

(Use a proper introduction, say your name and your company name immediately)

I am with ABC Insurance Company, and we are a local medical insurance brokerage here in your city. We specialize in saving self-employed individuals and small business owners a lot of money and improving your medical coverage, and you get to keep all your current doctors!

(At this point, the customer may start to give out objections, and this is why rebuttals come in handy. When you deliver your denials, you must sound confident.)

Rebuttals:

- This will only take a few minutes and could save you hundreds or even thousands of dollars.
- We are not selling you anything; we just want to offer you free quotes to see if we can save you money or offer you a better plan.

(Next, start gathering the information you need to qualify them. Keep in mind that this is valuable information, so the customer may be hesitant to give it out. A good tip is to sound casual and let them know that you need this information to provide them with the best quote or solution you can offer.)

Mandatory Questions:

1. Do you purchase your own individual/family coverage, or do you have a group plan?
2. What company are you currently with for your medical insurance?
3. Let me get some basic information so I can prepare your free quotes. This way, you can see how much we can save you for free!
4. What is your home zip code?
5. What is your age?
6. Do you use tobacco?
7. Is there anyone else to be covered with you on the quote? (Wife, kids, or coworkers?)
8. If so, can I get their ages as well?
9. (Go for the close) When is an enjoyable time to have one of our insurance agents call you back with the free quotes?
10. What is the best number to call?
11. What is the best email to send quotes to? (Always repeat it aloud to verify!)

If there is no email, then ask for a fax number.

(Before you end the call, make the appointment solid by reminding them again of the appointment date and time. If possible, ask them to write it down; this will help ensure they do not forget it.)

I just need to ask you some questions to make sure you qualify for the program, and then I can either transfer you to one of our specialists or set an appointment to have them call you back at a time of your convenience.

Mandatory Questions:

- May I know your age?
- Approximate annual income?
- Have you ever been seriously ill, such as cancer, heart attack, or stroke?
- Are you currently taking any prescription medicines?
- Do you already have a life insurance policy? (If yes, with whom?)

Live Transfer: Okay, that is all for now. Please hold on while I connect you with our loan specialist.

Next Day Appointment: Okay, that is all for now. So, when is an enjoyable time to have our loan specialist call you tomorrow?

(When setting an appointment, make sure to remind them of the date and time to finish the call strongly.) Thank you, have a wonderful day, and please do not forget our appointment tomorrow at 10:30 AM.

Okay, have a wonderful day and remember our call back tomorrow from one of our agents at ABC Insurance Company at _____. Thank you!