THE ART AGENCY

CSR TRAINING & OPERATIONS GUIDE

The CSR Script Playbook

Service, Reviews & Coverage-Gap Conversations

“We review, we don’t sell — every conversation protects the whole household.”

Prepared for The Art Agency LLC · Rye, New Hampshire

Talk Paths & Coverage-Gap Tools · Personal & Commercial Lines

Aligned to the agency EOS Core Values, Proven Process & Service Standards

READ THIS FIRST

How to Use This Guide

This is the CSR's talk-path library for service, reviews, and — most importantly — uncovering coverage gaps in everyday conversations. It is not a hard sales script: we lead with a review, educate, and protect. Use the words verbatim while you're learning, then make them yours.

▪ **How to read this guide** Navy bands are coaching (the why). Gold labels mark a say-it-out-loud script; the tinted box under each is the exact words. Tables give you side-by-side responses and the F.O.R.D. talk path. Cream bands are transitions — the bridge to the next step. Brackets [like this] are fill-ins.

▪ **Voice rules — every call** We review, we don't sell · plain language, no jargon · confident, never pushy · educate then advocate · see something, say something. Anything requiring a license, a coverage call, or binding is handled per your license — warm-transfer to a producer when needed.

PART A

The Conversation Tools

Three tools turn any service call into a coverage review. They work on a payment call, a renewal, a change request, or a quote — build rapport, uncover the whole household, and lead with the biggest dollars.

TOOL 1

F.O.R.D. — Rapport That Uncovers Gaps

Training Insight: *F.O.R.D. is rapport with a purpose: Family, Occupation, Recreation, Dreams. Every answer is a coverage signal, not small talk. Speak with them like a close family member — listen to understand, not just to respond.*

▪ **Open it naturally**

"While I pull up your account, tell me a little about you and the family — I want to make sure we're protecting everything that matters to you."

F — Family	O — Occupation	R — Recreation	D — Dreams
"Tell me about your household." *"Married? Kids — how old?"* *"Do you own or rent?"*	*"What do you do for a living?"* *"How long have you been there?"* *"Any commute or business use of the vehicles?"*	*"What do you and the family love to do for fun?"* *"Any toys — boat, camper, bikes, ATV?"*	*"Ever dreamed of a lake house, a boat, or your own business?"* *"Anything big coming up?"*

▪ **What each letter uncovers** Family → drivers to add, life & umbrella needs. Occupation → commute, business use, a commercial lead. Recreation → boat, motorcycle, ATV, watercraft. Dreams → a second home or business to plan and protect.

▪ **Pro tip** Make it a true conversation — be engaged, and don't ask the same thing twice. People protect what they feel you understand.

TOOL 2

The Household Line-Up — Ask About Every Line

Training Insight: *You can't protect what you don't know about. Once you understand the household, run the full line-up out loud — it surfaces the lines they never thought to mention.*

▪ **The discovery question**

"Now that I know more about you, I want to make sure we're protecting everything you own. Do you have — or have you ever thought about — any of these?"

› ( ) Boat ( ) Motorcycle ( ) ATV / off-road ( ) Umbrella ( ) Life insurance

› ( ) Flood ( ) Rental / seasonal property ( ) Jewelry or collectibles ( ) A business (even a side gig) ( ) Anything else?

▪ **Then route it** *Anything they say yes to that we don't insure is a gap — note it, and tee it up for a review or warm-transfer. A side gig or a rental property is a commercial or specialty conversation, not a note buried in the file.*

TOOL 3

Lead With Liability — Biggest Dollars First

Training Insight: *A low liability limit hurts a household far more than a high deductible ever will. Always start with the big-dollar protection, then work down. This is how we protect, not upsell.*

▪ The opener

"The number I care about most on your policy is your liability limit — that's what protects everything you've built if something serious happens. Can I ask what yours is set at today?"

▪ Reframe for an existing client

"What you have may have been fine back when it was set — but lawsuits and medical costs aren't what they were a few years ago. It's time to update it, and I want to walk you through why."

PART B

Uncovering & Protecting — The Conversations

CONVERSATION 1

Inbound Service Call → 60-Second Mini-Review

Training Insight: *The everyday call. Handle what they phoned about first, then earn the right to review — you do this for everyone. See something, say something.*

▪ Handle it, then transition

"Okay [Name], I've got that [payment / ID card / change] taken care of for you. While I have you — and I do a quick coverage check for all my clients — give me thirty seconds to make sure everything's current and you've got every discount you qualify for."

▪ Give advice first, then earn the ask

"Good news — your discounts look solid. One thing I'd flag: [a real piece of advice — e.g., your liability is light for where you are in life]."

"I also noticed you're missing our biggest discount on your auto. Do you own or rent the home at [address]?"

"Own it" →	*Perfect — bundling your home with your auto unlocks that discount and lets me protect the whole household under one roof. Want me to look at that for you?*
"Rent it" →	*Got it — a renters policy is usually inexpensive and it actually drops your auto rate too, plus it protects your stuff. Worth me showing you?*

Transition: *"I'll put that together and text it over today, then follow up tomorrow at [time]. If it protects you better, great; if not, no harm done. Fair?"*

CONVERSATION 2

Outbound Renewal Review (Retention + Round-Out)

Training Insight: *The call most agencies promise and never make. Reach them ~45 days out. Lead with liability, remind them of the value they already own, and round out the household. Pre-review the policy before you dial.*

▪ Open — warm, value-framed

"Hi [Name], it's [You] from The Art Agency — nothing's wrong, this is the good kind of call. Your policy renews next month and I do a quick review with my clients every year so nothing slips through the cracks. Got about ten minutes?"

"I'm busy right now" →	*Totally fair — when's better, later today or tomorrow morning? (Book the specific time; don't leave it open.)*

▪ Confirm the picture, then lead with liability

"Let me make sure I've got your life right — still at [address], still driving the [vehicles], anything change this year? New driver, renovation, a new toy in the garage?"

"First thing I always check is your liability. You're at [limit], and given everything you've built I'd sleep better seeing you higher with an umbrella on top."

▪ Remind them of value they already own

"And before you think we're just adding things — I see you've got [deductible rewards / claim forgiveness / a great low deductible]. I want you to remember you have that, because it's real money in your pocket if you ever have a claim."

Transition: *"Two quick things to button up — let me raise that liability and add the umbrella, and look at moving your [home / auto] under one roof so you're fully protected and saving. Sound good?"*

CONVERSATION 3

Uncovering Coverage Gaps — Lead With Liability

Training Insight: *Educate, don't interrogate. Find the gap, show genuine concern, and explain it in plain English. These are the gaps that hurt households most — work them biggest-dollar first.*

▪ Liability & umbrella

"If you're ever at fault in a serious accident, your liability limit protects everything you've worked for. Yours is at [x] — I'd feel a lot better moving you up and adding an umbrella. It's usually a few dollars a month for a million in extra protection."

▪ Uninsured / underinsured motorist

"About one in eight drivers has no insurance at all. Your uninsured-motorist coverage protects you and your family if one of them hits you. Right now yours doesn't match your liability — that's a gap I'd like to close."

▪ Replacement cost (home)

"The key question on your home isn't what you paid — it's what it costs to rebuild today. Materials and labor have jumped. I want to make sure you're at full replacement cost, because being underinsured here is the surprise nobody wants after a fire."

▪ Water / sewer backup

"One I always check — water and sewer backup. If you've got a finished basement or mechanicals down there, a backup is thousands in cleanup, and it's usually not covered unless we add it. It's an inexpensive endorsement for a really common loss."

▪ Two techniques that make it land

▪ **Show concern** *"I'm a little concerned — not knowing whether you're fully covered in a serious accident or at your home is a real problem. Let me take two minutes to explain what this means."*

▪ **Paint the picture (a true story)** *"Let me tell you what happened to one of our clients… [a real, relevant story — a teen driver, a rental property, a storm]. How much would that have cost out of pocket? … We are not going to let that happen to you."*

▪ **Document it (E&O)** If a client declines a gap you flagged, write it down — and that you advised them of the exposure. Staying quiet about a known gap is the failure mode this guide exists to prevent.

CONVERSATION 4

Cross-Sell / Round-Out the Household

Training Insight: *Cross-sells aren't selling — they're properly protecting. If you can't offer higher liability or an umbrella because a supporting line is missing, in a way you're failing them. Round out one logical line per call.*

- **Frame the bundle as protection + saving**

"Bundling your [home / auto] with us unlocks our biggest discount and lets me protect the whole household together — one team, one place to call. Want me to look at that number for you?"

- **Plant the life-insurance seed (soft)**

"Your liability protects other people — but your family is my concern too. When we wrap up I'll flag one thing worth a quick look, and connect you with our life specialist if you'd like. No pressure at all."

- **Don't shove lines** *Earn the right to ask: handle their need, give real advice, then offer one logical next line. Over a few touches you build the multi-line household; in one pushy call you build resentment.*

CONVERSATION 5

Handling Objections (Without Pressure)

Training Insight: *Objections aren't a no — they're a request for reassurance. Acknowledge the feeling, answer it, then guide them to the next small step. Never argue.*

"I need to think about it" →	*Totally fair — this is your family's protection. Just so I can help: is it the coverage you want to think through, or the price? I can clear either one up right now.*
"It's too expensive" →	*I hear you, and I'd never want you overpaying. Can I show you what you're getting? Let's flex the part that affects your wallet — the deductible — before we ever touch the protection.*
"I'll call you back" →	*Happy to make that easy — my calendar fills up, so let's lock a quick time so I'm the one who calls you. Tomorrow morning or afternoon?*
"I already have an agent" →	*That's great — and I'm not here to badmouth anyone. All I'd offer is a free second look. Worst case, you find out you're in great shape. Fair?*

▪ Two techniques

› Isolate: "Besides that, is there anything else holding you back?"

› Feel · Felt · Found: "I understand how you feel. Others have felt that way. What they found is…"

CONVERSATION 6

Referral & Review Ask

Training Insight: *Our best clients are our best source — but you have to ask specifically. “Know anyone?” gets a shrug; asking about family gets names. Ask at peak goodwill: after a save, a smooth claim, or a compliment.*

▪ The ask

“I’m so glad we got that taken care of. Quick favor — most of my best clients come from people just like you. Do you have any family in town? And a quick Google review really helps folks find us.”

“Yes, my [relative]” →	*Love that. What’s the best way to reach them — and would you mind a quick text first so it’s not a cold call? I’ll take great care of them, same as you.*
“A coworker / neighbor” →	*Perfect — same offer. I’ll do a free second look on their coverage, no pressure.*

CONVERSATION 7

Reactivation & Win-Back (Lapsed or Lost)

Training Insight: *A former client already trusted us once — that's a warm door. Approach with curiosity, zero defensiveness. Aim only for the next small yes: a review.*

▪ Recently lapsed

"Hi [Name], it's [You] from The Art Agency — I was going through my book and saw your policy lapsed, and I didn't want to let that sit without checking on you. Everything okay on your end?"

"Payment issue" →	*Let's fix that right now — I can often reinstate within the window. Got a couple minutes? (Confirm reinstatement in writing before you say they're covered.)*
"I went somewhere else" →	*No hard feelings — I just want to make sure you landed somewhere taking care of you. Can I ask what made you switch?*

▪ The free second look

"Let me do a free apples-to-apples review of what you've got now. We're independent, so I can shop it across carriers. If you're in great shape, I'll tell you so. If there's a gap or a better price, you'll be glad you let me look."

▪ **Lost on price?** *"Let me make sure cheaper didn't quietly mean less covered — that's the part that bites people at claim time. Send me the dec page and I'll show you exactly where you stand."*

CONVERSATION 8

Voicemails That Generate Callbacks

Training Insight: *Most calls go to voicemail. Keep it under 20 seconds, give a specific reason to call back, and say when you'll try again so the ball stays in your court. Say your number twice, slowly.*

- **Renewal review**

"Hi [Name], it's [You] at The Art Agency — good news, nothing's wrong. Your policy renews next month and I found a couple of things I want to make sure you're getting credit for before it does. I'll try you tomorrow around [time], or grab me at [number] — that's [number]. Talk soon!"

- **Found-a-saving / gap**

"Hi [Name], [You] from The Art Agency. I was reviewing your account and I think I can tighten up your coverage and maybe save you money at the same time — about five minutes. Call me at [number], [number], or I'll try you [day] afternoon. Thanks, [Name]!"

- **Win-back**

"Hi [Name], it's [You] over at The Art Agency. No agenda — I just noticed we haven't taken care of you in a while and wanted to offer a quick, no-pressure second look at your coverage. Reach me at [number], [number]. Hope you're well!"

- **Why it works** "Nothing's wrong" disarms the dread a missed insurance call triggers; a specific hook beats a generic message; naming when you'll call again keeps you in control of the follow-up.

REFERENCE

Re-Quote Triggers — Reasons to Call a Client Back

Timing is everything. These are the moments worth a proactive call — each one can mean better pricing or a coverage that finally fits.

▪ **Claims falling off**	Aging claims can unlock better pricing.
▪ **MVR improvement**	Violations coming off may improve rates.
▪ **Credit / insurance score boost**	Score improvements = better tiers.
▪ **Policy age**	Longer history = better rates.
▪ **Birthdays / age milestones**	Age bands can trigger new discount tiers.
▪ **Family changes**	New baby, marriage, move, new vehicle = re-quote.
▪ **Renewal date watch**	Call 30–60 days before renewal.

▪ **Do this:** *Set the follow-up in AgencyZoom, confirm by email, and use compliant text reminders. Document every touch in AMS360.*

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