

## Phone Script

### The Phone Call

The purpose of the phone call is to book the appointment.  
Generally, appointments are much easier to sell than...insurance...

First, Sell the appointment. Second, Sell your product."

### Secrets to a successful phone call

#### Call the leads

- (1) Be consistent and persistent on the phone. Your success is directly related to how much you are on the phone reaching the leads. The core of this selling system is to only book your schedule 24 hours in advance, no more than 48 hours (but we highly discourage that). Booking beyond 24 hours only invites a high rate of "no-shows" and postponements. If the client cannot book within that period, then ask them when you should call them back to book the next evening.
- (2) Many of our top agents will call on Monday night to book their Tuesday, scheduling one hour apart. Then they will call Wednesday night to book their Thursday. Then they will call Friday to book all day Saturday (depending on how much money you want to make).
- (3) Don't stick with their preferred call time on the lead. They never remember what time they wrote on the lead sheet or told an agent. Call another time that you haven't tried yet - if you keep calling at around 6 PM and they're not there, then try a different time. Call at work if they gave you a work number or cell phone. If you have trouble getting in touch with them during "normal" hours, then try making calls during "abnormal" hours (they might have changed to a different work shift) making all the apologies for calling them at an "abnormal" hour, but stress the urgency that you are treating the lead sheet they sent in.
- (4) Call all the leads as soon as possible. Call in between appointments on your cell phone or if one of your appointments "no-shows" you. Don't give up on any lead. A majority of your commissions will come from leads that were the toughest to reach, or even leads received from month's prior.
- (5) Never leave multiple messages. Only leave one message: "Hello Joe, this is (your name) calling from the Mortgage Protection Department, we have been trying to reach you concerning your mortgage, it's important that you call us back at 1-800-xxx-xxxx to avoid any problems with your home."

#### Have the proper attitude on the phone - YOU ARE A:

- (1) Problem solver
- (2) Mortgage protection professional - not a "life insurance salesperson"
- (3) Insurance broker with the ability to shop the top companies in order to identify the plan that will BEST meet their needs and budget
- (4) Consultant - not a salesperson
- (5) Expert in protecting mortgages
- (6) Confident and firm, but also friendly professional

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- (7) Bold individual and you will "think" for the prospect
- (8) Sincere person with a desire to help prospect "solve their situation"

**Tone of voice** - drop tone slightly - don't sound like a telemarketer.

**Handling Objections** - Objections usually come from something you said on the phone. The more you talk on the phone, the more the client can think of an obstacle to place between you and getting them covered. Check out what one of our agents sent in regarding this:

“I had a client tonight that I set an appt with last night. When I got there she told me I was the fifth insurance agent that had called her within the past week. I said ‘Oh, so you have some coverage already then right?’ She said ‘No, I told them all, I was not interested in having anyone come to the house.’ So I looked at her funny and said ‘So how did I get so lucky to come here?’ She said, ‘Cause you didn't give me a chance on the phone to say NO!’ I started laughing right there and she said ‘Well, I know you must be pretty good at what you do, you should teach those other insurance agents your phone skills.’ Walked out of her house with a new friend, oh yea and with a \$130 check.”

### **Typical Objections:**

#### **I can't meet tomorrow...**

Great, so Saturday morning works better. Would you like the 10 o'clock slot or the 11?

#### **Can you call me back in a couple of weeks . . .**

I can Bob, but I think you would agree that we are all busy and are you really going to be any less busy next week that you are this week? Let's step through the next couple of days and see if we can carve out a 30 minute block of time to take care of your family.

#### **I just wanted some info...**

I mailed the info to you and you sent it back. Since you are interested I will take 5 minutes in person to share with you how it works, answer your questions, and give you the bottom line. I can see you tomorrow between 6 and 7 or Saturday morning at 10 or 11. Which one works better?

#### **Can't you just give me a quote over the phone . . .**

That's exactly what I want to do, but I can't do that until I can meet you and Mary to personally verify your health and the home you live in, and then evaluate which program among the top companies in the nation would fit your situation and budget. It will take only 15 minutes. I can meet with you tomorrow between 6 and 7 or Saturday morning at 10 or 11. Which one works better?

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### **Philosophy of the Phone Call**

A mailer lead represents the 1-5% who mailed the lead back - the client already has submitted themselves to our buying process. The tele-marketing lead is already expecting a call back from an agent within 24-48 hours. Your job is to take care of their needs by meeting them in their home and covering their family. You assume the sale is done, it's now a matter of what to put on the application and how much money you are going to collect. You won't be able to do any of that until you book the appointment. Less is more. The more you ramble, the more the client can think of obstacles to thwart the buying process. A good phone call takes about three minutes.

### **Outline/Elements of a successful phone call**

#### **INTRODUCTION**

- Explain the purpose of the call - Why are you calling? – Establish credibility through giving the impression that you are from their mortgage company – although you say nothing to that effect

– Set the tone for “processing” their request. Don't sound like a telemarketer. Sound very matter of fact - almost "bored" that this is another of the hundred cards you just received. You start to warm up as the call continues - sound "anti-telemarketer".

– Don't sound like a salesperson – sound like the mortgage protection professional from their mortgage company

– Get through the script and don't let them have an opportunity to raise an objection. If they do, just keep on rolling and don't even acknowledge it.

#### **BOOK THE APPOINTMENT**

– Give them a couple of choices for times and days. If they can't make any of those choices, come up with two more alternative choices." – Don't book more than 24 - 48 hours in advance.

– If they can't make it within 24 to 48 hours, then set up a time to call them back when they can meet with you the next day. If they ask why you can't schedule in advance, tell them "I don't know if I will be in your area again next week so I will have to call you back - when would be a good time to call you?"

– Don't sound desperate - you are the Doctor they are the patient.

**FISH FOR MEDICAL CONDITIONS** – At the end of the phone call, you want to do the "Oh by the way . . .", and find out if they have any major medical conditions. – Don't fill out a book on this, but this will give you a better idea of what you are walking into.

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### **THE SCRIPT FOR Mailers**

**“Hello, Bob, this is (Your Name) with the Mortgage Protection Group.”**

**“I am calling in regards to the letter we mailed to you concerning your mortgage with (Name of Company).”**

**“You mailed it back to me and we received it today.”**

**“I am the field underwriter that works your area and have been assigned to your case.”**

**“I can meet with you tomorrow between 6 and 7 or Saturday morning at 10 or 11 (book 24-48 hours).”**

**“Which one works better?”**

Book appointment, get specific directions & confirm spouse will be there.

**“One more thing Bob do you have any major medical conditions?”**

### **THE SCRIPT FOR Tele Marketing Leads**

**“Hello, Bob, this is (Your Name) with the Mortgage Protection Group.”**

**“I am calling in regards to the conversation you had with my agent a few days ago concerning your mortgage.**

***“Use the favorite color or favorite hobby from the lead to help remind them if they play stupid and tell you they don’t remember.”***

**“I am the field underwriter in your area and have been assigned to your case.”**

**“I can meet with you tomorrow between 6 and 7 or Saturday morning at 10 or 11 (book 24-48 hours).”**

**“Which one works better?”**

Book appointment, get specific directions & confirm spouse will be there.

**“One more thing Bob do you have any major medical conditions?”**