

COLD CALLING - LIFE INSURANCE

Agent: Good Morning _____, how are you? The reason for my call is, you are going to receive a renewal quote for your homeowners' policy form _____(carrier). I wanted to let you know that as soon as we receive the information, we will review it as well and if necessary, re-quote your insurance with another carrier, to ensure you have the most competitive rate and coverage for your home.

We also wanted to confirm a few pieces of information to offer you a proposal for life insurance. Do you have 30 seconds?

Client: I don't need life insurance.

Agent: I understand. Well, I see that there is a mortgage holder listed on your HO policy. If something were to happen to you or your spouse, is there enough money available to pay off the mortgage? There are more considerations than just this when planning for your family after you are gone but paying off a mortgage is one of the first things most people look at.

There is no obligation to buy, I can put together a proposal for a policy that will offer you and your family peace of mind if anything were to happen to either of you. Are you interested in at least looking at the information? It may be less than you think.

Client: Sure.

Agent: Perfect! (Go to Check list)

Client: No thank you, we have it through work.

Agent: That's fantastic. Do you know how much coverage you have by chance? (yes or no) We often find that our clients don't have enough to cover their loan or not sure if you are aware of this, but if you were to ever leave that position for another company, that policy would cancel and you would have to find coverage elsewhere.

I would be happy to offer you a quote if you would like and you could compare it to what you have at work? Are you interested in seeing the information?