

**This is just a small sampling of the scripts and talk paths
available to members of Craig Wiggins Coaching.**

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Voiceemail Scripts

Cold Call Voiceemail:

*"Hi (Customer Name). This is (Your Name) from (Agency Name). **I'm giving you a call about your insurance policy.** Give me a call at (phone number) when you have about 5-10 minutes so we can take a look at everything. I look forward to talking with you today! Thanks!"*

Internet Lead Voiceemail:

*"Hi (Customer Name). This is (Your Name) from (Agency Name). **I am just about done with the insurance quotes you requested and everything is looking really great.** Give me a call at (phone number) when you have about 5-10 minutes so we can take a look at everything. I look forward to talking with you today! Thanks!"*

Re-Quote Voiceemail:

*"Hi (Customer Name). This is (Your Name) from (Agency Name). **I took a look at the insurance quotes we did for you in the past and things are looking really good. A lot has changed** and I feel like I can help you today. Give me a call at (phone number) when you have about 5-10 minutes so we can take a look at everything. I look forward to talking with you today!"*

Winback Voiceemail:

*"Hi (Customer Name). This is (Your Name) from (Agency Name). **I took a look at the insurance policies we had for you in the past and I am excited to let you know that a lot has changed and I feel like I can help you today.** Give me a call at (phone number) when you have about 5-10 minutes so we can take a look at everything. I look forward to talking with you today!"*

Cross Sell Voiceemail:

*"Hi (Customer Name). This is (Your Name) from (Agency Name). **I took a look at your policy and I have a few things I need to go over with you.** Give me a call at (phone number) when you have about 5-10 minutes so we can take a look at everything. I want you to know how much we appreciate your business and I look forward to talking with you today!"*

Cold Calling Script

INTRODUCTION: *"Hi (Customer Name). This is (Your Name) from (Agency Name). How are you today? Great! I'm giving you a call today to let you know that you are the exact type of person we are confident we can help. I am glad that you have a minute so we can take a look at what we can do for you today. I see here that you are at 123 Main Street, is that correct? Great! I am really excited to help you. Tell me more about your household."*

ASSUME THE QUOTE and do not give an out by saying things like
"is this a good time" or "would you like a quote."

OBJECTIONS:

I don't have time right now.

"I understand you may not have a lot of time right now. And, neither do I. The great thing is that this typically only takes about 5-10 minutes and I would really appreciate the chance to see what we can do for you today. So, I have you at 123 Main Street. Tell me about what types of cars you have?"

Go back into the assumptive quote and just keep going.

If they push back again ...

"No worries! When would be a better time for us to connect for 10 minutes, maybe this afternoon or tomorrow morning? (Work to set an exact date and time) - Great! Now, to be sure that I am ready for our appointment at TIME on DAY, I just need to gather a few pieces of information real quick. Feel free to stop me if you need to go. But, real quick, can you confirm the types of cars that you have?"

Then just keep going through the process and keep rolling.

If they push back again ...

"It's no problem at all (Customer Name). I look forward to speaking with you at (time) on (day) and am so thankful to have the opportunity. I will send you an email to confirm along with a calendar event so that way you have it on your calendar as well. It is really important and I am thankful for the opportunity to help you. Talk with you then!"

**Send email to confirm + create calendar event and add them as attendee + remind the day of the call.
Get them opted-in to your texting application so you can also follow up via text. It works!**

If they do not proceed, leave the door open for a future conversation and let them know that they can also reach out to you as well. Set a future date to start working the lead again in your lead management system. \$\$ Persistence Pays \$\$

Re-Quote Script

INTRODUCTION: *"Hi (Customer Name). This is (Your Name) from (Agency Name). How are you today? Great! I took a look at the quotes we did for you in the past and I am excited to let you know that a lot has changed since we last looked at everything and I am thankful to be able to share what we can do for you today. We are looking really good. Are you still at 123 Main Street?"*

ASSUME THE QUOTE and do not give an out by saying things like
"is this a good time" or "would you like a quote."

OBJECTIONS:

I don't have time right now.

"I understand you may not have a lot of time right now. The great thing is that we have most of your information from the prior quotes and it typically only takes about 5-10 minutes to refresh what we can do for you today. Let me just gather a few pieces of information real quick and I am very confident you will be pleased. So, I have you at 123 Main Street. Has anything changed in your household or with your cars?"

Go back into the assumptive quote and just keep going. If they push back again, set a specific day and time to talk, try to keep going, but if they truly don't have time confirm that you will email them to confirm the appointment, create a calendar event and invite them to it, send a reminder the day of the call.

I am not interested / Your rates were too high

"I have great news! A lot has changed and I am very confident that we will be able to help you today. It will only take a few minutes to take a look at what we can do for you today. Let me just gather a few pieces of information real quick and I am very confident you will be pleased. So, I have you at 123 Main Street. Has anything changed in your household or with your cars?"

Then just keep going through the process and keep rolling.

I am happy with my current carrier

"Ok, I understand and thank you for telling me that. But, let me ask you, where are you currently insured? ... Really, we've been helping a lot of people from (Insurance Company) lately. I am not sure what is going on over there. It will only take a few minutes to review what you have, let me just ask a few questions so I can update everything. Has anything changed in your household or with your cars?"

If they do not proceed, leave the door open for a future conversation and let them know that they can also reach out to you as well. Set a future date to start working the lead again in your lead management system. \$\$ Persistence Pays \$\$

Direct Mail Call-In Script

INTRODUCTION: *"Thank you for calling (Agency Name). This is (Your Name). How may I help you today? Great! I'm so thankful you received that insurance estimate that we sent to you. You are the exact type of customer we are looking for and I am excited to see what I can do for you today. I'll make sure that we build the best plan for you and give you every discount possible. Now, let's take a look at your exact details to give you the quote for your beautiful home. What is your name and address?"*

ASSUME THE QUOTE and follow the CWC Sales Process Scorecard.

OBJECTIONS:

But, I thought this was an accurate quote. I want to buy this policy.

"I understand you are excited to work with our agency and for us to take care of your insurance. I am too! What you received was an estimate and an example. The great thing is that this typically only takes about 5-10 minutes to get your full information and details so we can prepare your accurate quote and I can't wait to share what we can do for you today. Let's take a look. So, I have you at 123 Main Street. How many square feet is your home?"

Go back into the assumptive quote and just keep going.

I don't have a lot of time right now, will this take long?

"I have great news! This will only take about 5-10 minutes to see what we can do for you today. Let me just gather a few pieces of information real quick and I am very confident you will be pleased. So, I have you at 123 Main Street. How many square feet is your home?"

Go back into the assumptive quote and just keep going.

If they push back again, set a specific day and time to talk, try to keep going, but if they truly don't have time confirm that you will email them to confirm the appointment, create a calendar event and invite them to it, send a reminder the day of the call.

If they do not proceed with a scheduled appointment, leave the door open for a future conversation and let them know that they can also reach out to you as well. Set a future date to start working the lead again in your lead management system. \$\$ Persistence Pays \$\$

Assumptive Close Talk Path

INTRODUCTION: *“(Customer Name). I am so thankful to help you today with your home, cars, and the very important umbrella protection. You have made a lot of smart decisions on coverages and deductibles with me as we designed everything together and I have made sure to give you every discount possible. Everything looks great!”*

PAYMENT OPTIONS AND RATES: *“How you choose to pay will determine the final rates. We will bill your mortgage company for the home policy which is only \$___ per year. I will get everything sent over to them today.*

Now, for your auto policy we have some options...”

1. *“Do you like to save a lot by paying your policy in full?”*
2. *“Or, do you like to save a little by having the payment drafted from your checking account monthly?”*
3. *“Or, do you prefer to be in control and just pay each month with whatever account you prefer?”*

“GREAT CHOICE (no matter which option they choose). Now, would you like to put that on a credit card that gives you the most cash back, points, or miles? Or, would you like to save a little by having it drafted from your checking account? Which works best for you?”

“Perfect! That is going to be only \$___ for the auto policy.” (GIVE THEM ONE RATE, Not multiple rates)

“And, for the umbrella, it’s best to just knock it out once a year and it is only \$___ for the entire year or if you prefer monthly it is only \$___. Which works best for you?”

“Great! What is your card number or routing number & checking account number? And by the way, you can use different accounts for each policy.”

GET THE DIGITS by asking for their payment info. Seal the deal. Do NOT ask what they think, how that sounds, how do we compare, if you can email the quote to them... that is not how you close. CLOSE!

And, as you notice, we did NOT give them rates on each policy as we were quoting each one individually... Save the rates until the end of the conversation. You cannot accurately quote one policy without quoting all of them. What if they don’t qualify for another line? The other line quoted with the multiple discount isn’t accurate.

You are paid to CLOSE, not just to quote... Seal the deal and get your new customer the protection that they need and deserve today with YOU and your agency.

OBJECTIONS: Overcome objections using the Isolate - Close - Feel - Felt - Found - Close talk path

If they do not proceed, leave the door open for a future conversation and let them know that they can also reach out to you as well. Set a future date to start working the lead again in your lead management system.

Guess what? You will get more no’s than yes’s but every no is not a no forever.

You are lining up future deals! \$\$ Persistence Pays \$\$

Overcoming Objections Using The “Isolate - Close - Feel - Felt - Found - Close” Talk Path

ISOLATE THE OBJECTION: *“Is there anything other than (objection) that is concerning you today?”*

You may uncover their REAL objection and if so, can address it. If no other concerns, attempt to close again. If unable to close, follow the Feel - Felt - Found - Close outline below.

CLOSE # 2: *“I understand. Do you agree that the policies we put together for you (and your family) put you in a much better position than you are with your current agent now?” ... “Great! I do as well. Now, let’s get these policies in place so we can get you the protection you need and deserve. I’ll send the home policy to the mortgage company to pay. Which account do you want to use for the auto and umbrella policy?”*

If they object again, follow the Feel - Felt - Found - Close outline below.

FEEL: *“I understand how you **feel**.”*

FELT: *“And, other customers have **felt** the same way.”*

FOUND: *“What they **found** was that (insert appropriate response here).”*

CLOSE # 3: *“Let’s get you (and your family) the protection that you deserve today. So, which payment option did you want to go with on the auto policy?”*

If they push back again, we’re still not done!

LEVERS TO PULL / CLOSE # 4:

“Let’s take a look at what we can do to get these rates even more favorable without sacrificing the important coverages we determined you needed to protect you. Let’s take a look at your deductibles, coverages, discounts, and payment options to see what we can fine-tune to make this even better for you so we can get your policies in place today...”

Go back into the quote and see what you can do with more appropriate deductibles, remind them about all of the discounts and see if they can take advantage of even more, you can also consider tabling the umbrella for the future (*but NOT as the first option*), and you can even consider lowering the liability limits from what you quoted BUT it must be more than what they have now or you will truly just be selling on price.

If they do not proceed, set a time to talk again with a scheduled appointment within the next 1-2 days. Email confirmation, create a calendar event and add them to it, send a reminder the morning of the call.

If it is just a no all together now or after that next conversation, leave the door open for a future conversation and let them know that they can also reach out to you as well. Set a future date to start working the lead again in your lead management system. \$\$ Persistence Pays \$\$

Overcoming Objections - Opening Objections

OPENING OBJECTION: I don't have time right now.

"I understand you may not have a lot of time right now. And, neither do I. The great thing is that this typically only takes about 5-10 minutes and I would really appreciate the chance to see what we can do for you today. So, I have you at 123 Main Street. Real quick, what types of cars do you have?"

Go back into the assumptive quote and just keep going.

OPENING OBJECTION: My policies just renewed OR I just switched insurance companies.

"That is actually perfect! Now is the time to make sure that your policies and insurance company are meeting your needs and that you have the appropriate coverages so that your insurance dollars are being spent wisely. I am so glad that you took a minute to answer the call because I am happy to review what you have and make sure it is what you need. I am excited to take a quick look and it only takes a few minutes. Real quick, I have you at 123 Main Street, is that correct?"

Go back into the assumptive quote and just keep going.

OPENING OBJECTION: How did you get my information?

"I'm glad you asked! You are the exact type of customer we are confident we can help. I am glad that you have a minute so we can take a look at what we can do for you today. I see here that you are at 123 Main Street, is that correct? Great! I am really excited to help you. Tell me more about your household."

Go back into the assumptive quote and just keep going.

OPENING OBJECTION: I only want the auto OR property quote.

"I understand that the auto OR property quote is your primary focus right now. For me to give you the most accurate and best quote possible, I just need to ask you a few questions to see if this makes sense. How many square feet is your home OR what types of cars do you have?"

Go back into the assumptive bundling quote and just keep going.

If they do not proceed, set a time to talk again with a scheduled appointment within the next 1-2 days. Email confirmation, create a calendar event and add them to it, send a reminder the morning of the call.

If it is just a no all together now or after that next conversation, ALWAYS leave the door open for a future conversation and let them know that they can also reach out to you as well. Set a future date to start working the lead again in your lead management system. \$\$ Persistence Pays \$\$