

CRM INTERNET LIFE LEAD

_____ !

Hey _____ this is _____ just getting back to you about that application you had sent us online regarding state regulated life programs.

You had put your height at _____ and weight as _____ and are currently (a smoker / not a smoker.)

I just need to confirm some of the other information on the application and ill let you go, ok _____?

You put your address down as _____ and your DOB (or) AGE as _____ correct?

Now _____ my job is very simple. I am just the local state underwriter here in _____ that is assigned to this case, basically, what i do is, I see if you can qualify for these kinds of special programs.

So, I am assuming you remember these are non-medical, state regulated plans. So, what that means is there is no doctor involved... There is no physical, no blood, nothing like that. All that is required is a local state underwriter, which is myself, comes to you, just to verify your identity, because they are state regulated plans. And make sure that nobody has you strapped down to a hospital bed full time, or anything ridiculous like that. It takes about 10 minutes.

Unfortunately, I am booked up solid today, I see about 12 families a day who send in these requests, we are pretty backed up right now, but tomorrow they have me dispatched out into your zip code _____. What hours do they have you working tomorrow? (If they are working). (if they are retired) Do you have any big plans or doctors appointments?

****BOOK APPOINTMENT BASED OFF OF RESPONSE****

Ok perfect, now grab a pen and paper for me to write down my name and this confirmation code, ill wait.

My name is _____ our confirmation code for tomorrow @_____ is XXXXX.

Ok and before I let you go, is there any gates or guards im going to have to have call you when I get there?

And this is a house or an apartment?

Ok perfect, now just so you know who your looking for, I drive a _____, and (describe yourself in a unique way.)

Ok great, and just to confirm what time did we say it was for tomorrow?

Perfect, just give me a 15-20 minute window because I am right up the street from you just before that and if that family has a few extra questions I don't wanna be rude and just get up and leave. (they will agree every time.)

Other than that, I hope you have a good rest of your day. See you tomorrow.

Handling objections

It's been taken care of. - That's exactly why I'm calling, you may not have been presented with all the available options, and perhaps there's an opportunity to save you some money or add more coverage.

No, no one ever got back to me. – That's exactly why I'm calling. I'm so sorry about that, we've been swamped with covid and everything. I'm not sure if an agent was working that area and got sick or moved away, but I would be the one to step in and cover the options with you.

I can't remember if anyone ever came out. – That's exactly why I'm calling. (start verifying info)

I'm not interested anymore. – That's exactly why I'm calling, can you please tell me what changed since you sent in the form?

It was too expensive. – That's exactly why I'm calling, it's not supposed to break the bank at all. It's supposed to be very flexible and there are multiple ways we can set it up.

Script Tips:

1. Keep your voice tone low, keep your pace medium. Not too high, not too low.
2. When they respond with an objection below, **Acknowledge** (that's exactly why I am calling), **Answer** (with a response below) then **Continue** (with the next part of your script).
3. Consider yourself a case manager, and try to resolve each family's paperwork to figure out what happened.
4. Sometimes customers think they have coverage when they don't actually have it and are confused, so make sure to ask questions to fully understand their situations and if they do have coverage.
 - a. Did someone come out to the house or do a video conference to cover the information?
 - b. Did they receive their paperwork yet?

Older Internet Lead Script

Hey _____, Hi _____ this is (Your Full Name), I was actually giving you a call because on XYZ you had inquired about the death benefit protection for your family... Im just trying to see if anyone ever got back to you about this? We have been so swamped with the Coronavirus stuff...

(depending on how they respond)

Ok, I just need to verify some information so we can get these prices out to you all...

-Go in to verifying the information and booking appointment

Continued Script

I just needed to confirm a few things before we get the information out to you. I had your address as (verify address), and your mortgage is roughly (verify amount), You had indicated on here that your DOB/Age is _____ and that you're a non-smoker/ smoker, is that correct? And your husband/wife's DOB/Age is _____ and he/she is a non-smoker/ smoker, is that correct? Any major health issues for anyone at all, like a heart attack, stroke, cancer, or diabetes – anything like that?

(If they say yes to the major health issues ask them what it is and what year it was diagnosed)

Because of Covid-19 there is no medical exam but we are required to pop by and see you to make sure you're not in a hospital bed...

(first name), my office has dispatched me in _____ county all day and tomorrow and part of _____ and I need to set up a time to bring this information over to you. It usually takes 15 to 20 minutes to go over it with you.

(first name), do you work full time? Do you work from home? (or if they are over 55 "are you retired") What do you do? So, do you work a 9-5 schedule? What time are you both usually home?

Ok, we could put you at _____ or _____ tomorrow, would either of those be easier for your schedule? ok got it, I'll will swing by then and go over the information with you, it should only take 15-20 minutes. That's a good time for your husband/wife as well?
_____, can you think of any reason why you guys wouldn't be there at _____ tomorrow?

Great _____ Can you grab a pen real quick? Ok If you can write down my name (your full name) for the death benefit coverage, and what time am I coming out? (Make them say it)

Perfect thanks, see you then, have a great day.

Secret Tips

- 1) Always give them options for times ex:
 - a) "I have a 5pm and a 7pm, which one works best for you?"
 - b) "Is morning, afternoon, or evening better for you?"