EASY LIFE INSURANCE CONVERSATION STARTERS

The most important action in setting a life insurance appointment is to ask. The more we ask, the more appointments we will set. Below is a simple question and talk-path you can use to open the life conversation.

“By the way – I see you have your (Auto/Home/Land/PUP/etc.) coverage with us. Who do you have your life insurance with?”

You will receive a few potential answers to this question from customers, such as:
- “I have it through work.”
- “I have it through another company.”
- “I don’t have life insurance.”

Whether the customer currently has life insurance or not is irrelevant. At this point, you are simply trying to book the appointment. One effective way to ask for and book an appointment is by using the proven talk-path below.

“It's good to hear that you have your life insurance through (work/another company/etc.). Many of our customers sit down with us every year or two and review their financial requirements. Our financial representative, (EFS name), would be happy to meet with you and do just that. It will only take about thirty minutes. I have (his/her) schedule here and we have some availability next week in-between other customer appointments. Is Tuesday good for you (and your husband/wife) or would Thursday be more convenient?”

Important points to remember:
- The only goal here is to set the appointment, not discuss what type of life insurance products we offer.
- The mention of a “sit down” indicates this is an in-person meeting, not a phone appointment.
- The mention of “thirty minutes” indicates that this will be a quick meeting and won’t take up much of the customer’s time.
- Proposing alternate days/times is an assumed close and requires the customer to make a choice, rather than just provide a “yes” or “no” answer.
- Remember, when booking a life appointment you are acting as a trusted advisor, making sure all your customer’s risks are protected – including their family.

Once the talk-path is given, you shouldn’t expect your customer to automatically book the appointment. There will be objections, but because you have laid the groundwork, you can effectively meet those objections.

Objections will typically fall into one of three categories: NO TIME, NO NEED, or NO MONEY. It doesn’t matter which objection the customer provides, you want to agree with the objections (to verify you are listening and provide empathy) and validate their thoughts. Then you can refer back to the talk-path with the goal of booking the appointment. Here are some examples:

Objection Example #1:

“I'm all set, I have life insurance through work.”

“That's great, many customers already have life insurance through work. That's what (EFS name) will review when you meet together. What we have found is that when you sit down with (EFS name) for 30 minutes, (he/she) can help you make sure your needs are properly met. Based on that, is Tuesday good for you (and your husband/wife) or is Thursday better?”
Objection Example #2:

“I already have life insurance through XYZ Company.”

“That’s great, many customers already have life insurance through another company. That’s what (EFS name) will review when you meet together. What we have found is that when you sit down with (EFS name) for 30 minutes, (he/she) can help you make sure your needs are properly met. Based on that, is Tuesday good for you (and your husband/wife) or is Thursday better?”

Objection Example #3:

“Things are really hectic right now. Maybe I’ll give you a call in the future.”

“I understand, we are busy with (tax season, school season, holiday season, etc.). As I mentioned, this will only take about 30 minutes. What we have found is that when you sit down with (EFS name), (he/she) can help you find a plan that fits your needs. Based on that, is Tuesday good for you (and your husband/wife) or is Thursday better?”

Objection Example #4:

“Things are pretty tight right now. I’ll call you when I’m ready.”

“I understand, not many people have extra money to throw around. What we have found is that when you sit down with (EFS name) for 30 minutes, (he/she) can help you find a plan that fits within your budget. That way, when you’re ready to consider it, at least you will have an idea of what to expect. Based on that, is Tuesday good for you (and your husband/wife) or is Thursday better?”

Regardless of the outcome, end the call on a positive note. If the customer agrees to the appointment, make sure to confirm the important details with them, such as:
- Date/Time
- Location (the agency, the customer’s home, the customer’s business, etc.)
- Phone numbers for each spouse
- Address (if appointment is at the customer’s house)

If the customer objects to the appointment a 2nd time, it’s probably best to simply thank the customer for their business and move on. It’s ok to be politely persistent, but you don’t want to be seen as pushy or aggressive. Make a note to follow up with the customer in the future to ask them about life insurance again. Customers often need to be asked about life insurance several times before they decide to move forward.

Keep in mind, the talk-paths shown above are great tools, but they must be used properly and consistently to yield results. Like playing any sport or musical instrument, this will take practice until it becomes comfortable. You may want to consider using a separate sheet to track your results and identify areas of improvement for yourself.