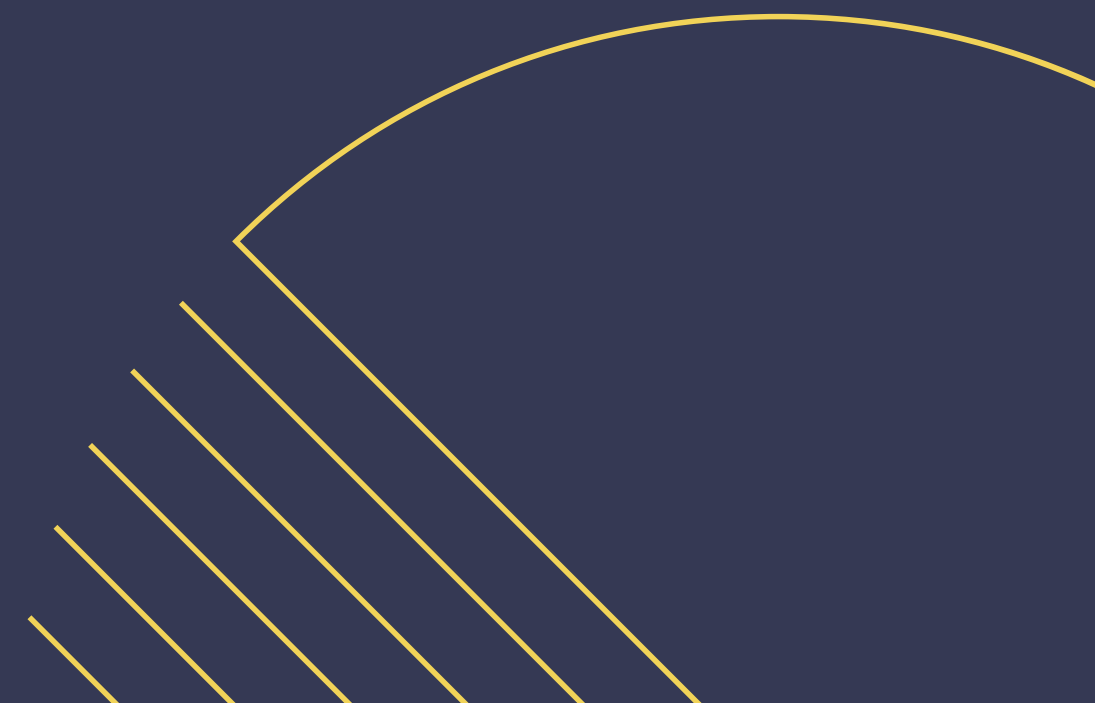


# DISCOVERY QUESTIONS



# QUESTIONS THAT SET THE STAGE

*THESE QUESTIONS WILL GIVE YOU INSIGHT ON COVERAGES, OTHER LINES OF BUSINESS, AND THE NEEDS OF YOUR CLIENT*

- "TELL ME ABOUT WHAT YOU DO FOR A LIVING"
- "DOES ANYONE ELSE LIVE IN THE HOUSEHOLD WITH YOU?"
- "WHAT DO YOU AND YOUR FAMILY LIKE TO DO FOR FUN?"
- "WHERE DO YOU HAVE YOUR LIFE INSURANCE POLICY?"



## DISCOVERY QUESTIONS

# QUESTIONS THAT QUALIFY

*AFTER YOU HAVE LEARNED ABOUT YOUR PROSPECT, ITS TIME TO IDENTIFY THEIR PAIN POINTS AND GOALS DURING THE CALL. USE THE ACRONYM B.A.N.T. TO HELP FORMULATE QUESTIONS*

- B- BUDGET: "OTHER THAN PRICE WHAT IS IMPORTANT?"
- A- AUTHORITY: "ARE YOU THE DECISION MAKER IN THE HOUSEHOLD?"
- N- NEED: "I HAVE BEEN ABLE TO HELP PEOPLE IN YOUR AREA WITH BETTER COVERAGE"
- T- TIMELINE: "WHEN DOES YOUR POLICY RENEW?"



## DISCOVERY QUESTIONS



# QUESTIONS THAT DISCOVER OTHER LINES OF BUSINESS

*BUNDLE, BUNDLE AND BUNDLE SOME MORE!*

- "DO YOU OWN OR RENT YOUR HOME?"
- "HOW MANY INSURANCE POLICIES ARE YOU PAYING FOR RIGHT NOW?"
- "WHAT TYPE OF CARS DO YOU OWN?"
- "HOW MUCH COVERAGE DO YOU HAVE ON YOUR UMBRELLA POLICY?"
- "WHERE DO YOU HAVE YOUR LIFE INSURANCE POLICY OUTSIDE OF WORK?"



**DISCOVERY  
QUESTIONS**

# QUESTIONS THAT BRING VALUE

*ALWAYS ADD VALUE BY PROVIDING RECOMMENDATIONS BASED ON WHAT YOU HAVE LEARNED ABOUT THE PROSPECT. SLOW IT DOWN, PAINT THE VISION OF HOW THE COVERAGE WILL BENEFIT THE CLIENT.*

- "I SEE THAT YOU CURRENTLY HAVE A 25/50 FOR BODILY INJURY, BEING THAT YOU ARE A SELF-EMPLOYED MECHANIC I WOULD RECOMMEND WE START WITH 250/500"
- "ARE YOU COMFORTABLE PAYING \$100 OUT OF POCKET FOR A NEW WINDSHEILD?"



## DISCOVERY QUESTIONS



# QUESTIONS THAT CLOSE

*BUILD THE SENSE OF URGENCY ON CLOSING THE SALE ON THE SPOT*

- "HOW DO YOU CURRENTLY PAY?"
- "WHAT IS YOUR ACCOUNT AND ROUTING NUMBER?"
- "THE AMOUNT DUE NOW FOR YOUR HOME, AUTO, AND UMBRELLA IS \$245"
- "WE CAN HELP YOU GET IN CONTACT WITH YOUR CURRENT CARRIER TO CANCEL TODAY"



**DISCOVERY  
QUESTIONS**

