



## Life Insurance Talk Path

Do you currently have life insurance?

**If yes –**

Great! Can we review that with you?

How much coverage do you currently have and what type of policy is it (term/permanent)?

If thru work you would want to ask them if they can take that with them if they switch jobs.

One of the benefits of being a TRICOR client is that we provide all of our customers with a free review of their life insurance needs and can also help you better understand any current policies in force. Only takes a couple mins, Is now a good time? Or would another time work?

**If no-**

Good to know! One of the benefits of being a TRICOR client is that we provide all of our customers with a free review of their life insurance needs. Would it be ok to put together a quote for you while I'm working on your auto and home quotes?

- If we're utilizing EMC/AO to prepare some quick quotes, we should have all the information we need to get that quote provided to them using the new life proposal. Then when presenting that quote we can say, **"Attached is the Life Quote that you and I had touched on previously, I'd be happen to answer any questions you may have or review further coverages and options for you"**.

### Objection Handling

#### **If customer says "No"**

Is there a better time I can follow-up with you about your life insurance needs?

#### **If customer says, "Not Interested"**

As I mentioned earlier, even the smallest changes in your life can impact your insurance needs and this review will help give you peace of mind knowing that you and your family have the protection that's right for you.

### **If customer says, "Nothing has changed; I don't need to do a review."**

If your insurance needs haven't changed, remember that life insurance rates and policies are always changing and there could be new policy features and coverage options available to you. The review usually takes a short amount of time and can give you additional peace of mind that you and your family are protected.

### **Closing the Call**

#### **Customer declines the offer:**

I will note your file that you are not interested in a review of your life insurance at this time. Thank you again for taking the time to speak with me today, and thank you again for choosing TRICOR for your insurance needs.

*Indicate "declined review" in the comment section of Epic.*

#### **Customer agrees to life review offer:**

Great. We'll look forward to seeing you on agreed upon date and time. Do you know where the office is located (only if in person).

*Note: Have on hand the office location; main intersection and phone number).*

Would you like for us to send you a reminder e-mail?

**Thank you again for taking the time to speak with me today, and on behalf of TRICOR, thank you again for your business. Have a great morning/afternoon/evening**

### **Voicemail Message**

Agent's first name wanted me to call and say thank you for your business and loyalty to TRICOR so, (pause) Thank You.

In addition, Agent's first name is committed to helping ensure that you and your family have the insurance coverage that's right for you. Because your needs change TRICOR is changing with the availability of new discounts, new policy features, coverage and more; so Agent's first name would like to review your coverage with you. Please call Agent's first name at XXX-XXX-XXXX.