

Telesales Phone Scripts

Christen Perry's Telesales Phone Script

(CLIENTS NAME), this is _____, I'm calling regarding the form you sent in for the state-regulated life insurance program in _____ county. Just need to verify a few things you put down so I can get you the info & I'll have you off the phone! You listed your birthday as _____ & your address as _____, is that still accurate or an old address? (Wait for answer.) Ok perfect! So, I'm just the field underwriter assigned to your case. They just have me go over a 10-minute eligibility to show you everything you qualify for, and you choose if you want to proceed afterwards.

Now due to the pandemic, we're now offering the alternative to take care of this over the phone, over zoom or in-person. Which do you prefer?

If over the phone:

Ok perfect, grab a pen and paper, I'm going to have a few things down throughout our time together.....

Now were you looking to cover burial expenses or leave extra money behind for a loved one? (Don't start without a reason)

- Who are you looking to leave this behind for to handle everything for you? (use that name throughout your time together)
- Ok perfect (client name), That's what I'm here for! I'm broker/field underwriter, meaning I work with over 20+ A+ rated carriers in the state of _____, which allows me to shop around for you to find the BEST plan suitable for your family. So they just have me send up an application to see if you get approved.
- So before we get started, I'm going to send you over a few documents for your records, to verify that I am who I say I am through the National Insurance Producer Registry website, that allows me to go over this with you. Would you prefer to receive that via text or email? (Most people choose text)
- Did you receive it? Ok awesome!!

****Send over a pic of your insurance license and business card for verification before starting****

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(via text or email)

Explain the process...

Now (client Name), I like to be very transparent & honest with all my clients, throughout the application process, they're going to ask for **3 very sensitive yet, important pieces of information!** They're going to use your social to verify that you are who you say you are & to look into your medical records to verify everything you say about your health is true. Then once we see that you're pre-approved, we're going to look at some numbers to see what's going to be financially comfortable for you each month, because if you can't afford this, I can't give it to you. Ok? Now, we don't require payment upfront, yet we can select a date that's comfortable for your first payment and reoccurring payments. Lastly, we'll list (beneficiary) as your primary beneficiary and your preferred method of payment each month, which is either bank account or Direct Express. Do you have either? Ok, perfect. Are you still willing to proceed? **(Wait for answer) IF OK, PROCEED TO FINANCIAL INVENTORY SHEET**

If not comfortable... Set up a time to meet in person!

"I just want to know how much its going to cost...."

Rebuttal: I completely understand, yet it's not a one size fits all deal. The system won't allow me to give you a price unless you prequalify! **AND WE HAVE TO MAKE SURE IT'S SOMETHING YOU CAN AFFORD OR I CAN'T GIVE IT TO YOU!**

—

Ok perfect, I'll have you off the phone in 10 seconds....

Is there a spouse involved or is it just you?

(IF DISABLED OR RETIRED) Any doctor's appointments scheduled for tomorrow?

(IF WORKING) What's the latest are you/you both in the door Monday-Friday?

Ok perfect, I have a ___pm available or a ___pm, which one works best for you?

Is there ANY REASON YOU WOULDN'T BE THERE AT THAT TIME??

Ok perfect____, are the numbers on the house or mailbox?

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Does anything stand out about your home, or is it easy to find with the GPS? Is it ok to call you if I get lost?

Ok great, now _ (client name)_, I have about 15 other families to see tomorrow, so I ask that you please give me a 15 mins window. Yet is there ANY reason you won't be home at ___pm tomorrow?

Ok great, I have you down for ___pm tomorrow, I'll see you then!

(IF OVER THE PHONE)

Grab a pen & paper for me, I have a few things for you to write down!

***Example:

- Christen Perry
- NPN#:1930134 (Use this number to verify I am who I say I am on the department of insurance website. The state requires me to leave that with you.)
- Send pic of business card or QR code

OBJECTIONS & REBUTALS

"I didn't fill that out..."

Rebuttal: Ok perfect, I have your birthday as ____! That's not you?! Most families fill this out to cover burial expenses or leave extra money behind for a loved one. Which would you have been looking to cover? Because that's the only way I would have your information! (wait for response) could someone else have filled this out for you?

2nd Rebuttal: Ok perfect, that actually makes my job a whole lot easier, so they just have me go over all of your options you qualify for and you choose if you want to proceed afterwards. If not, just sign off I went over the info with you and pack my things a go!

" Not interested anymore..."

Rebuttal : Is that due to a recent decline or affordability?

- Declined: Ok perfect, so (client name), I'm a broker & field underwriter through the state of (state)! Meaning our programs are regulated through the state to find you a plan you qualify for with A+ rated carriers! And its designed to make sure it's something you can afford. If you can't afford it, I can't give it to you! The eligibility process only takes 10 mins and I'll be in your area helping other families tomorrow & (the day after) are you normally home in the morning, afternoon, or evenings?

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Telesales Outbound

1. PHONE SCRIPT INTO PRESENTATION

Hi ____ this is Josh calling from the Benefits Center here in ____ County. The reason I'm calling is because we received the request that you filled out online for information on the ____ State life insurance programs.

You listed your Date of Birth as _____. Is that correct? Ok, I'll have you off the phone in a sec. I was just calling to let you know that we have processed your request. We are doing everything virtually now so it only takes about 10 minutes. Go ahead and grab a pen and paper so we can get this out of the way.

2. GET CREDIBILITY

I want you to write down my information:

-My name is Josh Williams

-My state Producer number is _____. With that number you can go to the Department of Insurance website and type it in to find me. That way you know who I am. The state just requires me to leave that with you.

3. POWER QUESTIONS:

- Are you home and sitting somewhere where you can write down some numbers for me?
- Do you have a good email that you can use while we are on the call if I send some information over to you?
- Have you been trying to get this set up for a while now or am I the first person you've been able to talk to about this?
- **(Shoppers)** Have you been getting declined for coverage or have you just not been able to find a program that fits your budget?
 - Do you currently have any active life insurance now?
 - Have you ever had a life insurance policy before?
 - Have you ever been declined for life insurance before?
 - Are you working full time or are you retired? If on SSI : Ok and that's being deposited into your bank account like most people or do they put that on your direct express card?

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4. EXPLAIN THE PROCESS

Now the way this works is very simple. I'm a licensed broker with the state. My job is to pull up all of the options in the state of _____. Now everything is based on your age and your health. So I'm going to ask you about 5 medical questions, and depending on how you answer those, it will give me a good idea of which companies will decline you and which ones might approve you.

Once we pull up some options for you, we will look to see which company is offering you the best rate. And at that point we will submit an application to see if we can get you approved for coverage. Unfortunately we can't commit to anything today, because before you can buy the insurance, you have to get approved for it first.

5. MEDICAL QUESTIONS (FINANCIAL INVENTORY SHEET)

6. FIND WHY

7. PITCH 2-3 OPTIONS

8. CLOSE

Now, like I said before. Unfortunately, I don't make the final decision. The insurance company does that. So we still have to submit your application to see if you can even qualify for this or not. But if you are able to qualify, would you want to leave your family with \$\$\$ or \$\$\$\$?

Ok, I'll try my best to get you approved. The application only takes about 5 minutes. I'll pull that up now. Have you tested positive for covid in the last 3 months?

Alright and spell your first name for me....(Complete the App)