



INTERNET LEAD 30,000 FOOT VIEW

THE STEPS

1. Introduce yourself (ECRM, moving from Opp to Quote)
2. Initiate Quote (Starting quote tool, Vehicles screen)
3. Ask them what is important besides price (Drivers screen)
4. Build rapport
5. Run reports that will take 60 – 90 seconds to load (Driving History screen)
6. While they “load”, brand service and longevity discounts (Additional Info)
7. DISTURB and DISTURB more about current liability limits (MVR results)
8. Set up the range quote convo
9. Gain agreement from the customer to come in if they like the range (Pricing)
10. Give a range of \$30k to \$1.25M in liability
11. Set appointment
12. Mention Multiline Discount – Fire or Life
13. Verify appointment

THE SCRIPT

1 - Hi David, this is Matt with XYZ Agency, how are you doing? Great! Thanks for asking, well hey reaching out because I got a message that you're looking to save some money on your car insurance so I was calling to help out.

2 - Okay awesome, what sort of cars do you have?

3 - So David, it's my job to save you money. I wouldn't be doing my job if I don't do that. But besides that, what is important to you about your insurance?

*****Do Not PIVOT here*****

4 - *****Not a real step... do this any chance you get*****



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THE SCRIPT

5 - So David, one thing that can affect your insurance rates is tickets and accidents. If you have those, the rate is higher than if you didn't. Right? So I've got to run a Ticket and Accident Report now to make sure I get you an accurate price. That takes around 90 seconds to load. Would it be okay if I told you some more about XYZ Agency while I order that?

6 - Fun fact of the Day David... do you know what insurance company in the United States has the most car insurance customers? Well I'll give you one guess, it's kind of a trick question.... XYZ Agency!!! We have been the #1 Auto insurance company since WWII. Pretty crazy right? I always tell people that there are 2 reasons why I think we have been #1 for so long. First one... We're local. When you need to make a change to your policy right now with Geico, what do you do??? Do you go online or call the 1-800 number? Okay got it. Do you get to work with the same person every time or is it someone new? Got it. So that's going to be one of the biggest differences you notice right there. With XYZ Agency, you might bump into me at the grocery store. If our prices our good and you go with us, you will always work with Matt, Brad, Luke, or Heather. We're a local team that will know you on a first name basis. That can go a long way for advice on your coverages, questions, or claims! Make sense? Perfect. The other thing I always tell people about is our longevity discounts. Let me ask you a quick question David... If you are with a company for 5 years and don't have any accidents, should you be earning more discounts or less? Less, absolutely!! At XYZ Agency, we feel the same way. We have a longevity discount structure that rewards you for your good driving, 15%, 20%, then 25% off. Pretty cool right?

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THE SCRIPT

7 - Okay, so quick question for you David. Probably the most important question of the day. How did you decide on your liability limits of \$50,000 / \$100,000 / \$50,000? First off, do you know what liability stands for? Okay so you will never forget this again. Liability starts with the letter L right? Liability stands for Lawsuit Protection. L and L. This is what stands between you and getting sued in a bad accident. Did Geico help you with a calculation at all to make sure you have the right coverage? Okay got it... so not sure if the limits are right or not? Do you know what is at risk? Okay real quick, these are the things that are at risk in an auto accident. Bank accounts, valuables, some of the equity in your home, investments, you name it. But the biggest thing for most people, definitely the biggest for me, is your income. Do you know how much of your money can be garnished in an at fault accident? 25%! Do you know for how long? 20 years! Think about that for a second... if someone makes 40k a year, that means they have 10k of risk per year. If they plan to work for 20 more years, that's a liability exposure of 200k right there! And right now David, you have only 50k. Do you get what I'm saying?

8 - Okay no worries, that's why local agents like me exist! When we get together, we will go through a liability calculation to see how much coverage you should have. Ultimately, you make the decisions on what you go with, but it's MY JOB to at least give you a recommendation. Fair enough? Okay perfect, so I want to meet you David, but first let's make sure it's worth your time. I'm going to give you a range of the lowest to the highest with XYZ Agency. The lowest is going to be for 30k in coverage, so a little less than you have. The highest is going to be for 1.25M, or 25X what you carry now.

9 - Now, if I give you a range that is competitive, would you agree to come sit down with me in the office and figure out what coverage you should have?



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THE SCRIPT

10 - Great, so I'm going to use \$500 deductibles for the range. Does that work? Great, so I want to speak your language... are you paying Geico monthly or 6 months at the time? Got it, I'll do the same. How much is that working out to be right now? \$163/mo, got it. Okay great news for you then! With XYZ Agency David, you are coming in at \$149/mo on the low end and \$170/mo on the high end. That's fantastic, so for \$7/mo more... you can have 25x more coverage with XYZ Agency. Isn't that crazy?

11 - Well we got to get together then. I had an appointment scheduled for this afternoon at 3 PM but they're sick and had to reschedule. Any chance you could buzz in and take that time slot? I know it's late notice.... Okay no worries, I've got time tomorrow at 10 AM and Friday at 3 PM. Which works better? Awesome, Friday it is. I'll send you a text with our address and probably a follow up email too. I'm looking forward to meeting you!

8B OPTION

8B - Okay no worries, that's why agents like me exist! I will help you figure out today what coverage is appropriate. We are going to start with a range quote first though, which means the lowest liability limits to the highest liability limits. In your case, that's 1/3 of your current coverage on the low end and 12.5x more coverage on the high end. I want you to understand the lowest price and the highest price and how little it changes, and then if the numbers sound good we will figure out what coverage is right for you. Sound like a plan?

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8B CONT

11 - So it's definitely going to make sense to figure out what coverage you should have and nail down final pricing. I'm going to pull out my calculator, the most common thing that people go after in a lawsuit is your income, and remember that 25% is at risk for 20 years? Let's do the math quick. Are you a full time employee? Are you hourly or salary? How much do you make a year? How many years until retirement? Got it, so for you David at 60k salary with more than 20 years of work ahead of you means you have \$300K of Liability Risk. So it's safe to say you're underinsured right now, you have only \$50K in coverage with \$300K at risk. Let's fix that!

12 - ***Calculate price with correct limits*** Alright, for the correct coverage for you with \$1,250,000 instead of \$50,000 and \$500 deductibles, you're coming in at \$164.27 a month. Let's get it going right? Do you need help cancelling your other insurance company?

- a. Credit Card / Bank Account
- b. Odometer readings
- c. Lien or lease?
- d. Auto pay or monthly or 6 mo?
- e. Day of the month for payment
- f. Discuss discount requirements – Steer clear, Good student, DDD, DSS



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TRAINING TACTICS

- One bite at a time – Choose 1 to 3 of the numbers and train in small bursts / segments. For a new team member, build out from the middle of the conversation.
- Focus most of your time on the disturb... that's what sets us apart from insurance cashiers. Disturbs need to be different based on the client too.
- Every word matters. Word choice is pivotal!
- Believe in the WHY and the process yourself. The team needs to feel your passion and understand WHY we approach quoting the way that we do. Practice what you teach.
- Active Feedback as they quote live. Roleplaying isn't everything.
- Make them record themselves and grade themselves. Word choice will stick out.

LIABILITY LIMITS RANGE MULTIPLES

- 30/60/10 = low is what you have now, and the high will be 44x MORE coverage than you carry
- 50/100/50 = low is half of what you have now, and high is 25x MORE coverage than you carry
- 100/300/100 = low is 1/3 of the coverage you have now, and high is 12.5x MORE coverage
- 250/500/100 = low is 1/10 of the coverage you have now, and high is 5x MORE
- 1.25M/1.5M/1.1M = just tell them range lowest to highest