**Joe Walker’s phone script… a *training* document.**

You’re going to hear a ton phone scripts but they all boil down to a basic outline of five points.

1. identify yourself
2. state the purpose of your call
3. book the appointment
4. tie it down
5. set the expectation

The basic mortgage protection dialogue goes something like this …

RING-RING

# **IDENTIFY YOURSELF**

Client: hello

Agent: Hi John, my name is Joe Walker I'm the benefits manager here at the mortgage protection group in King County. (A lot of times I say. … JWA Insurance Group in Kirkland cuz I’m fancy like that)

*Please take the time to pause and wait for a response. This is a conversation. You don't get paid by the word, you get paid by the appointment. Keep your vocal inflection relatively level. Not too perky. It sounds weird, nervous over overly anxious. You’re going for a tone of half plumber and half doctor. Confident, factual and gett’er done.*

Client: Hi how can I help you?

# **STATE THE PURPOSE OF YOUR CALL**

agent :John the reason I was giving you a call shortly after you did the home loan with Capital Bank you filled out the form that talked about the insurance that would pay off the home loan if something happened to you, like if you got sick and couldn't work or if you died. You remember getting that back to us right?

Client: Oh yes I do I was curious as to how the premiums worked

Agent: OK great let’s see if I can help. We do all the field underwriting for the insurance carriers and they’ve got a package of information they want me to hand deliver to.

You still at 1234 Sesame Street, Fairfield, WA?

Client: Oh um yes.

Client: I’m kind of busy right now so tomorrow would be better

# **BOOK THE APPOINTMENT.**

Agent: Ok I work by county and I’m in your neighborhood tomorrow 10am till about 9pn. What time are you guys normally home from work?

Client: around 6:30 PM

Agent: Ok. Sounds good. 6:30.

Client: yes

Agent: OK. 630. Ok. Should only take about 15-20 minutes. Would you also please make sure your spouse is available at that time. Because it would be really helpful if she/he was.

Client: yes I'll make sure he/she's available

# **TIE IT DOWN**

Agent: Outstanding. So write my name down its Joe and my last name is Walker. I have you in my schedule for tomorrow at 6:30pm. I drive a grey Honda accord. Any landmarks I should look for?

Client: Yes there’s a fountain with a gold cupid on top.

Agent: OK I'm going to text you my license and my picture so that you can put a face with the name and have a point of contact sound good?

Client: Sounds good

# **SET THE EXPECTATION.**

Agent: Fantastic. When I get there I will answer all your questions about the insurance, how it works, what the benefits and features are as well as the premiums. If we find something that works good for you and your budget then we’ll simply submit an application to the insurance carrier to see if we can get you approved. Does that sound OK?

Client: sure

Agent: OK talk to you tomorrow night at 6:30p please don't forget about me because I work by appointment only and we have a lot families asking for the coverage.

Client: OK

Agent: OK bye

**BOOK RIGHT NOW…**

Client: I actually have a couple of minutes right now

Agent: great are you in front of a computer?

Client: no I'm in the middle of branding cats. But I got my ear piece in.

Agent: why don't we wait until you get in front of a computer what time will you be in front of a computer tomorrow. I’m going to need to share my screen with you on some items. (Book the appointment)

Client: yes I am in front of a computer right now

Agent: outstanding OK let me explain how this works. (Pivot to sales mode.)

**Booking Marriage Leads**

# **IDENTIFY YOURSELF**

Agent: hi Anthony

Client: yes

Agent: Anthony, my name is Joe Walker. I work with newlyweds here at the alliance insurance I'm calling you about the form you filled out and sent to our office. You wanted information about life insurance for you and Becky.

Client: Oh yeah. I was wonder about that.

# **AUTHENTICATE**

Agent: Ok well let me take a moment and verify what I have here on the form it says your height weight is [] and your age is [] and Becky’s height weight is {} and her age is {} and neither of you smoke is that right?

Client: Yes that's right

Agent: OK, great. And it says here that the address at one 122 Clark Ave in Kent. Is that still the same address or have you moved since then?

Client: we moved

Agent: OK great I'll make a note of that. No biggie. (Go on and book the appointment)

Booking Final Expense

# **IDENTIFY YOURSELF**

Agent: hello Marilyn

Client: yes

Agent: my name is Joe Walker. I work with seniors benefits here in King County.

Client: Yes

# **STATE THE PUROSE OF YOUR CALL**

Agent: Marilyn, the reason I’m calling is I got the little post card you filled out asking about senior benefits information, stuff like finale expense coverage and critical illness. Now I do all the field underwriting for the insurance carriers and I’ve got a packet of information they want me to hand deliver to you. I just need to confirm the address.

You still at 225 Stillalive Drive in Bonesnap, WA

OR

Marilyn the reason why I'm calling is you mailed back a postcard to our office saying that you wanted information about the state approved life insurance that would pay your final expenses for you. Now what I have down here on the form is that your birthday is this and that the address is this is that still correct or has it changed?

Client: Oh yes that was me

# **AUTHENTICATE on call-in leads**

Agent: OK let me verify what I have down here on the paper it says your height is 5’ 1 and you’re 590 pounds you're born November 12, 1945 and you do not smoke does all that sound correct?

Client: yes

Agent: fantastic. Well it's good to meet you. I am the one who actually finds out whether or not you can qualify for the coverage. I'll need about 15 or 20 minutes to do my job so I was checking to see if tomorrow was good or if you have some time right now?(book the appointment)

**For Older Leads**

Here's a tip… NOBODY REMEMBERS a random document they filled out 3 to 24 months ago. So instead of assuming that the people know what you're talking about, simply call out the obvious. The fact is that they won’t remember unless you prompt them in the right way. Tell them that they don't remember and it's almost like a dare for them to access that information in their brain. You'll be surprised how many people rise to the challenge. Keywords connected with emotional events generate vivid memories.

# Mortgage Protection

John, this is Joe Walker. I’m the benefits manager with the mortgage protection group here in King County

Client: yes.

Agent: John the reason I’m calling is that I’m looking at an old request for information that you filled out and sent in to our office. Now I don’t blame you if you don’t remember it, but I figured I’d run it by you.

Client: what is it?

Agent: John, around the time you and Mary did the home loan in 2018 a letter came to you that talked about mortgage protection insurance. You filled out the request for information and sent it back to us but we don't have any record that anybody from our office ever reached out to you to help. So I'm trying to find out what happened with that. Has anyone else called you on this or am I the first person you're hearing from?

***(Now this is typically where you’ll get your primary objections. “I already took care of that”. “I don’t want it”. “Nobody loves me”. This issues typically boil down to cost, convenience, qualification or agent failure. Skills are developed through practice here. Try to use what there are saying to adjust your trajectory. I like this method because it precipitates the pitfalls early and I can deal with them better with a more intelligent conversation)***

Client: you're the first person who I remember calling here.

Agent: Ah, ok well that's probably why it landed on my desk then. I'm the guy who's been assigned to help you and my simple job is to make sure you can qualify for the coverage I'll need about 15 or 20 minutes to do my job so I was seeing if I can call you tomorrow or if you have a few moments right now?

Old final expense and marriage leads all work the same way. Just modularly change the wording to match what you need.

Challenges

With the way social distancing works today the commissioner has made accommodations for us to do Tele video sales. That being said, if you can get an appointment in person you should take it because your chances of success improve dramatically while you’re in person. The good news is that clients are more apt to book a phone appointment with you instead. While this holds the benefit of cutting down on drive times be mindful that the challenge is in tie-downs and in connecting personally on the phone.

A good tie down helps to ensure that the client will be present and capable of completing a business transaction. That is the reason why I ask clients to be by a computer so that I can share my screen with them. You can't adequately do your job when your client is in a Costco checkout line so you must set the environment for your success. Your people skills are going to be stretched. You must persevere and continue to learn how to connect with people; finding out what and who they care about and why. This is important because what they care about is what you should care about and that is how we deliver excellent service. When people know that you care about their situation they are more apt to do business with you. Keep all this in mind and press on.

Brian Tracy says objections are like road signs telling you which direction the conversation needs to go. The best agents love objections because they're like cheat codes to success. Part of your job is learning how to read those signs.

Nobody has ever made a sale without overcoming an objection. The best agents seem to never encounter objections that deter them from closing deals. The truth is that they do but most of the time they address the objections before they ever arise. That is what I have tried to do in this phone script.

Give myself, and hopefully you, a fighting chance at serving a client successfully by booking an appointment with the least amount of resistance. You will encounter all kinds of objections that you fail to overcome. Shoot… I still get stumped too.

I encourage you to write down the objections that you get. Pause. And think about how you would address it in the future. Together as we share how we've overcome objections we'll be able to serve our clients with excellence.

Good hunting.