

Life Insurance Sales Script

Hi, Mr./Mrs. _____ (name), or is this _____(prospect's name) I am speaking with?

-Yes, How can I help you?

This is _____(your name) with _____ (insurance company name). Sir/Mam, do you currently have life insurance?

-If the answer is yes. Note the answer into your CEM and try to end the conversation. You can say alright. Thanks or great to hear, thanks for your time. And go for the next call.

-If the answer is no. I don't have any life insurance.

[let them know about your program, benefits]

Well, May I have your email please! that why I can send you a simple email with a very basic life insurance policy designed to cover funeral costs and final expenses. Note down the email address.

Or, I know you are a very busy man. So I don't want to waste your time. May I have your email please so I can send over more information about who we are, our policy, and call back numbers.

- _____(this is the email). If you don't understand then ask for a spell out. You can say, can you spell out for me, please.

[Now collect information and ask qualifying questions]

If you don't mind may I know do you smoke or not?

- They will answer yes or no.

How old are you? Or may I have your date of birth, please?

What is your approximate annual income?

[After getting an answer always appreciate your prospects]

Thanks for your time I am going to send you an email and the email will appear with (your name) and the email address you are going to send the email to.

For Live Transfer

If you guys do the live transfer then after asking all of your qualification questions let your client know what you are going to do. You can start with the following line:

"So what I will do I will connect you to my senior or a life insurance agent. He/she will let you know everything in detail. And you can decide how proceed. Hold for a few seconds, please. You will get a ringing sound"

For Appointment Setting

If you have to set an appointment for next day or for after few hours. After collecting all the information you need, ask your prospects what time will better to give a callback. They will give you time to call back. You can say:

"May I know what will be the best time for an insurance agent to give you a callback and let you know all the processes, terms, and conditions? And if you have any questions you can ask him/her directly no charge no obligations."

Always follow up with your clients. They might be busy or not interested at that time when you called. You can ask your prospects what time will be better to call them back. Take note and call them back when they advise.