking. Reference to death is meticulously avoided. The product is differentiated along «living» values. The insured buys savings for himself, income for his wife, college education for his children, mortgage-payment protection on his home. But product-masking is no cure-all. At best it indefinitely postpones the dreaded awareness. Moreover such masking usually shifts resistance from product to salesman.

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2. The strength of this taboo is most neatly indicated by the fact that behavioral scientists, traditionally least affected by such restrictions, have only recently turned to «Death» as a relevant topic; see *The American Behavioral Scientist*, May 1963, pp. 58-70, also footnote 5, p. 9 and footnote 4, p. 90.

The resolution of these resistances constitutes the agent's primary task. Informing prospects of available coverages, matching individual needs with existing provisions are secondary. The primary of the resistance problem is insufficiently appreciated. Consequently there is little understanding for such apparent contradictions which show on the one hand that the public attributes quasi-professional status to the agent, but reacts negatively, even with hostility to the visit of the particular agent. It is not the particular person but the anticipated topic of discussion which evokes emotionally painful associations. The intensity of these emotions is only heightened by our efforts, as rational persons, to suppress these associations.

The life insurance purchase provides too counter-vailing positive associations; the gratification of protecting one's family, fulfilling the role of provider. These sentiments are re-inforced by the mores of our culture. Similar to the Last Will life insurance also extends our control beyond death, gratifying the wish for omnipotence. Similar to the tombstone the life insurance policy provides a symbol of survival. The very anxieties aroused by the product thus can be resolved through its purchase.

The selling encounter typically takes place in a welter of mixed and submerged emotions. Anxiety aroused by death perception is accompanied by guilt feelings for not being able to face reality. There is ego inflation with the appreciation of one's provider's role and the value of one's financial replacement. Then comes the letdown with the awareness that this value can be realized only after one is no longer here. All this is covered up and desensitized by the verbal mechanics of the encounter which enables both contestants to rationalize away the emotional ambiguities. With out emphasis on rationality few will admit the flourishing here of primitive magical thinking. Yet what often lies behind the violent rejection of life insurance is the notion that one must not gamble against oneself; the unpredictable event would become certainty if made the contingency of a bargain; death must not be tempted. Others again will associate with the insurance premium a symbolic sacrifice which indefinitely postpones the dreaded event; the transaction assures peace of mind.

## 6. THE AGENT'S ROLE- RESOLVING THE PROSPECT'S RESISTANCE

Agents are trained to counter verbal objections, such as «not interested in insurances», «no time to see you», «don't need it», «have'nt got the

money». But the verbal objections only mask the real resistances which the agent has to explore. Has the prospect enough ego strength to face reality? Can his anxiety be sufficiently bount to present the positive gratification of the product? Is he disposed towards a positive magical solution which the salesman may usefully support: If you buy the policy you will stop worrying». If he is disposed towards negative magic the agent may have to dispel this through a seemingly iron-clad logic, «the rate our reserves are growing shows that our policyholders live much longer than expected».

The value of standardized sales tracks depends on uniform and predictable customers' interests. Though these interests should be identified early in the sales process they are not to be satisfied until prevailing resistances are first resolved. With the actively resisting prospect a listening analytical salesman is needed, rather than one who aggressively pushes his presentation. Where resistance is passive — the customer listens eagerly, but chronically postpones buying — the agent has to probe aggressively for the content of the resistances. With this type of selling standardized sales tracks are useful only in a limited way. They can attune the salesman to the possible range of prospects' resistances. They may serve to develop general attributes functional to whatever role the agent will assume.

The usefulness of the tracks ends here. The salesman does not perform before a captive audience, even though individual resistance patterns may be of the passive type. Pre-conceived, fixed roles, mechanically rehearsed in training sessions prove effective only by chance. This is the rationale of the widely proclaimed averaging principle, according to which the salesman should tell his story to the largest number of prospects, with the assurance that some will be receptive. This point-of-view leads to waste of selling time and manpower. It also causes the resentment of customers, confronted by hordes of insurance salesmen applying mechanically different gimmicks.

Superior salesmen abandon these sales tracks and take their cues from each individual prospect. As with boxing or chess the effectiveness of each move depends on correctly anticipating the opponent's counter-move. Perceiving the opponent's role must precede enacting one's own. If the latter does not evoke the expected response it has to be changed on the basis of new perceptual information. Creative selling does not consist of presenting pre-determined sales talks, nor can sales training be adequate if it solely depends on rehearsing these talks. Observational or

perceptual skills have to be sharpened. Spontaneity has to be developed, meaning the ability to respond adequately to a novel situation<sup>3</sup>.

This emphasis should not preclude discovering typically favorable selling situations and developing roles effective in such situations. For example, earlier described resistances will be easily resolved if the sales encounter follows on the prospect's recently experiencing the death of a person close to him. Incisive events in the life-cycle such as marriage, birth, even their anniversaries induce time orientations and consciousness of adult responsibility.

For another example of favorable prospecting situations, life insurance customers look for «personal» and «professional» attributes in their relationship with the agent. Similar to our relation with physician or attorney we are reluctant to expose ourselves to untested strangers when intimate or vulnerable experiences are involved. The agent who solicits new customers is on this score at a distinct disadvantage. This can be reduced through techniques such as «referred leads» or «nest prospecting» which at least give a semblance of a pre-existing relationship. In these situations the salesman selects the role which best will meet the customer's typical expectations. Though the latter can not be securely predicted, the salesman's role pre-determination will at any rate assure him the advantage of the opening draw.

## 7. ROLE CONFLICTS

The earlier cited rate of occupational failure (to which should be added the high incidence of occupational arrest at below optimal performance) can be explained in terms of role conflict. In the jargon of the theory we have first «*Role-Role Conflict*»; discrepancies between the agent's role expected by the buyer, as opposed to the role prescriptions originating in his Company. From the latter's rational product perspective the utility of the insurance contract is actuarially determined and should be self-evident to the customer. The agent, therefore does not sell, but only solicits applications or writes policies. Prospects' resistances are ignored. The emotional intensity of the selling encounter is covered up by the legal-mathematical logic of the product. This perspective applied to recruitment and training ignores the salesman's primary role - resolving the customer's resistance. Indoctrination of

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3. J. L. Moreno, *Sociometry and the Science of Man*, Beacon, N.Y., Beacon House, 1956, pp. 108-109.

agents is confined to maximizing knowledge and belief in product and company. These together with maximal personal effort are presented as guarantees for a successful selling career. All this, however, beclouds the agent's perception of his real role. The prospect's anxieties, aroused by the product and projected on the agent are now introjected by the latter. He feels the customer's rebuffs constitute rejections of his person: «the company and the product are alright, so it must be me».

At a different level there are «*Self-Role Conflicts*». Agents too are subject to death-associated anxieties with ensuing defensive, escapist and magical devices. They will compulsively avoid certain types of prospects in certain places, at certain times. They will only present certain types of policies, discuss only certain features. Their private taboos may extend over any actual or assumed group attributes. Some can sell only to younger, others only to older people, their own sex or the opposite. In their prospecting activities some feel only at ease if away from their home-community, others feel paralyzed if away from it. Some approach only personal acquaintances, others shun all but total strangers. Here also belong the seemingly bizarre practices by which canvassing agents bind their anxieties; skipping in some magical sequence, blocks, floors, telephone pages, in the belief this somehow will reduce rebuffs.

Into the same class of conflicts fall the rigid assumption of and compulsive adherence to a single role regardless of its appropriateness for the particular prospect or prospecting situation. Here the salesman is emotionally detached to the extent of being unable to establish minimal rapport with his customers. By contrast he over-identifies with the customer to the point where rendering services for monetary considerations becomes repugnant. Here too belong the agents who chronically over-mask the product, always present one and the same mask, or no mask at all, regardless of what the particular encounter may require. The «over-masking» agent will deny to the last that he is selling insurance. When finally compelled to identify the product he feels derobed and defeated. The «one-mask» man can operate with one formula only, say, the «Social Security Benefits» approach. He becomes so frozen in this move that he cannot cross over to insurance selling, even when the moment is most auspicious. The «no mask» agent refers to the rate book at every contact, or «brings the hearse to the door» regardless of the prospect's pre-disposition.

The conflicts depicted above are nor primarily caused by personality problems. We all have private experiences which make us less

rational in certain situations, less effective with certain types of people. Proper selection, training and market allocation can reduce the ill-effects of these sensitivities on occupational performance. But the more of these blocks the individual brings to his job the more his role-variability will be impaired; the fewer will be the situations in which he can be effective. Training techniques can disconnect or dissociate these harmful sensitivities. They can also build up those private experiences which are functional to the occupational role. For example, there will be people and situations which the salesman, as a private person will avoid. As an agent he must treat them as if they were just «prospects» or just «selling situations». This «as if» dimension, the ability to treat a person or object as if they were something else is required of all professional behavior. It is a condition for selling to become professional.

A basic condition for resolving all these conflicts is role consciousness. The salesman must at all times be aware that he is performing. He must observe his particular role in every situation and evaluate its effectiveness. Inability to correctly analyze the cause of one's failure is a chronic problem of failing salesmen — «I followed the sales track, made the proposal ... the prospect wasn't interested ... didn't have the need ... Subsequently this prospect bought an identical policy from another agent». Perceiving his own role is just as important for improving selling performance as is observing the role of the customer.

## 8. ROLE THEORY AND ROLE - PLAYING

The theory applied here to direct-selling data provides a new perspective on role-playing. Like the professional actor the salesman must convey the impressions required by his role. The actor has to express himself in each role so that he sounds believable. He must appear sincere, regardless of how the particular role matches his private self. This requires that during the performance the audience should minimally be conscious of watching only a play.

In some situations the insurance salesman will put on the mantle of authority. In others he will display qualities of warmth and intimacy. With others, again he will express himself with professional detachment and matter-of-factness. Usually some combination of all these and other role-attributes will be required. The salesman may have to simulate sincerity, objectivity, or indifference. He may have to dissimulate persistence, aggressiveness, pecuniary greed.

At least in one important way does the salesman have the more

difficult task. For the actor play-wright and producer set the role. Moreover, during the performance the audience is expected to remain passive. The salesman performing before the sovereign customer must shift and improvise his role to meet the prospect's prevailing reactions. Therefore role-playing as a training device must also develop perceptual and analytical faculties. In actual selling the final proof of the salesman's role-playing effectiveness lies in the customer's response. In the training situation trainer and training group have to act as judge and jury. They will compare their own perceptions with those they see interpreted by the performer and decide whether the latter acted out effectively the role he had chosen. In these judgments the person enacting the prospect constitutes the key-witness. His own responses attest to the salesman's effectiveness.

The unavoidable make-belief atmosphere is less of a problem here than in more conventional role-playing sessions. There is less emphasis on sales-track and more on spontaneity, less on selling the product and more on selling the performance. What the salesman says or does is less important than how he says or does it. The role-playing session then is no more play or game than the real selling situation. The role-playing partners need not know more about each other's intentions and strategy than is known in the actual selling encounter. Both situations resemble rope-pulling contests in which each contestant tries to maintain his own position, while forcing the other out of his. The only real difference then between selling and training situations are the stakes involved. These too can be equalized. For the trainee who does not show progressive accomplishment in role-playing will not hold promise in creative selling. At this point role-playing becomes a selection or screening device.

It is part of this training to induce transferring relevant emotional experiences from unrelated roles. For example, the trainee may not express effectively the required protective attitude towards the prospect until he applies the emotional experience he acquired in his role of father. Such transfers from «self» to «role» from previously learned or internalized roles to yet-to-be-learned roles occur commonly and more or less unconsciously. With role theory this becomes a conscious, purposive process usable in training. Complementary to this bridging of private experience and occupational skill is the blocking of private associations which hinder occupational performance. There are the earlier mentioned blind spots which the otherwise effective salesman may have in regard to certain personality types or groups. Personal happenings,

unrelated to his business may have created interfering inhibitions, prejudices, fears. Role-playing techniques identify these vulnerabilities, expose their detrimental influence on occupational success, and induce the trainee to dissociate his business role from these limiting private experiences.

In working out these problems improvement in performance is only in part effected by rational explanation or persuasion. Role-playing becomes a vehicle by means of which the participants become aware of their problems and enabled to find spontaneous solutions. This heightening of self-perception and self-improvement is induced by techniques such as role-reversal, where the inter-acting players exchange roles whenever performance problems arise. Such reversal has the looking-glass effect of making the inadequate performer see his role through the position of the other. At this level the training system acquires a third dimension; developing the trainee's personality in addition to determining his suitability and imparting specific occupational skills. The role-playing methods assume here a psycho-therapeutic function within a primarily occupational context.