

HOW TO CLOSE INSURANCE LEADS

12 POINT FOLLOW UP SYSTEM

DAY 1

3 Calls

1 Text

1 Email

DAY 2

2 Calls

1 Text

1 Email

DAY 3

1 Call

1 Text

1 Email

**LEAVE 1 VOICEMAIL PER DAY &
DOOR KNOCK UNREACHABLE LEADS**

**6 CALLS CAN
EQUAL A
90%
CHANCE OF
CONTACT**

**CALLING AT
DIFFERENT
TIMES OF
DAY CAN
DOUBLE
YOUR
CHANCES**

**80% OF
SALES ARE
MADE
BETWEEN
THE 5TH AND
12TH
CONTACT**

**CALL FROM A
DIFFERENT
NUMBER IF
YOU HAVEN'T
MADE
CONTACT**

5 BEST CALLING TIPS

CALLING TIP 1

Assume the right person answered the phone. If the lead says "Betty Smith," and a female answers the phone, then say "Hello, Betty." However, if a guy answers the phone, then say "Hello, Mr. Smith."

By asking for someone it sounds like you are a telemarketer.

CALLING TIP 2

Use your first name only. There is no reason to say your last name or company, this will only prompt them to ask "Who is YOUR COMPANY?" They won't remember anyway.

Let them know you are their licensed representative. **DON'T USE THE AGENT WORD!**

CALLING TIP 3

Don't ask "How are you?" This is a way for them to insert an objection and we don't care how they are doing anyway. Just get straight to the point, acknowledging their time and your time is limited.

CALLING TIP 4

Do not **PAUSE!** Pausing creates an awkward silence, and by doing this you are giving them permission to insert an objection. Pausing shows a lack of confidence in you and your product. Only pause after you've asked a question.

They will naturally object to whatever you say...agree with them, then address.

CALLING TIP 5

Your goal when you are calling leads is to get an appointment or run an appointment now.

You can ask a few questions to prepare a quote for your appointment, but never leave them a quote. **THEY WILL NOT DO YOUR JOB FOR YOU AND CALL YOU BACK.**

APPOINTMENT SETTING SCRIPT

CALLING RULES

1. Skip the "How are you?" and full introduction...get to the point.
2. Take control, do not pause during the 1st paragraph, only ad lib if they want to.
3. **ALWAYS AGREE** and quickly address objections! Ignore any objections like:
 - I'm not interested, don't have time, have no money, already have coverage, etc.
 - They do not actually mean any of this, they are just used to saying this to a salesperson to get back to whatever they were doing before you interrupted.
4. Call multiple times and leave voicemail and text messages between calls.

SCRIPT

Hello (lead's first name). *[wait for confirmation]*

Hey, this is (your name). I am getting back to you about your request for information and to see if you qualify for (Life Insurance/Medicare...). I am your licensed and appointed life representative. To help you and your family, do you have time right now, or will tomorrow at (insert time) or (insert time) work best?

[set within the next 24-48 hours and go off your availability]

Is this phone number the best number to call you at? If I can't get ahold of you is there another number I can call?

Now (leads first name), I need some help from you. I have two questions so I can prepare your quotes for our appointment. What is your height and weight? And lastly, what monthly budget or benefit amount are you needing?

Ok (Leads first name), I have what I need, but will you do me a favor and grab a pen and paper real quick? I am putting you in my calendar now, and I'll also send you a calendar invite via email, but please write down my name, number, and our appointment time

_____ @ _____.

(Leads first name) thank you for being so nice, talk soon.

PITCH TEMPLATES

VOICEMAIL

Hey (lead's first name), its (your first name) getting back to you about your request for the life insurance information. I'm the licensed and appointed life representative for your area, call me back as soon as you can so we can setup an appointment. Thanks (lead's first name), again this is (your first name) at (insert number).

EMAIL

Hey (lead's first name), its (your first name) getting back to you about your request for the life insurance information. I'm the licensed and appointed life representative for your area, email me back with your availability so we can setup an appointment...

[Include a scheduling link, you WILL followup, use urgency, say they MIGHT qualify for...]

TEXT

Hey (lead's first name), its (your first name) getting back to you about your request for the life insurance information. I'm the licensed and appointed life representative for your area, text me back today so we can setup an appointment for you.

DOOR-KNOCK PITCH

Hey (lead's first name), *[Smile, be enthusiastic, and take a step back as you say this]* my name is (your first name), I am getting back to you about your request for information and to see if you qualify for (Life Insurance/Medicare...). I'm the local licensed and appointed life representative and I was hoping to catch you so we can answer your life insurance questions and see what you might qualify for. Can we sit on the couch or at the table for a few minutes? *[Start towards the door, look down, and wipe of your feet]*

The Best Practices for Lead Response Management

Based on the research of James Oldroyd, PHD, visiting research fellow at M.I.T. & David Elkington, C.E.O. of InsideSales.com



3

Years of Data

Across many companies that respond to web-generated leads

15,000

Unique leads

100,000

Call attempts

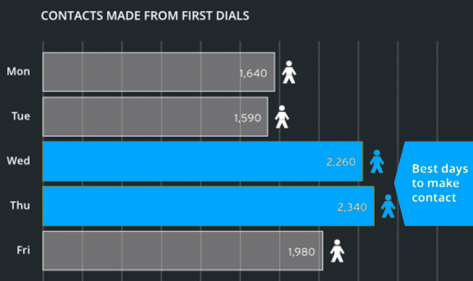
The focus

For the best results, how should companies respond to their leads?

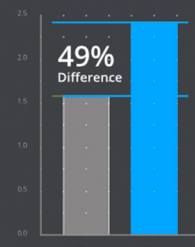
Mission

(1) Maximize results, (2) minimize effort. Many of the results in this study are based on first call attempts, indicating how to get the job done right the first time.

1 Best days to make contact



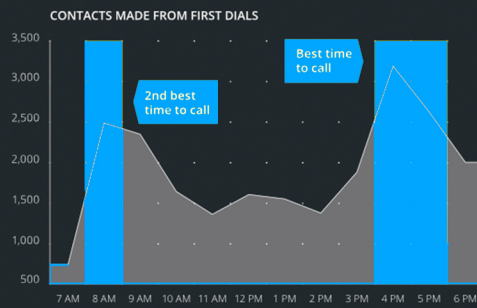
TUESDAY VS. THURSDAY



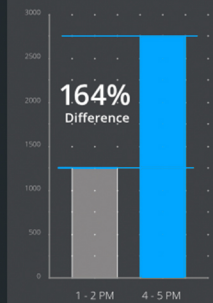
The best days to qualify* leads are **Wednesdays and Thursdays**.

*Qualification - the stage in the lead nurturing process where the lead is willing to enter the sales process.

2 Best times to make contact

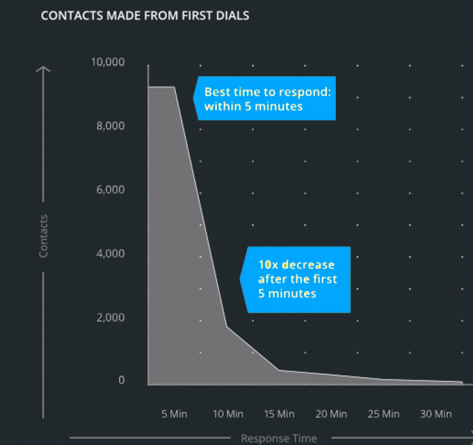


QUALIFYING RATES
Early afternoon vs. Late afternoon

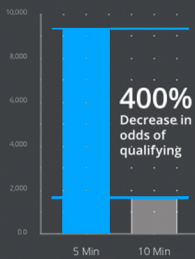


The best time to qualify leads is **between 4:00 pm and 5:00 pm**

3 Response time



5 MINUTES VS. 10 MINUTES

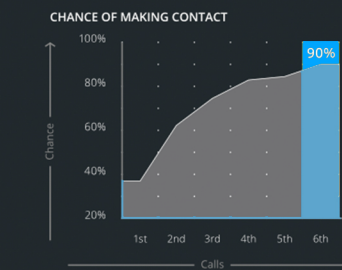


RESPONSE TIME:

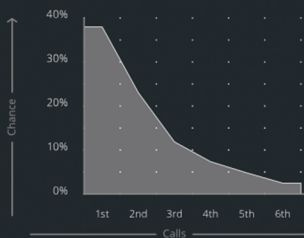
The moment an interested lead completes a web form until a sales representative contacts them.

Contact and qualification rates **drop dramatically in just minutes** and continue to decrease over the next few hours.

4 Persistence



AVERAGE CALL ATTEMPTS BY REPS



Over 30% of leads are never contacted at all.

By just making a few more call attempts, sales reps can experience up to a 70% increase in contact rates.