INBOUND CALL SCRIPT

Policy Help Desk — recorded line

1. OPENING

Agent: "Thank you for calling, this is [Agent Name] with the Policy Help Desk on a recorded line. How can I help you today?"

Customer: "I'm calling about..."

2. IDENTIFY THE CALL

Path A — Intro 1

Agent: "Perfect, I can definitely help you out with that. Let me first verify a few details on the account."

Customer: [responds]

— OR —

Path B — Intro 2

Customer: "Is this [Carrier Name / Mutual of Omaha]?"

Agent: "That's one of the carriers I can help you with. Are you calling about a policy on yourself or a loved one?"

Customer: "I'm calling about..."

Agent: "Perfect, I can definitely help you out with that. Let me first verify a few details on the account."

Customer: [responds]

3. VERIFY DETAILS

First & Last Name

Date of Birth

State you live in

Monthly Premium

Face Value (Total Coverage)

4. HOLD & HOOK

Agent: "Let me put this information into my system and I'll be right back with you. I'm going to place you on a brief hold."

Customer: [responds]

[Brief hold, then return.]

Agent (Hook): "Are you still with me? Great."

Agent: "There's a couple things popping up on my screen that I definitely want to help you out with, but I wanted to go over this first."

Customer: [responds]

Agent: "When you originally signed up for this policy, were you healthy?"

Customer: [responds]

Agent: "Well what's interesting is it looks like you may have been placed into a substandard health category instead of a standard or preferred category."

Customer: [responds]

Agent: "Do you know what substandard means?"

Customer: [responds]

Agent: "Typically that's for people with more serious underlying health concerns."

Agent: "Now when you originally took this policy, did you have any major medical conditions?"

Customer: [responds]

Agent: "No history of cancer, stroke, heart attack, COPD, HIV, or uncontrolled diabetes?"

Customer: [responds]

5. INITIAL COVERAGE HOOK

Agent: "That actually makes more sense because it looks like sometime within the last year there may have been an opportunity to convert you into a preferred health category where you could have qualified for more coverage."

Agent: "Is there any reason this was never updated or converted over?"

Customer: [responds]

Agent: "You mean to tell me nobody reached out to you and you never received anything in the mail?"

Customer: [responds]

6. TAKE AWAY

Agent: "Here's the issue — it looks like that previous offer may have expired some time ago. But since you mentioned nobody reached out and you didn't receive anything, let me see what I can do for you."

Agent: "Let me speak with underwriting and see if they can potentially reinstate this offer because this is what you should have originally qualified for."

Agent: "Give me a couple minutes and let me see if I can pull a few strings for you."

Customer: [responds]

[Place on hold. Assume the application.]

7. ASSUME THE APPLICATION

Agent: "Are you still with me? GREAT NEWS!! I spoke with underwriting and they advised me to run a new medical check to make sure everything lines up correctly."

Agent: "It's not guaranteed, but I have a one-time authorization… it's going to be with the sister company, [New Carrier Name] — that's how I was able to get you the better policy."

Agent: "Let's go ahead and get started with the medical questions."

Customer: [responds]

> **IMPORTANT: Do not act as if the client is approved until payment is completed.**

8. APPLICATION

Verify spelling of name

Confirm state of residence for recording

Verify all remaining details

9. BENEFICIARY PROCESS

During the application:

Get beneficiary names and phone numbers

After you have closed:

Agent: "Mrs. Client, now that everything is taken care of, the final part of my service is reaching out to your beneficiaries so they have my contact information and know exactly who I am."

Agent: "Unfortunately, millions of dollars in life insurance benefits go unclaimed every year simply because beneficiaries don't know a policy exists or who to call. I want to make sure that never happens to your family."

Agent: "As part of the VIP service we provide, I'll be giving them a quick call to introduce myself and make sure they have my contact information on file. Is that okay with you?"

Customer: [responds]

10. REBUTTALS — COMMON OBJECTIONS

Client: "What insurance carrier are you with?"

Agent: "We've recently acquired multiple sister life insurance companies. Who is your policy currently with?"

Customer: [responds]