THE ART AGENCY

7 Steps to Closing More Sales

Sales Script & Talk Paths

STEP 1 The Opening – State the Reason for Your Call

■ ***Training Insight:*** *Greet with high energy. Say the full script without stopping. Own the call from the first word.*

■ **Outbound Script:**

■ **Core Script**

"Hi [Customer Name], this is [Your First and Last Name] calling from The Art Agency. I hope you're doing well today. I'm reaching out to help you with your auto insurance. Are you still at [Address]? And are you still driving the [Year, Make, Model]?"

■ **Inbound Script:**

■ **Inbound Greeting**

"Thank you for calling The Art Agency. This is [Your Name]. How may I assist you today?"

■ **Affirmative Statements — Use these to build momentum:**

› "You are the exact type of person we are confident we can help. I'm glad you had a minute."

› "This will only take about 15 minutes—I have most of your info, I just need to verify a few things."

■■ **Objection Handling:**

"I'm at work" →	*"No worries—this'll be quick. I've got most of what I need."*
"I didn't fill out a quote request" →	*"That's okay! We're just reviewing your auto and home policy options today."*
"I don't have time right now" →	*"I understand. It only takes 5-10 minutes. Let's confirm a few things real quick."*

■ *Then back into: "Are you still at [Address]? And are you still driving the [Year, Make, Model]?"*

■ ***Transition:*** *"Before we go further, is it okay if I text you during this process so you have access to me?"*

■ *Have customer complete the Insurgrid link if they haven't already.*

STEP 2 Build Rapport Using F.O.R.D. (Family, Occupation, Recreation, Dreams)

■ ***Training Insight:*** *This is a relationship, not a transaction. Speak with them like a close family member. Listen to understand, not just to respond.*

■ **Intro Script**

"While I'm getting everything pulled up, I want you to know how much you mean to us. I want to build the best policies to protect you and your family. Tell me about yourself—what you do for a living and about your family."

F — Family	O — Occupation	R — Recreation	D — Dreams
"Tell me about your household." "Are you married? Kids? How old are they?" "Do you own or rent?"	"What do you do for a living? How long have you been there?"	"What do you and the family love to do for fun on weekends?"	"Have you ever dreamed of a lake house, boat, or your own business?"

■ ■ *Pro Tip: Ask about their hobbies, interests, and goals. Make it a true conversation—be engaged, be interested, show that you care. Don't ask the same thing twice.*

■ ***Transition:*** *"Thanks for sharing all that—this gives me a great understanding of how to protect everything you've worked for."*

STEP 3 Coverage Discovery – Lead with Liability

■ ***Training Insight:*** *Educate, don't interrogate. Discover their gaps, show concern, then build the solution. Cover the ENTIRE household.*

■ **Lines of Insurance Discovery — Ask about ALL household lines:**

› "Now that I know more about you, I need to make sure we protect everything you own. Do you have any of the following?"

› ( ) Boat ( ) Motorcycle ( ) Umbrella ( ) Life Insurance ( ) Business Insurance

› ( ) Flood ( ) Off-road vehicles ( ) Rental/Seasonal properties ( ) Jewelry or collectibles ( ) Anything else?

■ **Coverage & Liability Discovery:**

■ **Coverage Script**

"Now let's discuss the most important part of your coverages. Tell me — what are your current liability limits? ... Do you understand what those limits actually mean?"

■ **Umbrella Discovery**

"How much do you currently carry on your umbrella policy?"

■ **Current Company**

"When was the last time you sat down with your agent to actually review your coverages?"

■ **Surprise & Concern — Show genuine concern about their gaps:**

■ **Concern Script**

"I'm very concerned. Not knowing if you're properly covered in a serious accident or at your home is a real problem. I'm actually surprised your current agent didn't walk you through this. Let me take a few minutes to explain what this means."

■ **Tell a Story — Paint the picture:**

■ **Story Script**

"Let me tell you about something that happened to one of our clients... [Tell a true, relevant story — young drivers, distracted driving, cutting grass, rental property.] How much would you have had to pay out of pocket? ... I agree — I wouldn't want to be in that position either. We will NOT let that happen to you. We'll fix this today."

■■ **Umbrella Explanation:**

■ **Umbrella Script**

"We're going to include a Personal Umbrella Policy in your package — an extra $1 Million of coverage on top of much higher liability limits. This protects your assets, your home equity, and even your future income. And the great news? The discounts on your auto and property policies help pay for it. I'm very excited to get this in place for you today."

■ **Coverage Education — Walk through each coverage. Don't rush:**

› Explain: BI, PD, UM, MedPay, Collision, Comprehensive, Rental, Roadside — Auto Coverages

› Explain: Dwelling, Personal Property, Liability, Loss of Use — Property Coverages

› "Deductibles are your self-insurance. The more you can afford to self-insure, the lower your cost."

› "Your current policy had state minimums. We just added 10x the protection. I feel great about this."

■ ***Transition:*** *"Now let's go over your discounts and make sure we're applying everything you qualify for."*

STEP 4 Assume the Close

■ ***Training Insight:*** *Never sell out of your pocket. Sell on value, not price. Assume they're moving forward — don't ask for permission.*

■ **Apply All Discounts First:**

› Verify: Homeownership, Multi-Policy, Full Pay, Easy Pay, Defensive Driver, eSmart, Property alarms, and any others

› Verify LIS for accident coding accuracy (at-fault vs. non-fault)

↕ **Talk Path Variations:**

› "The home policy will be billed through your mortgage, and we can do monthly or full pay on the auto. Which works better for you?"

› "Do you prefer monthly drafts, or would you rather knock it out every 6 months and save a bit?"

■ *DON'T say: "Would you like me to email it to you?" | DO say: "I'm ready when you are."*

STEP 5 Overcome Objections – Then Close Again

■ ***Training Insight:*** *Acknowledge the objection, answer it, then go right back to the assumptive close. People object because they're unsure — not because they're saying no.*

■ **Common Objections + Responses:**

"I need to talk to my spouse" →	*"That makes sense. What questions do you think they'll have? Let's make sure you have the answers."*
"I need to compare with my current policy" →	*"I'd love to show you the gaps we filled and the value we built. Let me walk you through the comparison."*
"The price is too high" →	*"I understand. What do you think your current agent is doing for that price? Every dollar you spend should protect something that matters."*
"I'm not ready to decide today" →	*"I understand how you feel. Many of our clients felt that way before joining our agency family. What they found is [result]. I'm confident you'll feel the same. Let's place this coverage in force today."*

■ **Objection 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..."

› Let's fine-tune deductibles or explore additional discounts to make this make perfect sense for you.

■ **Assumptive Close — Again**

"Now that you feel comfortable moving forward, all I need is the card you'd like to use for the initial payment."

STEP 6 The Hot List – Stay Hungry

■ ***Training Insight:*** *Your future customers are the ones you follow up on with intention. These are the people you should have closed.*

✍■ **Track Top Leads Actively — Aim for 10 to Close in 10 Days:**

Name	Effective / Renewal	Objection	Product Type	Follow-Up Date
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

■ **Before You Hang Up — Always Ask:**

■ **Referral Ask**

"Now that we've taken care of all your policies, I want you to know I do most of my business from personal introductions — so your recommendation is truly valuable to me. A Google review or a social media post can make a huge difference. And if you can think of a family member, friend, or neighbor I can help today, I promise to take excellent care of them just like I did for you. Would you be able to do that for me?"

STEP 7 Smart Follow-Up & Life Insurance Seed

■ ***Training Insight:*** *Timing is everything. Follow up smart, not just often. And don't forget to plant — and fertilize — the life insurance seed.*

■ **Plant the Life Insurance Seed (during the sale):**

■ **Seed Script**

"I want to make sure we're properly protecting everything. Your liability pays others to protect their assets and family — but your family is MY concern. I'll circle back to that in a bit."

■ **Fertilize the Life Insurance Seed (at close):**

■ **Fertilize Script**

"We've spent a lot of time making sure your family can return to their home after a total loss — but we haven't protected them against the #1 reason people lose their home: the death of a breadwinner. On a scale of 1–10, how important is protecting your family's financial future? ... I'm going to connect you with our specialist to make sure we handle that with the same care we gave your personal insurance."

■ **Follow-Up Checklist — Before You Call Back:**

■ **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 or age milestones**	Age bands trigger new discount tiers
■ **Family changes**	New baby, marriage, move, new vehicle = re-quote
■ **Renewal date watch**	Call 30–60 days before renewal

■ *Set appointments, confirm by email, and create calendar invites with reminders. Use compliant text follow-up to boost show-up rates.*