Life Insurance Sales Script Samples that Drive Results

Looking to step up your sales conversations with life insurance prospects? Start by building the right telesales scripts to drive successful conversations.

Use these samples and tips to guide your script strategy and start down the path to a better life insurance sales process.

Talking to an Interested Lead

For organizations with robust insurance lead generation programs, a large number of the leads you're dialing are going to have raised their hands and expressed interest in your offerings. Your life insurance sales scripts for these conversations should open by referencing this interest. And if they can include the exact lead source, even better. For example:

Agent: Hi, _(CUSTOMER NAME)_ . This is _(AGENT NAME)_ with _(COMPANY NAME)_ . I'm getting back to you about the life insurance policy information you requested _(LEAD SOURCE, E.G., "ON OUR WEBSITE")_ . Do you have a few seconds to hear about our options? Based on the information you provided, I think we can save you some money without sacrificing coverage.

This simple script opener reminds them of the fact they wanted to be called in the first place. In addition, simply asking how your prospect is doing gives your agent the opportunity to build some rapport from the outset. After an exchange over their response, the agent can quickly proceed with the script:

Agent:

Great! Well, ___(CUSTOMER NAME)___ the good news is that it looks like there are some new, state-approved plans that you might qualify for.

So, ___(CUSTOMER NAME)___ it's my job to quickly verify some basic info with you. Then I'll connect you with one of our licensed underwriters who will be able to give you the information you requested and get you the coverage you qualify for. May I just ask you a few quick questions?

From here, the qualifying questions you ask will vary according to your organization's own process. Run the prospect through your list of questions, confirming any required info like name, location, beneficiary, and bank account types. Once finished, it's time to transfer them to speak with an underwriter or set an appointment for them to do so.

Agent:

___(CUSTOMER NAME)___, it's been a pleasure speaking with you. I want to thank you for your patience and providing me with all this information. I'm now going to go ahead and transfer you to one of our licensed field underwriters.

They will be able to explain the many benefits of our plans and confirm which plans you qualify for. I think you'll be pleased with what they have to show you.

Now, in just a second you'll hear a quick beep and I'll stay on the line with you and introduce you to the underwriter. Thanks again for your time and patience today. They'll be with us shortly.

OR

Agent:

___(CUSTOMER NAME)___, it's been a pleasure speaking with you. I want to thank you for your patience and providing me with all this information. To answer any questions you might have and get you the coverage you're looking for, I'm going to schedule time for you to talk to one of our very best licensed underwriters, ___(UNDERWRITER NAME)___. Are you available to chat with ___(UNDERWRITER NAME)___ sometime on ___(DATE)___ between ___(AVAILABLE TIMES)___?

The Free Quote

In life insurance, the quote is an indispensable tool for sales teams. When gathered online it can be a great way to generate leads and customer data that informs sales. However, it can also be a great thing to generate customer interest over the phone. Consider the following life insurance sales script sample:

Agent: *Hello, my name is __(NAME)__ with __(COMPANY NAME)__. Am I speaking with __(CUSTOMER NAME)__?*

Prospect: *Yes, speaking. May I ask what you're calling about?*

Agent: *I'm calling to discuss your life insurance coverage. I'm offering free quotes to __(LOCAL BUSINESSES/PEOPLE WHO HAVE EXPRESSED INTEREST)__ this week. There's no obligation to buy and it only takes a few minutes to see if we can save your family some money on your monthly premium. Do you have time on __(DATE)__ to run through your needs and options?*

Alternatively, many agents will be able to follow up with a free quote via email, eliminating any need for an in-person meeting. In this case, after an agent has received the necessary preferences and data to inform the free quote, ending the call with a confirmation of next steps can establish a firm timeline and keep a customer moving down the sales funnel toward purchase.

Agent: *So, now that I have this information about the kind of plan you're looking for, I'll be able to generate a personalized quote for you and your family. I will have that in your email inbox by the end of today. To confirm, your email is __(CUSTOMER EMAIL)__, correct?*

Prospect: *Correct.*

Agent: *Great, thanks. Once you receive the quote, you can review it and let me know if you have any questions at all. I'll plan to check in with you again on __(DATE AND TIME)__ after we've finished our review process. Is that okay for you?*

Prospect *Yes.*

Agent *Perfect! I'll get started on your quote right away. Thanks so much for your time. Looking forward to talking with you later this week. Have a good rest of your day.*

The Follow-Up Call

Especially in insurance, many successful sales will wind up happening only after multiple calls. Using Workflow Automation Software, you can be sure that leads are automatically followed up with according to a customized schedule or cadence. But you still need to work off a script that leads with the right questions.

> **Agent:** | *Hi, __(CUSTOMER NAME)__. This is __(AGENT NAME)__ from __(BUSINESS NAME)__. I'm calling to follow up on our discussion the other day.*
>
> *Have you had time to review the information I sent over? I'd be happy to answer any questions you might have about the policies or anything else you're wondering about.*

This open-ended approach puts the ball in your customer's court for continuing the conversation. If they still haven't reviewed the information, the next line in your script can be something along these lines:

> **Agent:** | *No problem, I completely understand. Maybe it would be easier for us to run through the information together. All I'm going to do is walk you through some of the basic details among the plans and help you figure out exactly what's available. And if by the end of the call we find something you really like, and you feel comfortable with me, then we can work on it together. How's that sound?*

The Promotional Call

Promoting newly released rates or plan options provides agents with a great opportunity to quickly raise interest among both existing and prospective customers. To get out in front of various potential objections, lead with promotional details straight away. For example:

> **Agent:** | *Hello, __(PROSPECT NAME)__. This is __(AGENT NAME)__ at __(BUSINESS NAME)__. I'm calling to let you know that we've just released new rates. Based on the information I have here, I think we might be able to save you 40% on your life insurance premiums. Do you have time to discuss our new offer right now?*

Setting the Agenda and Introducing Your Plans

In follow-up and all-important closing calls, once you get a prospect on the hook to proceed, it's important to make sure they're very comfortable with you. An agent needs to establish credibility for both themselves and the plans they're offering. Consider clearly setting the agenda for the call at the outset:

Agent:

Agent: Now, before we get started, let me just tell you exactly who we are, how these plans work, and how we can help you get the most out of them.

I'm talking to you on behalf of __(COMPANY NAME)__. What we do is work with multiple insurance carriers across the country to offer our customers a variety of options and find one that works for them.

(If this has not been done previously, include a disclosure:) I'm going to give you my state license number so that you know I am licensed in your state to work with you today. My license number is __(LICENSE #)__.

Now, the state-approved final insurance plans we're covering today are meant to eliminate some of the financial burden and provide peace of mind for your family members in the event of your death.

Uncovering Pain Points and Understanding Customers' Situations

When a call or presentation proceeds, it's crucial to gather information that helps you see things from your customer's perspective. Not only will this help you understand how to deliver the best policy solution for their situation, but it will also help you understand what's behind any resistance to them enrolling in one of the plans you have on offer.

Open questions that can help shed light on a given customer or family's situation (as well as their eligibility for insurance) include:

> Do you currently possess a life insurance policy? What about final expenses or burial insurance?

> What's driven you to consider your options in this area?

> When does your current policy agreement expire?

> Have you been hospitalized with a significant condition within the past 10 years?

> Do you have a history of tobacco use?

> Do you have a history of cancer or stroke?

> Are you currently taking any prescription medicines?

> Who are you trying to protect with this coverage?

CONVOSO

Handling Objections

Customer objections come in many different forms. In fact, it's downright rare to run into a prospect who is taking the initiative on life insurance.

Building effective rebuttals to the most common types into your life insurance scripts can give agents a fighting chance to keep customers on the line and raise their interest in choosing a policy.

Lack of Interest

It's quite normal for life insurance prospects, and insurance customers in general, to be lacking in interest or enthusiasm, even if they've already requested information from your business or even already have coverage. Life insurance can be a tough sell—you're asking somebody to spend their money in the present based on a future scenario that's hard for many to begin to imagine.

To boost the chances of a conversion, make sure your scripts emphasize the urgency of acquiring a life insurance policy as soon as possible. Scripts can approach this by promoting a temporary offer that saves money:

> **Agent:** | *It's a great time to take out a policy. With our new rates, you could cut your monthly premium in half without sacrificing coverage. But this offer won't last for long.*

They can also discuss the importance of being prepared for the unexpected:

> **Agent:** | *It's never too early (or too late) to secure a safe future for your family and your retirement.*

OR

> **Agent:** | *We never know what tomorrow might hold. I can help you understand your options for protecting your family's future by walking you through a few simple questions. It will only take a few minutes. How does that sound?*

Alternatively, you can opt for the simplest option and quickly pivot back to your go-to script:

> **Agent:** | *This is just an informational call. (Return to place in script.)*

CONVOSO

Using a Different Carrier

Other prospects will already possess life insurance policies, whether it's through another carrier or their employer. In these scenarios, it's crucial that scripts help agents discover why customers might be interested in switching providers or supplementing existing coverage. Include potential questions that can reveal pain points and differences between your offerings and the competition's:

> Do you know what your policy's death benefit is?

> Have you considered getting a personal policy that isn't tied to your employer?

> Do you feel like that's enough coverage?

> If I could save you X% on your monthly premium without sacrificing coverage, would you be interested in learning more?

> Could I send over a free quote to help you compare rates and coverage?

Of course, sometimes a more direct approach is what's needed to keep the conversation moving along:

Prospect: | *I already have insurance.*

Agent: | *I'm here to help improve your cost or quality of coverage. That's helpful, right?*

Already Received a Quote from Someone Else

Sometimes other organizations may reach prospects first. It's just part of doing business. A sound rebuttal can keep you in competition:

Prospect: | *You're too late—I've already got a quote from someone else.*

Agent: | *We pride ourselves on having some of the best possible rates. Let's give you a competitive quote and make sure you definitely have the best rates you can get. (Immediately pivot back to the script.)*
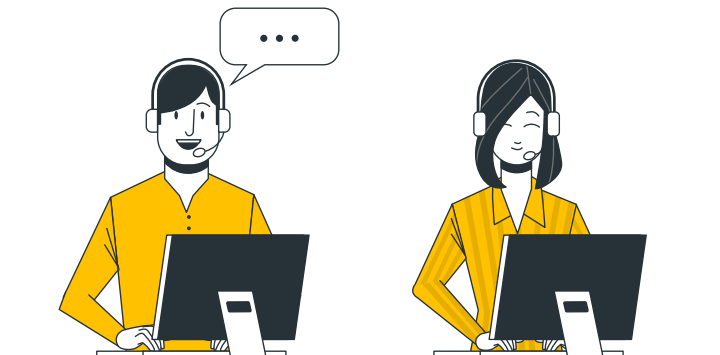
Busy, Call Me Back or Need Time to Think About It

Even plenty of interested customers are reluctant to move forward—or they simply
might not like talking on the phone. (Sometimes, of course, they're actually busy.)
No matter what, you can equip your agents with an effective rebuttal.

Prospect: | *I can't do this right now, I'm busy.*

Agent: | *This won't take long—do you already have life insurance coverage? (Or, instead of this question, pivot back to where you were in the script previously.)*

OR

Prospect: | *I don't have time to talk. Can you just send me the information in the mail/over email?*

Agent: | *There's actually nothing to send you right now. If we can get you approved, though, we can send it over immediately.*

OR

Prospect: | *I'm going to need some time to think about this.*

Agent: | *Just to help me understand your thoughts, what is it that you need time to think about? Usually when someone tells me that it's either because I didn't explain something very well—which might be likely—or it's the price. Which is it for you?*

OR

Prospect: | *I'm going to need some time to think about this.*

Agent: | *There's nothing much to think about until we get you approved. Let's get you the information you'll need to start thinking, shall we?*

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Improve Your Life Insurance Sales with Dynamic Scripting Software

Convoso differentiates its scripting software by allowing call center managers to power their entire operation through guided scripts. Powerful reporting capabilities give scripts the ability to collect data within them. This smart feature within our Dynamic Scripting allows call centers to inform their entire sales process using their outbound call flows. Admins use enhanced reporting capabilities to get insights into the success of each aspect of their agents' conversations.

Plus, rather than spending excessive time juggling forms, lead info, reporting, and side data, agents can seamlessly input relevant data. This allows them to focus on every single call since their in-call needs are all powered within the script on their screens. Dynamic scripting makes life easier for the agents by streamlining and simplifying the sales process.

When outbound call centers use optimized scripting tools and strategies, they invariably see a boost to their ROI.

See for yourself how Dynamic Scripting can improve your sales process by scheduling a free demo of our powerful insurance dialer software today.

Schedule a demo

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