

## **Emotional Competence Training Program – American Express**

A small group of staff in the life insurance division at American Express Financial Advisors originally developed this program in the early nineties. It grew out of an effort to discover why more clients who needed life insurance were not buying it. Research suggested that a major barrier was the financial advisors' emotional reactions to the process. Consequently, the company developed and tested a training program designed to help the advisors cope more effectively with the emotional conflicts that they sometimes encountered in working with clients around life insurance matters. That pilot program eventually became the Emotional Competence training program. It targets virtually every aspect of emotional intelligence, but particularly the competencies of emotional self-awareness, self-control, empathy, communication, and conflict management. The leadership version of the program offered to managers also helps build the “developing others” competency.

The program has been offered dozens of times throughout the company on a continuous basis since 1994. Different versions have been developed and offered for new advisors and veterans, field management teams, new managers, central office management teams, and sales consultants. It has become a standard part of the training programs for both new advisors and new managers. The sessions for managers are delivered by doctoral level psychologists, while in other versions the trainers are veteran advisors or human resource development staff.

The length and content of the program also varies with the version. The versions that have been most rigorously evaluated and found to be effective involve four or five days of training, divided into two segments separated by one to two months. The first

part of the program covers self-awareness and self-management, while the second focuses primarily on interpersonal effectiveness, with some additional material on self-management.

The program begins with a brief lecture on the nature of emotional intelligence. Then there is an activity designed to help the participants become more aware of what they are feeling at any point in time. This activity is repeated several times during the course of the program to help increase self-awareness. Then the participants break into small groups and discuss among themselves how emotions are important in their own workplace. This activity helps build motivation and commitment to the training.

The next set of activities focuses on “self-talk.” First the participants learn how their inner dialogue with themselves shapes their feelings and actions. Then they engage in an activity that helps them become aware of the self-talk associated with an issue that they find particularly troublesome or disturbing. Finally, they learn how to “reframe” their self-talk to make it more constructive. In the management versions of the program, the participants go on to learn and practice how to coach others in a way that helps them to become aware of their own self-talk.

In another segment of the program, the participants learn about the role of emotions in behavior, and they engage in an exercise that helps them clarify the rules for emotional expression in their workplaces. As a result of this activity, they are able to decide whether they want to change any of those rules. Following this part of the program, the participants learn about “emotional response patterns,” and the trainer helps them to explore an emotional response pattern of their own that they find troublesome

and would like to change. Then the trainer shows the participants how they can use visualization to modify their response patterns, if they wish to do so.

The next part of the program shifts the focus from the self to relationships with others. The trainer first helps the participants explore how relationships are important in their work as either advisors or leaders. Then they learn how to use self-disclosure to improve relationships with others. Next the participants learn to “listen” for feelings as well as thoughts in what other people are saying. They spend a considerable amount of time practicing the skill of listening for feeling and reflecting back to the other person the feelings they heard. Then the participants shift from listening to speaking – specifically, they explore the feelings associated with having to deliver “hard messages” to other people.

The participants next learn about interpersonal boundaries and how effective relationships depend on our being sensitive to, and respecting people’s boundaries. The trainer helps the participants to analyze incidents in their own lives when they inadvertently violated someone’s boundaries and, conversely, when someone violated theirs. One goal of this activity is to help participants become more sensitive to the cues that warn us that we are about to violate someone’s interpersonal boundaries. The discussion of boundaries leads naturally into a segment dealing with interpersonal contracts. The participants learn how to identify, discuss, and, if desired, renegotiate such contracts.

The last part of the program returns to a focus on the self. The participants think about what optimal performance would look like, and they identify the barriers to achieving it. This leads to a consideration of topics such as stress management, nutrition,

and exercise. This segment includes self-assessment exercises and the teaching of stress management techniques such as breathing and progressive muscle relaxation. Then the participants learn to use mental rehearsal to enhance their performance. The program concludes with the participants writing personal action plans to apply what they have learned.

Throughout the program, the trainers use a variety of teaching modalities to help the participants learn new ways of thinking and acting, including small group discussions, individual exercises involving drawing as well as writing, demonstrations, clips from popular movies, and participant role plays.

There have been several evaluation studies conducted on different versions of Emotional Competence Training. The first study looked at the effect of the program on a group of 33 advisors. Prior to their participation, the advisors completed the Seligman Attributional Styles Questionnaire, a measure of optimism and coping skill that has predicted success in life insurance sales in previous research. A control group of advisors also completed the questionnaire. The two groups then filled out the questionnaire again after the participants completed the training. The sales performance of the two groups before and after the training also was compared. The results showed that the trained group increased 13.5 percent on the SASQ compared to 0.9 percent for the controls. The trained group also showed a greater increase in total sales revenue – 10 percent greater than the control sites and 16 percent greater than the company as a whole. The increase in life insurance sales revenue was even more impressive – 20 percent more than control sites and the company as a whole.

Another evaluation study examined the effectiveness of a version developed for regional management groups. (These groups supervise the advisors working in a particular region of the country.) This study compared the performance of advisors working under trained managers with those working for managers who had not yet received training. The sales performance of the advisors from both groups was compared for one year prior to and following training. The findings indicated that advisors working in regions with trained leadership grew their businesses at a rate of 18.1 percent over a period of 15 months compared to a 16.2 percent growth rate for the controls.

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