



CALL FLOW & WORD PATHS

Quick Guide

BEGINNING OF THE CALL

INBOUND LIVE TRANSFER

Give your initial greeting and gather/confirm the information on the quote request.

- "Hello! This is __ with __ Insurance! I'd be happy to assist you with your auto insurance!"
- "I'm getting you pulled up in the system; while I do that, tell me, what has you shopping for insurance today?"
- "I can appreciate that!"
- "Now, Mr./Ms. ____ I need to confirm just a few details, and then I can process this for you."

OUTBOUND CALL

Start the conversation with your initial greeting and prepare to overcome any objections and/or confirm the requested information for the quote.

- "Hello, is this Mr./Ms. ___?"
- "Hi, this is __ with __ Insurance. I was reaching out in response to your request for auto insurance!"
- "I need to confirm some information. Before I send it out to you, it looks like you were inquiring about your _____ and your _____. Is that correct?"
- "Are you still at this address?"
- "Do you own or rent your home?"



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WINBACK

- Remember, your most unhappy customers can be the largest source of learning and improvement.
- One of the benefits of winning back an old client is that it is easier to sell products or services to them since they know who you are, and you won't have to invest a lot of time building your reputation. Make sure to treat them like an old friend!
- Be sure to go back and take a quick look at previous notes regarding the customer. It is important to leave detailed notes about your interactions with your clients, as you never know when you'll need them. Keep in mind, the reason you think they left may not have been accurately documented.

WINBACK TALK PATH

- Hey (name), this is ____ with__ Insurance! I hope you've been well! I'm reaching out to you today because a lot has changed recently, and I'd love the opportunity to earn your business back. I need to confirm a few details with you before we get started.



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VOICEMAIL

"Hey, Mr./Ms. _____, this is ___ with ___ Insurance. I'm sorry I missed you! I am reaching out to you this today about your insurance. I have most of the information needed; however, I need to confirm a few more details to get that taken care of. Give me a call back when you have a chance. You can reach me at _____. I look forward to speaking with you!"

SERVICE CALLS

Transition into the sales portion only after building rapport with the customer.

_____ while I have you on the phone, one of the things I love to do is a policy review. I will take a quick look over everything; and ensure you are taking advantage of all the discounts you are entitled to; and, most importantly, that you have the right coverage in place. Great! Let's start with making sure you have every discount available to you.



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MIDDLE OF THE CALL

BUILD VALUE & RAPPORT

Be sure to follow the F.O.R.M. technique to gather information throughout the conversation by using open-ended questions.

F: Family

O: Occupation

R: Recreation

M: Money (what do they have set up for life insurance or retirement?)

CONFIRM & REVIEW COVERAGES

Confirm and review coverages while educating your customer on what they are purchasing or changing with their policy.

Make sure you are:

1. Checking for understanding
2. Discussing 2-3 similarities
3. Filling 2-3 gaps in coverage



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CLOSING THE CALL

ASSUME THE SALE

- Assume the close and be prepared for objections!
- Lump everything together and present just ONE price, don't compare your price to theirs.
- Remember to emphasize savings in yearly amount and cost in monthly amount!

(Be sure to respond to your customer's objections swiftly and professionally.)

Attempt to overcome your customer's objections at least two times!

"Would you like to set this policy up with your checking account or credit card?"

"Do you normally pay in full or monthly? Great! Do you use a bank account or credit card?"

"Most people like to keep their billing the same; we can do that for you also!"

SET EXPECTATIONS

- Follow up and schedule an onboarding appointment to give them a call later. Make sure you have everything squared away for compliance.
- If they are not interested, set a follow-up appointment within five months.
- If they are unsure about making a buying decision now, ask for more information, "When do you plan on making a decision?"
- Proceed by setting a follow-up task on the day of the decision.

Now that we have you set up with the insurance policies, I will submit this and reach out next week to confirm everything went through underwriting smoothly and your policy is just the way you like!



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CLOSING THE CALL

END THE CALL

- Thank your customer for making this important decision to protect their family and home.

Remember to follow up on referrals.

“Do you know anyone else looking for auto and home insurance?”

YOU CAN DO THIS! REACH OUT TO YOUR SALES TRAINER FOR HELP!