

Nova Financial Services – Appointment Setting Script

Introduction for Running Leads (get their attention and gain credibility with them)

Remember, insurance leads do have a shelf life. When you receive a lead, it is your goal to contact that person as quickly as possible. Hopefully the same day. Whether door knocking your leads, setting appointments by phone, or a combination of both, it is your job as an agent to somehow sit face to face with 100% of the leads you purchase. I worked for years with a 7 figure income annuity producer who was constantly saying the same thing over and over. "Who ever gets in front of the most people wins".

(Ask for Client by Name) Yes, Tim Ellis please.... Yes, Tim I'm calling regarding the request you mailed in to us about Burial Insurance (or "Insurance to cover your final expenses"). My name is John Fitzgerald and I'm the agent that's been assigned to you. Is this a good time to talk? (or "You do recall sending that in, correct?" **(pause for acknowledgement)**).

Great, well I just need a little bit of additional information to see if this is something we can help you with...First thing I'd like to do really quickly, is verify the information you left us. Now I have you at 1234 Oak St. Is that correct? Is that a house or apartment? And you're in Winter Park correct? **(Verify info on lead quickly asking "yes" response questions i.e. "Is that correct?"**)

Just curious, what made you respond to our ad? **(Fill in need section of Client Qualification Sheet)**

Identify their need (why did they send the sheet in and get urgency) and acknowledge it.

That makes a lot of sense. Now so I can evaluate the appropriate options for you, I do need to get a bit of personal history.

Client Qualification Form (fill out the Client Qualification Sheet COMPLETELY! The LAST thing you should ask is the WHY. This is the reason he is still on the phone with you)

Booking the Appointment (book them within the next two to four days)

Great (client name), let me explain the process to you. My contract with the different Insurance Companies that we represent says that I'm their Field Underwriter. That means that since there is no physical required for the coverage, it's my job to visually verify your height weight and health status. So we do need to meet just briefly.

Now we need about 15 or 20 minutes to go over your options with you. We do both day and evening appointments. Which will be best for you?

(Book appointments 2 hours apart. Your appointment should only last about 45 – 75 minutes allowing you 45 minutes to get to your next appointment. Book your evening appointments at 6 or 8 o'clock. That way you can ensure 2 appointments in the evening)

Now my appointment prior to yours is in (??????), how would I get to you from there? **(Get directions even if you know where they are. This process paints a picture in their head of your arrival and cuts down the chances of a forgotten appointment)**

Can you see anything that might come up that would prevent us from meeting on Tuesday at 3:00PM? Any school functions for the grand kids? Any games or practices? Any church meetings, classes or doctor appointments that you may have?

Great, let me give you my cell phone number in case something comes up. Do you have a pen handy? (Give cell number). Great, well Tim I look forward to meeting you Tuesday at 3:00PM. Take care...

Handling Objections and some Questions that bring things back into focus:

Most of your objections will come in the first couple of minutes, and most of the time it will be “Well I just want to know how much it’s going to cost.” The easiest way to handle this and many objections is to simply acknowledge it and step around it. For Example:

“How much is it going to cost?”

“That’s a great question and I’m going to get to that, but like I said, I do need some additional information... (back into the script)”

“Can you mail me information?”

“That’s a great question and I’m going to get to that, but like I said...” Get the picture?

The key to handling the objections is to find out the need for coverage, and to do that you need to continue with the process (aka, the script). You’re an Insurance expert, not a telemarketer. The more you take the time to understand their situation the more valuable you appear. If you’re still getting resistance then just cut to the core:

“Let me just ask you Tim...”

“Is there **anyone** who would be financially impacted by your death?” or

“On a scale of 1 to 10, how important is it to have your final expenses taken care of in case of your death?”

If you don’t get an answer that you think qualifies for your continued time on the phone then politely discontinue the phone call. If they state that it is important to them then just remind them:

Again (client name) there is no obligation here either way. I can’t promise you coverage. The goal here is to look at your options to see if we can find something that will fit your needs and budget, and assuming we do that, then see if we can get you qualified for it. I do work with all the major insurance carriers.

For specific objections, see your managers.

The 3 Factors Response:

This is what I would use if I had a client that really just wanted a price. This is the last ditch objection handler. And really, this is exactly what we are going to do with the client and why we need the 15 -20 minutes.

“There are three factors that go into the cost of coverage.

Factor number 1, which you have no control over, is you. Your height, weight, current health status, etc. I can't make you any younger or healthier than you are today...

Factors number 2 and 3 are how much coverage you want and how long you want it for. Those are completely within your control and that is what we will be going over at our meeting. Again, I only need about 15 or 20 minutes of your time. We can cover any scenario you would like in order to find something that meets your needs and more importantly your budget. But there is simply no way to cover all that over the phone. Does that make sense?”

After they say yes, reconfirm the appointment.

Can't Purchase Line:

For further sales pressure relief, an additional option is to continue with the No Purchase Line:

“And, just so you understand, you can't purchase anything at this time. I can't promise you coverage. Even on the plans that I have that don't require a physical, there is still simplified underwriting involved. So, the only thing we can do, again assuming we find something that does meet your needs and your budget, is see if we can get you qualified for that plan. Does that make sense?”

