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An Investigation of Interpersonal and Emotional Intelligence Competencies for Early-Career Insurance Professionals Across Mutual Insurance Companies

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Abstract: A problem exists between employers and individuals they seek to hire with non-technical skills, adding value and leadership to their companies. These skills are hard to define and identify when interviewing candidates. The researcher further defined, clarified, and explored interpersonal and emotional intelligence competencies among early-career insurance professionals. Goleman's research on emotional intelligence in the workforce provides a theoretical framework for this study. Goleman's research determined that emotional intelligent employees consistently outperformed their more intelligent coworkers, lacking in emotional intelligence. A review of literature surrounding the early stages and benefits of emotional intelligence followed by emotional intelligence in leaders and the insurance industry will be shared. The research was conducted through semi-structured interviews with 16 insurance executives and two focus groups consisting of five insurance executives in the mutual insurance industry. These executives were selected and volunteered from Pennsylvania mutual insurance companies. Interviews were transcribed and coded to find recurring themes. This research benefits employers in their hiring practices and in identifying insurance professionals for leadership and promotion opportunities.

Key words: emotional intelligence, insurance

JEL codes: M5

1. Beginnings of Emotional Intelligence

Emotional intelligence is a term appearing around 1990 (Caruso, Bhalerao, & Karve, 2016; Seal et al., 2006; Zeidner, Matthews, & Roberts, 2004). Two psychologists, Mayer and Salovey are credited with coining the term emotional intelligence into a comprehensive theory (Chopra & Kanji, 2010; Mayer, Caruso, & Salovey, 1999; Seal et al., 2006). Their initial definition involved regulating and controlling one's emotions and using feelings to guide thoughts and actions (Goleman, 1998; Mayer & Salovey, 1993).

While the term emotional intelligence is attributed to modern society, the concept is seen in writings by Aristotle, the classic Greek philosopher during the Classical period in Ancient Greece. His definition of emotional intelligence before the term existed was "to be angry with the right person, to the right degree, at the right time for

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the right purpose, and in the right way" (Goleman, 2006, p. xiii). Goleman (2006) also wrote that Aristotle conceptualized the art of emotional skillfulness as a desired character. Erasmus, the Dutch Renaissance humanist, believed in the importance of education, especially emotionally literacy and the socio-economic benefits of education (Goleman, 2006). Emotional intelligence has been defined as the "interconnection between feeling and thinking process" (Chopra & Kanji, 2010, p. 972). Zigler (1998), even as far back as 20 years ago, wrote that emotional literacy is beneficial for an individual's character and catapults them in their life in areas of promotion.

This competitive advantage is seen in leaders of organization, as well (Wallace & Rijamampianina, 2005). Chief executive officers (CEO) will delineate themselves as superior along with their company when they exhibit and practice emotional intelligence and soft skills (Wallace & Rijamampianina, 2005). When an organization's leader demonstrates emotional maturity, the strategic culture innovates and changes to satisfy the demands of the health and growth of an organization (Wallace & Rijamampianina, 2005). As a result, a company profits (Wallace & Rijamampianina, 2005).

The U.S. spends approximately \$1.5 trillion (11% of GDP) on human capital development (Carnevale & Smith, 2013). This expenditure includes elementary and secondary schools, as well as colleges and universities. The human capital development comprises formal and informal training, such as internships and job shadowing. Employer-based training is also involved in this statistic (Carnevale & Smith, 2013). Carnevale and Smith (2013) displays in Table 1 the top four knowledge competencies, and Table 2 shows the top 12 skills competencies respected in the U.S. economy.

Table 1 Top Four Knowledge Competencies

Skills	Description
Customer and Personal Service	Works well with patrons, communicating effectively
English language	Good working command of grammar and writing skills
Mathematics	Understanding of analytical concepts
Computers and Electronics	Communicates in a respectful and clear manner
N-4 A J C	: Al NI (2012)

Note: Adapted from Carnevale A. P. & Smith N. (2013).

Table 2	Top 12 Skills Competencies
	Skills
Active listening	
Critical thinking	
Speaking	
Reading comprehension	
Monitoring	
Coordination	
Social perceptiveness	
Judgment and decision making	
Writing	
Time management	
Complex problem solving	
Active learning	
N-4 A d C	

Note: Adapted from Carnevale & Smith (2013).

To fully understand emotional intelligence, it is important to understand what it is not. Emotional intelligence is not simply being nice. Rather it means to control one's emotions so individuals can work together to complete projects and promote positive organization development (Goleman, 1998). It means confronting conflicts and individuals in sharing truths in a controlled manner to solve problems and resolve conflicts (Goleman, 1998).

The perception that women are smarter than men in the field of emotional intelligence is a common myth about these skills (Goleman, 1998). Each individual has their own personal strengths and weaknesses (Goleman, 1998). However, it was found that women are more aware of their own emotions, showing more empathy to people, and are more proficient in interpersonal skills (Goleman, 1998). Men were found to be more self-confident and adapting easier to stress (Goleman, 1998). The final misconception is the amount of emotional intelligence is not determined genetically, nor is it cultivated solely in early childhood (Goleman, 1998).

To understand emotional intelligence and the benefits at an advanced level, it is important to understand each part separately. Emotions are "brief, organized sets of responses that optimize how individuals address the challenges and exploit the opportunities that arise in the events that one encounters" (Côté, 2014, p. 461). Emotions help individuals handle circumstances in an appropriate manner. "Intelligence is typically defined as ability or capacity" (Côté, 2014, p. 460). Intelligence usually is involved in solving complex problems (Mayer et al., 1999).

Self-awareness is the first component in emotional intelligence (Goleman, 1998). Self-awareness is not a new concept. Since it is a complex and difficult principle to grasp and perfect, a person needs to constantly be evolving in this important aspect of one's life. Goleman (1998) argues that emotional intelligence may be more essential than intellectual intelligence or IQ with business professionals. It is thought that some professionals who are highly intelligent cannot grasp the concepts of everyday business tasks and cannot connect with their employees, thinking that they are superior to everyone. These individuals with a high IQ do not listen to others and supersede their ideas over everyone, missing valuable insights and ideas of others.

The next step in becoming more self-aware, is reflection and introspection. As an individual reflects on oneself and internalizes their past experiences and feelings, one is better able to face challenges head on instead of brushing them aside. As these individuals develop into leaders and become more transparent, their vulnerability will evolve into a trusting individual, capable of healthy, human connections with others with whom they work (George, 2015). Self-awareness is not complete without accepting oneself. As one becomes more self-aware, the ability to know what one believes and seeing oneself clearly improves. Centering shields one from being hurt by past mistakes or circumstances and confidently facing fears to follow one's dreams and passions (George, 2015).

Individuals who are self-aware, are also confident and comfortable with themselves (George, 2015; Wheeler, 2016). Self-awareness was shown to be one of the most important aspects of emotional intelligence among business professionals in a New Zealand study (Gill, Ramsey, & Leberman, 2015). Self-aware individuals understand themselves, know their strengths and weaknesses, use their strengths to improve their environments, and surround themselves with strong people in their weak characteristics.

As one grows in self-awareness, they do not waste time chasing external motivations, but can control their fears, regulate their emotions, and avoid impulsive reactions when feeling threatened or fearful. As leaders and professionals grow in their emotional intelligence, they can focus on their job at hand and be a more productive leader rather than wasting time on their insecurities.

2. Benefits of Emotional Intelligence

At present, emotional intelligence has gained respect and is close to being on the level of standard or general intelligence (Caruso et al., 2016; Seal et al., 2006; Shipley, Jackson, & Segrest, 2010). Bradberry and Greaves (2019) claimed that the higher the emotional intelligence, the more successful people are in their workplaces and

life, in general.

Emotional intelligence has been shown in recent studies to be an important psychological term to be considered in the current education curriculum in secondary and higher education institutions (Cherniss, Extein, Goleman, & Weissberg, 2006; Ellis, Kisling, & Hackworth, 2014; Seal et al., 2006; Yan et al., 2018). There is considerable evidence of a positive relationship between emotional intelligence and success in the workplace (Abraham, 1999; Cherniss et al., 2006; Downey, Roberts, & Stough, 2011; Seal et al., 2006; Shipley et al., 2010; Suifan, Abdallah, & Sweis, 2015; Zeidner et al., 2004). There is a positive relationship between job stress and job performance with emotional intelligence as the variable (Yozgat, Yurtkoru, & Bilginoğlu, 2013).

Measuring emotional intelligence is extremely important in the selection process of quality individuals in the business industry (Shipley et al., 2010). Chopra and Kanji (2010) sought to quantify and measure emotional intelligence through modelling. For this research, these measures will not be examined because it is not related to the research purpose.

A large part of emotional intelligence is controlling emotions (Kunnanatt, 2004; Mayer & Salovey, 1993). One of Steve Jobs' crowning attributes was his control of emotions (Côté, 2014). He was able to understand and grasp his customers' needs and wants better than his competitors (Côté, 2014). This positive characteristic made him successful in making technology that suited the general public. The information technology industry desires individuals who possess emotional intelligence (Hendon, Powell, & Wimmer, 2017). Individuals will be productive in teamwork and relationship building to benefit one's organization (Hendon et al., 2017).

Individuals who have high emotional intelligence have been proven to be placed in leadership and higher management positions (Prati et al., 2003; Edelman & van Knippenberg, 2018). Emotional intelligence contains certain behaviors such as self-awareness and regulation, emotional control, charismatic, effective team member, decision making, creativity, and personal efficacy (Prati et al., 2003). Several studies found that a higher measure of emotional intelligence distinguished high potential managers from average or regular managers (Dries & Pepermans, 2007; Langhorn, 2004).

In recent years, the business world has implemented teamwork to accomplish projects which has increased organization effectiveness and culture, especially in service organizations such as the insurance industry (Othman & Abdullah, 2012). Emotional intelligence has a huge impact on the value of the teams. As team members are more emotionally intelligent, they bring emotional maturity to the teams to solve problems and complete projects successfully to the benefit of an organization (Othman & Abdullah, 2012).

The top competencies listed in employment advertisements are shown in Table 3.

Table 3 Top Six Skills Listed in Advertisement Classifications

Attribute	Description
Human relations	Demonstrates interpersonal skills within the whole organization
	Works well within groups of individuals with relevant and positive contributions
Team player	Initiates new concepts and self-development
	Communicates in a respectful and clear manner Works effectively with little
Self-learner	direction
Expressive	Displays good listening skills with empathy for customers
Independent	
Service oriented	

Note: Table taken from Lavy & Yadin (2013).

Goleman shares in Table 4 the top competencies wanted by employers in their new hires.

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Table 4 Top Skills Required by Employers

Skills

Listening and verbal communication

Adaptability and creative responses to setbacks and obstacles

Personal management, confidence, motivation to work toward goals, a sense of wanting to develop one's career and take pride in accomplishments

Group and interpersonal skills, cooperativeness and teamwork, skills at conflict resolution

Effectiveness in the organization, wanting to make a contribution, leadership potential.

Note: Adapted from Goleman (1998).

Goleman's adaption of the emotional intelligence definition includes five social and emotional competencies of self-awareness, self-regulation, motivation, empathy, and social skills (Goleman, 1998; Wheeler, 2016). Self-awareness is understanding one's present feelings and using that to monitor one's actions and thoughts specifically in decision making (Zeidner et al., 2004). Self-awareness also includes assessing one's abilities and being confident in oneself (Goleman, 2006). Mindfulness has emerged as a practice which guides an individual to becoming more self-aware.

Self-regulation controls an individual's emotions in helping undertakings as opposed to obstructing progress. Self-regulation embraces delayed gratification while achieving ambitions, and handling times of trauma with ease and acceptance (Goleman, 1998; Zeidner et al., 2004).

Motivation involves using one's desires to persevere in pursuing goals even when setbacks occur. There is a constant desire to improve and presence of initiative (Goleman, 1998; Zeidner et al., 2004).

Empathy is a keen sense of understanding people's feelings and mindsets. One who has empathy can put themselves in another person's context to support and show kindness. This achieves rapport and understanding of diversity which is extremely important in today's society (Goleman, 1998).

Social skills are seen in people who can adapt smoothly in adverse situations, negotiating and persuading to a compromising, successful solution. Individuals who have good social skills can interact with diverse populations. They can also network well and be attuned to many different social situations. They are excellent team members (Goleman, 1998).

Gladwell (2008) studied many successful people and groups of people from all walks of life to uncover their secret to their success. In his investigation, he set out to prove that successful people did not come from nothing; that there was something that contributed to their success (Gladwell, 2008). He concluded that an IQ of a human being does not determine their success (Gladwell, 2008). Success is achieved by a combination of opportunity, circumstances, and one's social skills (Gladwell, 2008).

Côté (2014), divided emotional intelligence into five branches. The first branch is The Perceiving and Expressing Emotions. This branch covers how an individual expresses their emotions, identifying and detecting the onslaught of these emotions. This branch is important in an employee in an organization who can accurately anticipate reactions to certain situations within an organization. This branch is seen in their own individual emotions as well as others in their work environment.

The second branch is The Using Emotions Branch (Côté, 2014). This branch helps employees solve problems effectively using possible risks and creativity. Individuals who harness their emotions and use them to critically think and think of solutions and bring innovation to a company are invaluable.

The third branch is The Understanding Emotions Branch. Persons who encompass this branch can accurately identify future problematic emotionally charged events and be able to combat them intelligently. This branch

conversely causes people to look back at past events with the correct emotion giving credence to the people affected (Côté, 2014).

The fourth branch is The Regulating Emotions Branch which is basically self-explanatory through its name (Côté, 2014). These individuals control their emotions strategically (Côté, 2014). This concept means that they can increase, decrease, or keep constant their emotions. They can assess if their current emotions need to be adjusted.

Individuals who collectively have these traits in each branch are integral to the success of an organization. According to a 2015 research project by Burning Glass Technologies, Baseline Skills across occupation groups are organized strategically as they show their importance in the business world. Baseline skills encompass the characteristics seen in Figure 2-1. In this research, there are six different clusters of skills, which are defined and categorized succinctly. Note that these skills include more than the typical soft skills. Most business schools require a Business Communications course which covers many of these skills.

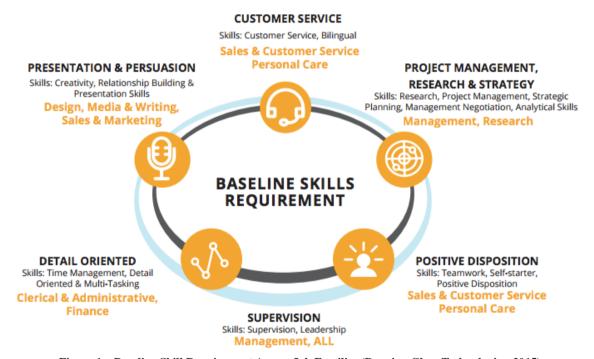


Figure 1 Baseline Skill Requirement Across Job Families (Burning Glass Technologies, 2015)

The Presentation and Persuasion cluster includes presentation skills, otherwise known as platform skills. Presenting in a persuasive way, maintaining eye contact, connecting with the audience, and clearly communicating the goals of the topic, are key components of competent presentation skills. These skills are used in marketing, sales, arts, and creative areas.

The Customer Service cluster is seen in the financial industry, especially financial planning and retail banking. Personal care is a main component of this cluster as seen in the healthcare industry.

The Attention to Detail Cluster includes time management skills, multi-tasking, and attention to detail. The finance industry, especially accounting and auditing, require these traits. All clerical, administrative, hospitality, sales, and retail banking positions demand these competencies. Knowing a second language is an advantage to the individual in this sector.

Newport's (2016) book, Deep Work, shares practical and specific ways to manage one's time successfully. As a tenure-track professor in his early career, he was able to publish a multitude of quality, peer-reviewed articles using the techniques he shared in his book. Time management, without distractions, was key for him to successfully receive tenure in a short amount of time while managing a young family.

The Positive Disposition cluster is seen in positions dealing with the public such as sales, healthcare, and customer service. As employees learn how to effectively connect with the customers and public, long-term bonds occur benefiting the organization. A positive disposition is necessary in any organization, helping the organization's culture (Burning Glass Technologies, 2015).

Project Management, research, and strategy is an integral cluster and require unique talents that integrate negotiation and analytical skills. Project management, in this study, had the largest skills gap out of all of the clusters. Project management skills encompass strategic and research planning, as well (Burning Glass Technologies, 2015). These skills in particular really pinpoint and set apart employees who will advance in their career into upper-level management positions and those who will not.

The Supervisory Skill cluster is another group that has a skills gap particularly in the finance industry (Burning Glass Technologies, 2015). This cluster involves leadership, supervisor, and management skills.

3. Emotional Intelligence in Leaders

Emotional intelligence can be developed in business professionals in leadership positions (Edelman & van Knippenberg, 2018; Groves, McEnrue, & Shen, 2008; Kermis & Kermis, 2010). Emotional intelligence can be a learned behavior and continues to mature as one's life experiences develop (Groves et al., 2008). In today's business culture, the demand for quick response and extreme flexibility is greater than it has ever been, which has created the need for leaders who have the skills to lead businesses to new heights of effectiveness and success. Leadership qualities include emotional competencies and self-confidence (Anand & UdayaSuriyan, 2010; Edelman & van Knippenberg, 2018; Kunnanatt, 2004).

Anand and UdayaSuriyan (2010) completed specific research analyzing the relationship of leadership practices and emotional intelligence. They concluded that the success of leaders directly correlates to their level of emotional intelligence. They, along with other similar research showed from their highest findings that emotional intelligence has a positive effect on modeling the leadership skills for business employees and improving their behavior and problem solving, self-awareness, flexibility, empathy, and stress management have a significant effect on leadership skills (Anand & UdayaSuriyan, 2010; Chopra & Kanji, 2010; Downey et al., 2011; Edelman & van Knippenberg, 2018; Greenockle, 2010; Riggio & Lee, 2007; Wallace & Rijamampianina, 2005).

For example, a contemporary leader of our time is Rudolph Giuliani. He, as mayor of New York City during 9/11, showed unprecedented leadership tenacity in leading the country during one of the worst nightmares in U.S. history. His thoughts on what competencies he used during this time were astounding. Many of these competencies are the interpersonal or soft skills afore mentioned. He shared that it is essential for leaders to suppress and control their emotions in times of extreme stress (Giuliani, 2002). Preparing relentlessly was another key component he emphasized in his book during the tragedy of 9/11. His quick decisions within minutes after the first strike of 9/11, had lasting ramifications of saving countless lives and showing poise under pressure kept New York City and the financial industry from total ruin.

Exploring the relationship between emotional intelligence and transformational leadership, 60 managers were

surveyed using a leadership questionnaire and an emotional intelligence inventory (Barling, Slater, & Kelloway, 2000). In leadership research theory, there has emerged two types of leadership: charismatic and transformational leadership.

Charismatic leadership is a model that is visionary and used in crisis-based scenarios. Transformational leadership is more of a leader-follower model and was used in this specific research (Barling et al., 2000). Traits of transformational leadership were positively associated with emotional intelligence in this research (Barling et al., 2000). Transformational leadership in this particular study is defined as "idealized influence, inspirational motivation, intellectual stimulation, and individualized consideration" (Barling et al., 2000, p. 157).

As George (2015) revealed in his book, True North, one important aspect of a leader in the professional world is self-awareness. Figure 2 below shows that self-awareness is at the center.

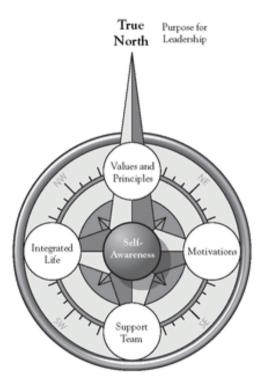


Figure 2 Personal development of a true leader George (2015)

This research will attempt to further define these skills in understandable language which employers can further quantify, and university professors may use to interlace into their curriculum.

4. Emotional Intelligence in the Insurance Industry

Insurance research in the field of emotional intelligence and interpersonal competencies is scarce. The insurance industry is a service industry. It is a little-known gem that many college business graduates do not understand and are not aware of the strengths. The insurance industry is a stable industry because in low economic times, individuals and companies still need insurance. The United States is ranked number one in the world in the insurance industry ahead of China and the United Kingdom (UK Commission for Employment and Skills, 2014).

The insurance industry is summarized by the following:

Insurance, including reinsurance, is an integral part of the economy, performing a variety of important functions. Not only do insurers provide financial security and peace of mind to households and businesses, but they are a vital source of long-term capital, providing stability to financial markets and the overall economy. Insurance is a necessary precondition for many economic activities that would not—or could not—take place otherwise. Without the guarantee of insurance (and reinsurance), most businesses could not operate as they do today, and construction projects could not go forward. Most consumers would not be perceived as good credit risks and could not borrow money from lending institutions. Indeed, the list of contributions made by the insurance industry is extensive, benefiting all aspects of the U.S. and global economy. ("A firm foundation: How insurance supports the economy", n.d., p. 1).

The insurance industry lends itself to interacting with customers on a daily basis. Several research studies have shown that there is a strong correlation between emotional intelligence and job performance, specifically in the area of self-management and self-awareness (Chan et al., 2015). Emotional intelligence brings the top performing professionals to the top compared to average performers (Chan et al., 2015).

With over two million jobs in the insurance industry, this study shows that there is a dire need for more collaboration between the insurance industry and higher education institutions to increase readiness of college graduates for the workforce in the insurance industry, especially in the area of verbal and listening proficiencies, as well as ethics (Cassidy, Marshall, & Hollman, 1998; Carvalho, & Rabechini, 2015). As these verbal and listening proficiencies are refined and perfected, the workforce will be a prosperous place. Employees will collaborate with their coworkers, projects will be completed well, and the interworking of the workforce will work like a well-oiled machine.

Property and casualty mutual insurance companies have a unique and rich history dating back to the 18th century with the establishment of The Philadelphia Contributorship by Benjamin Franklin and his fellow firefighters. Mutual insurance companies are owned by their policyholders. Any profits from the companies are distributed to policyholders in the form of dividends or a premium reduction. The mission of a mutual insurance company is to provide insurance to its policyholders. Most of the earliest U.S. insurers were mutual insurance companies. The founding of mutual insurance companies sustained that trust beginning with Franklin's local firefighters and Grange organizations to a unique service to mankind, where policyholders come together to share risk, knitting their companies into the fabric of their grassroots communities. The story is a 260-year-old mutual insurance industry rich in history.

The insurance industry is a large part of the financial sector. Finance research shares a number of studies that link emotional intelligence with success in the managerial positions in the finance industry (Rana & North, 2007; Tsai, Tsai, & Wang, 2011; Yozgat, Yurtkoru, & Bilginoğlu, 2013). Emotional stability is a biproduct of emotional intelligence in finance research (Rana & North, 2007). The banking industry, a foundational part of the financial sector plays an integral part in the temperature of the economy (Tsai et al., 2011). As the economy experiences highs and lows the industry's workplace and workforce experience high levels of stress. Workplaces in finance are not for the weak and feeble employee.

5. Summary

This chapter reviewed the literature to provide a foundational background for this research. A methodology

of the literature review was shared to establish credibility for the research and future publications. Literature concerning the beginnings of emotional intelligence were examined followed by the research surrounding the benefits of emotional intelligence and interpersonal competencies in the workforce to support the conceptual framework for the study. There was little research concerning interpersonal competencies in the business workforce, therefore emotional intelligence was investigated in successful leaders and professionals in the business and insurance industry.

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