MODULE 4

Complete Sales Call Script

The Sales System

5 stage framework for closing with confidence

The Producer's Path

This is the exact sales call framework used by top producing insurance agents. Follow the 5 stages in order. Each stage builds on the last. Do not skip ahead, especially Discovery.

STAGE	TARGET
1. Opening and Discovery	Build rapport, understand needs (12 to 18 min)
2. Presentation	Show tailored solutions (15 to 20 min)
3. Handling Objections	Address concerns (5 to 10 min)
4. Closing	Ask for the sale plus paperwork (8 to 10 min)
5. Follow Up and Referral	Set next steps, ask for referral (3 to 5 min)

STAGE 1: OPENING AND DISCOVERY (12 TO 18 MINUTES)

The Opening (2 to 3 minutes)

> *"Hi [Name], this is [Your Name]. Thanks for taking my call today! I know your time is valuable, so I want to make sure this conversation is worth it for you. Before we dive in, do you have about 30 minutes, or would you prefer to schedule for a better time?"*

Key: Confirm they have time. A rushed prospect will not close.

The Discovery (10 to 15 minutes)

This is the most important part. Listen 80%, talk 20%.

> *"Let me start by learning about your current situation. This helps me understand what might be the best fit for you. Tell me about your current insurance coverage: health, life, anything else you have right now."*

Then ask follow up questions based on what they share. See Module 4: Discovery Questions for the complete question bank.

Key Discovery Questions

- "What do you like about your current coverage? What frustrates you?"
- "What is most important to you: low premiums, good doctors, or low deductibles?"
- "Tell me about your family situation: married, kids, dependents?"
- "Have you had any major life changes recently?"
- "What would happen to your family financially if something happened to you?"

STAGE 2: PRESENTATION (15 TO 20 MINUTES)

> *"Based on what you have told me, I think I have some options that could work really well for you. Let me share what I am thinking..."*

The 4 Step Presentation

- Summarize their needs: "So if I understand correctly, you are looking for..."
- Present 2 to 3 options (never just one): "I have three approaches..."
- Focus on benefits, not features: "Here is what this means for your family..."
- Use specific numbers: "This saves you $X a month compared to now..."

Pro tip: Never present just one option. People like to choose. Three options (good, better, best) give them control while keeping the conversation moving forward.

STAGE 3: HANDLING OBJECTIONS (5 TO 10 MINUTES)

The four most common objections and exactly how to handle them:

"I need to think about it"

> *"I completely understand. Most of my clients feel the same way initially. Can I ask, what specifically would you want to think through? Sometimes I can address those concerns right now and save you the back and forth."*

"It is too expensive"

> *"I hear you. Let us look at this differently. What would it cost your family if something happened and you did not have this protection? The real question is not whether you can afford coverage. It is whether you can afford not to have it."*

"I need to talk to my spouse"

> *"Absolutely, this should be a joint decision. Would it help if we scheduled a quick call together? I can walk them through the same options. That way you both have the information to make the best decision."*

"I already have coverage"

> *"That is great, you are ahead of most people. When was the last time you reviewed it? Insurance options change every year, and I have found that most people are either overpaying or have gaps they do not know about. A 15 minute review costs nothing and could save you hundreds."*

STAGE 4: CLOSING (8 TO 10 MINUTES)

> *"Based on everything we have discussed, which option feels like the best fit for your family?"*

Alternative Closes

- Assumption: "Great! Let us get your application started so we can lock in this rate..."
- Choice: "Would you prefer Option A or Option B?"
- Summary: "So to recap, this saves you $X and gives you Y. Ready to move forward?"

Complete the Application

- Have the client's SSN, driver's license, and beneficiary info ready
- Walk them through the application step by step
- Use e-apps when possible. Faster and fewer errors.
- Explain next steps: underwriting timeline, what to expect

STAGE 5: FOLLOW UP AND REFERRAL (3 TO 5 MINUTES)

> *"[Client name], I am glad we got this taken care of for you. My business is built on referrals. Is there one person in your life who might benefit from the same kind of conversation we just had?"*

Not "do you know anyone." One person. Make it specific and easy.

Post Sale Checklist

- [ ] Send a thank you text within 1 hour of closing
- [ ] Email the policy summary and your contact info
- [ ] Schedule a 30 day follow up call in your CRM
- [ ] Ask for a Google review (if appropriate)
- [ ] Add to your quarterly client newsletter list

CLOSING RATE BENCHMARKS

EXPERIENCE LEVEL	TARGET
Beginner (months 1 to 3)	20 to 30%
Intermediate (months 4 to 6)	35 to 50%
Advanced (months 7 plus)	50 to 65%

Track your closing rate weekly. If it is below 25%, the problem is almost always in Discovery. You are not uncovering the real need before presenting solutions.