

THE COLD  
CALLING  
PLAYBOOK  
+  
INSURANCE  
SCRIPTS

**COLE**  
 X-DATES

# Rule of Ten

Remember agents have 10 seconds upon the first "hello" to make a great first impression. Keep in mind:

**Tone:** Treat each call as if it's your first call of the day. Be energetic & friendly. Use words you feel comfortable with.

## Articulation, Enunciation and Inflection

**Count:** Each word should be pronounced clearly and some words require more emphasis than others.

**Time of Day:** Your job is to potentially save the prospect money and provide better insurance coverage. However, your important message may be missed depending on the time of day you call.

Timing counts! There, before picking up the phone, consider your audience and test various times of the day to call.

**Should you leave a message?** The answer of whether or not to leave a voicemail depends on who you talk to. Just remember, if you do leave a message, you shouldn't call back in the same hour.

**Telemarketing Rules & Regulations:** Consumers are protected against receiving unwanted telemarketing calls upon adding their phone number to the National Do Not Call registry (DNC). As a telemarketer, it's your responsibility to know who's okay to call and who's not. To learn more and sign up for a Subscription Account Number (SAN) go to [www.colexdates.com](http://www.colexdates.com)



# Keep these Tips of Mind

**Importance of a fresh list.** The U.S. Postal Service's National Change of Address says roughly 8% of mail is undeliverable due to incorrect addresses. We recommend companies download a new list for each mailing. We routinely update our business mailing lists and encourage customers to download a new list for each mailing to avoid inaccurate information.

**Use an auto dialer/VoIP when dialing.** It's an excellent way to stay on task and within your allotted schedule because the dialer automatically makes the call. We recommend having live callers as it's more professional and personal. Plus, in the event that a prospect is prepared to receive a quote, you will be able to gather the necessary details and information.

**Never memorize your entire script.** That's because it won't come off as authentic. Rather, it's a good idea to read over your script several times for details and understanding. Also regularly role-play various scenarios and scripts with a co-worker.

**Schedule cold calls.** Dedicate an hour each week minimum for cold calling and be sure to block this time off in your calendar. It should be the same time/day every week. Prepare yourself for the calls with music, quotes or a video that inspires you and pumps you up.

**Acknowledge.** You will get negative reactions. That's simply part of cold calling. Don't take it personally. Rather keep to your schedule & your script, knowing your next call could be an appointment or even a sale

**Time your calls.** A good standard practice is to buy homeowners insurance to coincide with the mortgage, so the sale date will be the effective and expiration date

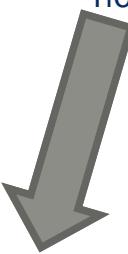
**Get past the gatekeeper.** Know whom you are speaking to and acknowledge the importance of their time.

**Don't Bite off More Than You Can Chew.**  
Start off by making 250 calls/week. See how it goes in terms of your script, the day and time you call. Get your formula down and then add more calls. Also be sure that you're following up with prospective clients that indicated they are interested in buying or selling a home, they're your hot prospects.

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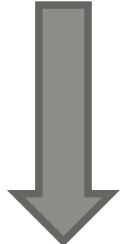
# New Homeowners

"Hi, (homeowner name), this is (agent name). I am calling today on behalf of (name of agency) and I noticed your homeowner's insurance policy expires at the end of the (month). Did you know in some cases (agency name) has/have been able to increase coverages of homes like yours for the same premium or even less than you're paying now?"



No, I'm not interested

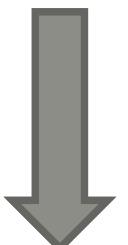
"Okay, thanks for your time. If you need changes, please give me a call at (agency name & phone number). Have a great day. Goodbye"



No, I didn't know that

"Do you know what your current coverage is now? Premiums and coverages can change over time, so it's a good idea to regularly take a look at your policy and make sure you're getting the best coverage at the right price. Do you have time to review your plan?

Yes to a meeting



This isn't a good time

"Okay, I understand. When would be the best time for you to come into the office or go over some potential cost savings over the phone regarding your homeowners insurance?"

"Great! To make our time productive, please have your current policy handy along with whatever financial data you can provide. I look forward to talking to you on (appointment date and time). May I get your email address to get an appointment on your calendar? In the meantime, if you have any questions, please give me a call at (agency phone number). Have a great day. Goodbye."

## Short-Term Renter

“ Hi, my name is (name) and I am calling today as we are your local insurance agency, (name of agency). The reason for my call is to make sure your personal belongings are safe in the event there's a fire in your complex. Do you have a renters insurance policy?”

# Reach out to Renters

“ That is helpful, but that only covers the cost of structural damage to your apartment. Chances are you still face significant replacement costs for your belongings. Are you interest in learning more?

“Great! I will contact you on (date and time). Thank you for your time. If you need anything else, don't hesitate to contact me at (phone number) Have a great day. Goodbye.”

## Long-Term Renter

“Hi, my name is (name) and I from (insert agency). In talking to your neighbors, I understand there are a number of you who've rented for the past (number of years). It's clear you understand the value of renter's insurance.”

“That's great. Often time rates vary from one company to another. One benefit of renters insurance comes when you bundle it with your auto, life or health insurance. Would now be a good time to compare your current coverage to see if there's a potential for some cost savings?”

“Okay, I know your time is valuable. To make sure I have all the information I need to accurately provide a quote, could you locate your current policy?”

# Bundle Home & Auto

"Hi, (homeowner's name), this is (agent name). I hope I'm catching you at a good time. I was looking over your homeowner/renters policy and noticed there are some potential cost savings opportunities you are missing out on by bundling your auto with us. Do you want to set up a time to come into the office to discuss? Or we can set up a phone appointment too? Which would you prefer?"



"Great, thanks! I know you time is valuable. Can I just ask you a couple of questions now so we can make the most of that visit/call?"



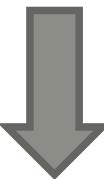
"The discount you could be saving is well worth the move. Let me ask you when was the last time you saw your agent?"



"I'm sorry they haven't reached out to you! To me, being a good insurance agent involves routinely following up to make sure I stay connected. I'd like the opportunity to provide that same service to you. Do you have a minute to go over these potential cost savings?"



"Ok, I understand. When would be a good time for you to come into the office and go over some potential cost savings?"



"Great, thanks! I know you time is valuable. Can I just ask you a couple of questions now so we can make the most of that visit/call?"

# Opportunities for Referrals- Specific Call

“Hi, (insert name), my name is (name) and I am calling on behalf of your neighbor (name). My agency (name) was able to increase your neighbor’s coverages for the same premium or even less then you are paying now. (If true) I noticed your home is similar. Is now a good time to talk?”



“I know your time is valuable. To make sure I have all the information I need to accurately provide a quote could you locate your current policy?”



“Is there a better time to discuss your policy?”



“Great I will see/ contact you on (day/time). Have a great day. Goodbye.”

“I understand your hesitation (first name), the homeowner’s market is competitive in nature and often times rates vary considerably from one company to another. So it pays to regularly comparison shop. Would now be a good time to compare your current coverage and see if there is a potential cost savings?”



“Okay, thanks for your time. If your needs change, please give me call at (agency name and phone number). Have a good day. Goodbye.”

# Opportunities for Referrals- Generical Call

“Hi, (insert name), my name is (name). I am the local representative of (agency name). I insure one of the homeowners in your neighborhood and wanted to share with you how quickly we were able to resolve the home/auto claim they filed after (event date). Did you have a similar experience with your insurance provider?”



“Great! May we set an appointment to visit with you to review your insurance needs?”



“I just need to gather a few pieces of information about your current coverage. It should take (estimated time) Is now a good time?”



“Is there a better time to discuss your policy?”



“Great I will see/ contact you on (day/time). Have a great day. Goodbye.”



“I’d like to change that and provide you an experience similar to your neighbor. How does that sound?”



“I understand your hesitation (first name), the homeowner’s market is competitive in nature and often times rates vary considerably from one company to another. So it pays to regularly comparison shop. Would now be a good time to compare your current coverage and see if there is a potential cost savings?”



“Okay, thanks for your time. If your needs change, please give me call at (agency name and phone number). Have a good day. Goodbye.”

# Commercial/ Business Owners

“Hi, (insert name), my name is (name) and I am calling today as we are your local insurance agency (name of agency). We currently insure (name of insured) and I wanted to speak with the decision maker regarding a no-obligation insurance review to make sure you’re getting the best coverage. Would you be the best person?”

Is now a good time to discuss your coverage?”

“Hi, (decision maker’s name). My name is (name) at (agency name). We provide a comprehensive insurance program for (name of neighboring business). I wanted to make sure your property is protected at the best rates possible.

Great! I look forward to speaking with you on (day/time). Just in case something comes up, what’s your email address?”

“Okay, thanks for your time. If your needs change, please give me call at (agency name and phone number). Have a good day. Goodbye.”

I’ll email you some information and I look forward to speaking with you again. If your schedule changes between now and then or you have a question, please give me a call at (agency name and number). Have a great day. Goodbye.”

# Opportunities in Life Insurance/ Annuity/ Long-term Health - Specific

“Hi, (insert name), my name is (name) and I am calling today on behalf of (name of agency) here in (local area name). As a long time resident of (local area name), I have heard/know your neighborhood is well established and many of the neighbors have lived at their current residence of (based on the homeowner’s information). Is that the case for you?”



“Would you like for one of our professionals to visit with you free of charge to develop a financial insurance plan?”



“Okay, thanks for your time. If your needs happen to change, please give me a call at (agency name and number). Have a great day. Goodbye.”



“Great! Many of the homeowners in your area own their home. Is that the case for you?”



“Fantastic. I’m sure you know homes can be our biggest investment. In the tragic event you become disabled or otherwise unable to make your mortgage payments for a lengthy time period, do you have any insurance to help you keep your home?”

“We have several products that can help with the cost of nursing home care, continue your income and pay off the mortgage in the event of your death. Would you like to make an appointment?”



“Great! I look forward to speaking with you on (day and time). If you have any questions please give me a call at (agency name and phone number). Have a great day. Goodbye”

# Opportunities in Life Insurance/ Annuity/ Long-term Health – Don't own house

“Hi, (insert name), my name is (name) and I am calling today on behalf of (name of agency) here in (local area name). We have many insurance products that will help you in the event of a long-term illness or untimely death. Would you like to visit with one of our professionals for a no obligation evaluation of your needs?”



“Okay, thanks for your time. If you needs happen to change, please give me a call at (agency name and number). Have a great day. Goodbye.”



“We have several products that can help with the cost of nursing home care, continue your income and pay off the mortgage in the event of your death. Would you like to make an appointment?”



“Great! I look forward to speaking with you on (day and time). If you have any questions please give me a call at (agency name and phone number). Have a great day. Goodbye”

# Generic Annuity

“Hi, (insert name), my name is (name) and I am calling today on behalf of (name of agency) here in (local area name). As a long time resident of (local area name), the reason I’m calling is I specialize in helping people enjoy their retirement by assisting them in obtaining guaranteed lifetime income. Does that sound like something that you’d be interested in?”



“Most people do have financial advisors who help them secure their investments and plan for the future. I’m not suggesting you replace them. Would it be alright if I sent you some information that you can review at your leisure?”



“Okay, thanks for your time. If your needs happen to change, please give me a call at (agency name and number). Have a great day. Goodbye”



“Great! To make sure your needs are best served, I’d like to schedule a time where we can sit down and review your current situation, talk about our products and all its associated benefits and costs.”



“Great! I have availability on (date/time). Do any of those days work?”



“I look forward to speaking with you on (day/time). If your schedule changes between now and then or you have a question, please call me at (agency name and number). Have a great day. Goodbye.”

# After Quote Script

“Hi, (insert name), my name is (name) and I am calling today on behalf of (name of agency). We recently provided you with a quote for your (homeowner, auto, etc.) insurance protection. Have you had the chance to compare your current policy and rates to the quote and make a decision? Or is there something further we need to discuss?



“It may be possible that we missed some sort of discount. May we set an appointment to take another look for you?”



“Great! I have availability on (date/time). Do any of those days work?



“Okay, thanks for your time. If you needs happen to change, please give me a call at (agency name and number). Have a great day. Goodbye”



“I look forward to speaking with you on (day/time). If your schedule changes between now and then or you have a question, please call me at (agency name and number). Have a great day. Goodbye.”

# After Quote Script

“I just ran your information that you provided and now I want to go over a few things about the quote we discussed, okay?”



“Great. Three things our coverage offers and that stand out to me compared to what you currently have are (insert topics)”



“I understand you are busy. I have availability on (dates and times) Do any of those days work?”



If the price is higher than current policy, justify why and the protections that come with that higher cost. If price is lower highlight protections and CLOSE NOW

“I look forward to speaking with you on (day/time). If your schedule changes between now and then or you have a question, please call me at (agency name and number). Have a great day. Goodbye.”

# Not interested

“Hi, my name is (name) and I’m with (name of agency). We had hoped to be able to be of service and are disappointed that we couldn’t at this time. Should we make a date in the future to contact you to see if anything has changed?”



“Okay, thanks for your time. If you needs happen to change, please give me a call at (agency name and number). Have a great day. Goodbye.



“Would it be okay if I contacted you again in 3 months? (If yes) I’ll contact you then. Have a great day. Goodbye.

# Customer Retention

## Customer Birthday

"Hi, (first name). This is (agent's name & agency) provider. We're actually calling because we had on file that today is your birthday and wanted to wish you the best. Did you know we offer (special offer) on new policies to our current customers every year on their birthday? If you'd like I can give you a free quote to add a (type of insurance) policy onto your current plan. Would you like to make an appointment?"



"Okay. If your needs change, please don't hesitate to give me a call at (agency name and number). Have a great day. Goodbye."



Great thanks. I'll contact you then. In the meantime, if you have any questions feel free to call me at (agency phone number). Have a great day. Goodbye.

## Information Update

"Hi, (first name). This is (agent's name & agency). I'm just calling because our office is conducting an annual protection review and I wanted to verify the current contact information that we have on file. Are you still at (address)? And your phone is (number)? Your email address is still (email)? I've noticed here that you might be eligible to add a (type of insurance) policy onto your account. I'd love to give you a free quote to see how much you could save by bundling your (types of insurance) with our company." Would you like to schedule an appointment?



Great thanks. I'll contact you then. In the meantime, if you have any questions feel free to call me at (agency phone number). Have a great day. Goodbye.



"Okay. If your needs change, please don't hesitate to give me a call at (agency name and number). Have a great day. Goodbye."



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