



Voice Leads

*Exclusive Voicemail Leads & Direct Live Transfers
For Insurance Professionals*

Best Practices when using VoiceLeads

As with any lead there are things you should do and not do in order to generate the most success with your marketing dollars. This packet will guide you in making good decisions when working with these leads while avoiding common pitfalls or mistakes.

Transcribe every recording using lead sheet

When receiving your leads, each lead will come via email to your inbox. It is up to you to listen to each audio dictating what is said onto a piece of paper or lead sheet (see below). Your lead sheet will follow you from lead inception to the close of business. Typically, a lead will only consist of the person's name and phone number. When you call back prospect you will uncover more information like the address, ages, smoking preference, any health conditions, etc. These should be recorded on your lead sheet and when you meet with the prospect the lead sheet is on the table with all the notes you took down. This will help you to stay organized and also help to follow up on leads that are hard to connect with on the telephone.

Integrate your email with your smartphone

Most people have smartphones that allow you to read your email, if you don't you should consider upgrading your equipment to better serve yourself and your clients. Having access to email on your smartphone will allow you to respond faster to your leads increasing the probability of connecting with that prospect on the telephone.

Setting appointments

Being a good appointment setter is key to getting into the home and the catalyst for the sale. If you are quoting over the phone, explaining what carriers you represent or tripping over your words, you need to stop immediately. An appointment setting phone call should take no more than two minutes of conversation. See included phone script as a guide to help you set appointments.

Remember YOU are returning their phone call

The best part about this lead is you are returning their phone call. Make sure the prospect knows this and remind them. "Ms. Smith, you left us a message to call you back today after you heard a message about life insurance on your phone. Did you want more information on our state approved life insurance plans." The answer will be yes. From there set your appointment, "Great, just so you know we represent every life insurance company in the country and a representative will be in your area tomorrow so what works better for you 9AM or 2PM?" See phone script for more detail.



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PHONE SCRIPT

Hi John.....This is Frank from Affordable Life insurance returning your call. How are you!?! (Do not use your real name, use an alias because you are the appointment setter during this call).

Wait for response....usually they say something like, "Oh yeah Hi," or "Thanks for returning my call."

You left us a message (today, yesterday) after hearing a message about Life Insurance on your telephone. What was the reason you left us a message to call you back?

Listen for answer....

Great Jon, we represent every insurance company in the country. I actually have an agent in your area all day tomorrow. What works better for you 12pm or 5:30PM. (Give them two times, one in the morning and one in the evening. Let them choose the time.)

Ok great, 12PM it is. If you have a pen, I will give you the agent's information. His name is (your name) and his phone number is 555-555-5555. He is scheduled to meet with you at 12PM. Do me a favor. If something comes up please call him and let him know otherwise he will be there at 12PM.

Do you have any questions. Great speaking with you and (your name) will be there tomorrow at 12PM.

Set the appointment and make them write down the day, time and your phone number.

Overcoming Common Objections

Too Expensive?

John, we represent every company in the country and I just searched on the computer and this is the lowest rate being offered today according to your age and health conditions. The longer you wait the more expensive it will become. Are you ready to move forward?

Not Interested?

John, you responded to our message about life insurance and that is why we are talking so you were interested. When I hear someone say they are not interested it either means I didn't explain the benefits well enough or you can't afford it. Which one is it?

My question is if something were to happen to you today would your family be able to enjoy the lifestyle they are used to without your income?

Can't Afford It

John the reason you can't afford it is the reason why you need it? If something were to happen to you how would your family continue their lifestyle with out you? Let's look at reducing the premium further to make it fit your budget.

OR

I appreciate your concern. The fact that you feel you can't afford \$52 may be the reason why you should have this coverage. If it would be difficult for you to afford \$52 per month now, how much more difficult would it be for your family to cover your final expenses and monthly costs of living with the loss of your income? Don't you think it makes sense to provide coverage for your family today?

OR

So, what you're saying is that money is important to you. I understand how you feel. In fact, I have known others who have felt the same way. They found that even though they couldn't

Overcoming Common Objections contend...

afford the total amount of coverage they needed, they could still afford to provide their family with some protection. There is a plan available that is more affordable and provides similar benefits. May I show you how that plan could help meet your needs?

Let me think it over

I appreciate your careful consideration. But keep in mind, premiums are based on a person's age and current health conditions. Tomorrow you could be in an automobile accident or develop a critical illness. You may be uninsurable or may have to pay a higher premium. Let's at least look to see if you qualify for coverage today."

OR

I can appreciate your concern. The fact that you want to think it over may be the reason we should put this plan in force today. After all, you wouldn't want to think it over unless you felt it was important for your family. But, if your family is like mine, you probably stay very busy. I find that if I don't make a decision while something is fresh on my mind, when I have all the information in front of me, I tend to get busy, put it aside, and never do anything at all. Of course, that would leave your family unprotected. Don't you think it makes sense to protect your family now while you have the time, and I am here to answer any questions you may have?"

Just send me some information?

I'd love to send you some information but it would be a really big box given we work with every company in the country. We are a national insurance broker that will shop every company in the country right over the phone saving you money. Are you ready to move forward?

What Company is this?

John, we are a national insurance broker representing every A-rated company in the nation. I have the ability to shop every company on the computer to find you the best rate. Are you ready to move forward?

Voicemail Date				
Name		Spouse Name:		
Phone				
Alt: Phone				
Address				
Insured		Spouse Info		
D.O.B		D.O.B		
Age		Age		
HT / WT		HT / WT		
Smoke?	Yes No	Smoke?	Yes No	
Bank Account	Yes No	Bank Account	Yes No	
Have Insurance Now?	Yes No	Have Insurance Now?	Yes No	
If Yes, how much what kind		If Yes, how much what kind		
How much coverage do you want?		How much coverage do you want?		
How Is your Health?		How Is your Health?		
Any Medications? If yes, for what? List Meds		Any Medications? If yes, for what? List Meds		
Heart Attack Stroke Cancer within last two years		Heart Attack Stroke Cancer within last two years		
If Yes, When, Diagnosis, Do you take meds now		If Yes, When, Diagnosis, Do you take meds now		
Nearest Intersection by your home				