AGENT SECRETS

TOP TALK TRACKS · THE PLATINUM COLLECTION

Expert Scripts from Industry Leaders

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A Note Before You Start

You're reading this because you bought the Alli Voice Bundle, showed up to the AI Playbook webinar, or I handed it to you in a coaching call.

Either way — this is the stuff I don't put on social media.

I've spent the last two decades sitting across from insurance agents. I've run the ads that generate their leads. I've watched those leads land. And I've watched agents bury them.

> Most agents don't have a lead problem. They have a conversion problem. They're so busy buying traffic that they never fix the 45 seconds that decide whether a quote becomes a policy.

This playbook fixes those 45 seconds.

Everything in here came from agents I can't name. You'll see them referenced as **Secret Agent Alpha, Secret Agent Bravo, and so on** — with their book sizes in parentheses. Books range from $18 million to $52 million in written premium. These aren't MDRT talking heads. These are operators who turned piles of QuoteWizard and EverQuote leads into the biggest books in their regions using nothing but the phone.

I asked each one for their single best move. I pressure-tested every one of them. I gave the winners to my own clients at scale. The ones that worked are in here. The ones that didn't, aren't.

> ⓘ Read this like a map — not cover to cover. Flip to the place you're currently lost.

— Coach Carroll

The 10 Laws of Agents Who Close

Before the scripts. Before the rebuttal trees. Before any of the tactics — the beliefs.

> ⚠ Break one of these and the rest of the playbook won't save you.

1

Nobody Wakes Up Wanting Insurance

Something happened. Your job is to find what.

2

The First Seven Seconds

If you don't control the frame immediately, the prospect will.

3

"Just Send Me a Quote" Is a Soft No

Treat it accordingly.

4

The Agent Who Talks Least Makes the Most

Close rates correlate with silence, not pitch volume.

5

Price Objections Are Trust Objections

Fix the trust; the price stops mattering.

6

The Prospect Tells You How to Close Them

A prospect who tells you *why* they're shopping has already told you how to close them. Pay attention.

1

Speed Is a Tactic

After 5 minutes, your close rate drops ~400%.

2

Never Quote Without a Timeline

"When would you want this in force?" is not optional.

3

Activity Beats Outcome

You control dials, quotes, and applications. You don't control whether the prospect says yes.

4

Your Book Grows at the Speed of Follow-Up

The fastest growth I've ever seen came from agents who finally started returning the calls they were already getting.

> If you internalize nothing else from this playbook, internalize these ten laws. Every chapter that follows is a tactic that lives on top of them.

How to Use This Playbook

You don't need to read this cover to cover.

1 Identify Your Bleeding Point

Where are deals dying? Is it the first 7 seconds? The quote-to-bind step? Objections? Follow-up?

2 Go to That Chapter First

Read it twice. Once for understanding. Once to pull out the word-for-word lines you want to run tomorrow.

3 Pick One Script

Not all of them. ONE. Run it for 5 business days. Track your close rate before and after.

4 Come Back and Pick the Next One

A playbook implemented one chapter at a time will transform your agency in 90 days. A playbook crammed into one week will transform nothing.

5 Laminate Chapter 14

Put it next to every producer's phone. That chapter is the field kit.

> No agent in this playbook became who they are by reading it all at once. They picked one thing, made it a reflex, then picked the next. Do the same.

PART ONE

The Inbound Quote Call

The call that matters most in your agency happens within 3 minutes of a lead hitting your CRM. Four chapters. Four moments. Four agents. Four books of business built on these exact moves.

CHAPTER 1

The First 7 Seconds

SECRET AGENT ALPHA · $48M BOOK

Every inbound quote call has a door. You either walk the prospect through it, or you stand in it blocking them out. The door is the greeting.

What 95% of Agents Do

> "Thank you for calling [Agency Name], this is Jessica, how may I help you?"

Polite. Safe. Corporate. And completely dead. That greeting tells the prospect three things: (1) you're a front desk, (2) they're about to be transferred, and (3) they're going to have to re-explain themselves twice.

What Secret Agent Alpha Does

> "[Agency] — Alpha speaking. Are you shopping rates, or did something happen with your current policy?"

Eleven words. Two questions. One takes control of the call immediately.

Why This Wins

First Name, No Title

Titles create distance. First names create rapport. Every producer in Alpha's office answers with their first name.

No "How May I Help You?"

That phrase puts the prospect in the driver's seat. They don't know what they need. That's why they called YOU.

The Binary Disclosure Question

By asking "shopping rates vs. did something happen," Alpha forces the prospect to tell him WHY they're on the phone within 7 seconds.

Alpha's Exact Script

Alpha
"Johnson Agency — Alpha speaking. Are you shopping rates, or did something happen with your current policy?"

Prospect
"Uh — I got a rate increase. Trying to see what else is out there."

Alpha
"Gotcha. How much did they hit you for?"

Prospect
"Went up $47 a month."

Alpha
"On auto or home?"

Prospect
"Both, actually."

Alpha
"Okay — before I pull your info, two quick questions: is this renewal coming up in the next 30 days, and is it just you on the policy or a household?"

In under 30 seconds, Alpha knows: the real pain ($47/mo), cross-sell opportunity (auto AND home), renewal clock, and household size. That's more useful information than most agents gather in the first 5 minutes.

> **The Rule:** Gather intent before you gather information.

Your Action Item

01

Rewrite Your Greeting

Eleven words max. First name. Binary disclosure question.

02

Train Every Producer

Role-play it until it sounds natural.

03

Track 10 Calls This Week

Count how many force disclosure of the "why." If you change nothing else in this entire playbook, change the greeting.

CHAPTER 2

Discovery That Qualifies

SECRET AGENT BRAVO · $36M BOOK

Most discovery calls aren't discovery calls. They're interrogations. Name. Date of birth. Address. Driver's license. VIN. Coverage limits. Deductibles. Garaging address. Employer. Years licensed. Accidents. Tickets. Claims.

> By the time you get through that list, your prospect is numb, resentful, and halfway to hanging up. And you haven't learned the one thing that actually closes the deal: WHY THEY'RE ON THE PHONE.

Bravo does it differently. Her rule: **Five questions before the rater. Never more.**

1

Are you currently insured?

Not "who are you with." That's too early. If you ask who, you're telegraphing that you're about to try to beat their rate.

2

What made you start shopping today?

This is THE question. Whatever they answer IS the close. Write it down. Repeat it back later. Frame the quote around it.

3

Any tickets, accidents, or claims in the last three years?

Open-ended version. Not a list. You want them talking, not checking boxes. The way they describe a claim tells you more than the claim itself.

4

When does your current policy renew?

Creates the timeline. If it's 12 days out, you're closing today or you're not closing at all. Knowing which scenario you're in changes everything about the call.

5

If I can match or beat your rate with better coverage, when would you want to switch?

This is the pre-close. If they say "as soon as possible," you've got a buyer. If they say "I'm just shopping," you've got a shopper — treat them completely differently.

Bravo's Question 5 Variation

> "If this comes back $20 more per month but with $250,000 more in coverage, is that a deal you'd take — or are we purely shopping on price?"

Why Five Questions and Not Ten

Five questions is 90 seconds. Ten questions is four minutes. A prospect will answer five questions enthusiastically. By question seven, they're exhausted. By question ten, they're looking for an excuse to end the call.

The Rater Rule

Never type while the prospect is talking. Never talk while the prospect is talking. Never interrupt Question 2. Build a "scratch lead" template that pre-fills with junk data so you can bypass it during discovery and go back later.

> **Bravo's One-Line Rule:** "If I'm typing, I'm not closing. If I'm closing, I'm not typing."

Every producer in her agency is trained to finish discovery with a pen and paper — no keyboard — before they touch a rater. It adds 45 seconds to the call and 12 points to the close rate.

Your Action Item

01

Build the 5-Question Discovery Card

Print it. Put it next to every producer's monitor.

02

Forbid Opening the Rater Early

Nobody opens the rater until all five questions are answered.

03

Coach on Question 2

At the end of every call that didn't bind, ask your producer: "What was their answer to Question 2?" If they can't tell you word for word, that's your coaching point.

CHAPTER 3

The Saturday Morning Frame

SECRET AGENT CHARLIE · $18M BOOK

> "Nobody wakes up Saturday morning thinking, 'You know what? I'd love to go buy some more insurance today.'"

Say it out loud. Write it on a sticky note. Put it on the wall next to your phone.

Insurance is not a want. It's a mandatory grudge purchase that people only interact with when something in their life just broke. Which means every single inbound quote call has a story behind it. One of four stories, specifically:

🔺 The Rate Hike

~52% of calls

"They raised me again and I'm done."

💥 The Bad Claim

~18% of calls

"They treated me like garbage when I needed them."

🏠 The Life Event

~22% of calls

"I just got married / moved / bought a house / added a teen driver."

😱 Sticker Shock at Renewal

~8% of calls

"I just got my new bill and I'm not paying this."

⚠ Until you know which of the four stories is in play, you can't quote accurately and you can't close. You're just guessing.

Charlie's Exact Language

> "Before I pull any numbers, I want to ask one question and I want you to be honest with me. What's going on with your current policy that made you pick up the phone today? Because nobody wakes up on a Saturday morning thinking, 'I need to go shop for more insurance.' Something happened. What was it?"

He says this on every single inbound quote call. Every single one. And in his office, the close rate on calls where the prospect names the story is **4x** the close rate on calls where they don't.

Why the Story Matters

The Real Objection

Before it comes up. Rate-hike shoppers care about premium. Bad-claim shoppers care about service. Life-event shoppers care about coverage. You'd quote each of them differently. Most agents quote them all the same.

The Emotional Anchor

Which you'll use on the close. "Remember when you told me your rate went up $60? Here's what this one looks like next year vs. what you'd be paying if you stayed where you are."

The Deal Urgency

A prospect who just got burned on a claim wants to leave yesterday. A prospect who's "just shopping" wants to think about it for a week. Same coverage, same rate, completely different pipeline behavior.

When the Answer Is "I Just Wanted a Better Rate"

That's a non-answer. Push past it:

> "Totally fair — and I'll get you a rate in a minute. But let me ask it a different way. When was the last time something about your current agent or policy made you think, 'I wish this was different'? Even a small thing."

When the Answer Is "They Charged Me for a Claim That Wasn't My Fault"

> "That's the exact reason I got into this business. Let me tell you how we handle claims, and then I'll show you what your numbers look like..."

✓ You just moved the conversation from price to trust. Price doesn't beat trust. Price never beats trust.

The Reverse Close — Charlie's Best Move

> "I appreciate you telling me that. I'm going to be straight with you — that's exactly why you should be shopping, and if I can't help you, I want you to know I'm going to refer you to someone who can. But let me see what I can do first. Is that fair?"

Now the prospect has dropped their guard. Charlie is no longer a salesperson. He's an advisor who might walk away. That's the posture that closes at 40%+ on cold leads.

Your Action Item

01

Put the 4 Stories on Your Training Wall

Every producer should know them cold.

02

Record the Story After Every Quote Call

Require your producers to log which of the 4 stories applied.

03

Pull Close Rate by Story Monthly

You'll find your team is missing on one of them. That's your next coaching session.

CHAPTER 4

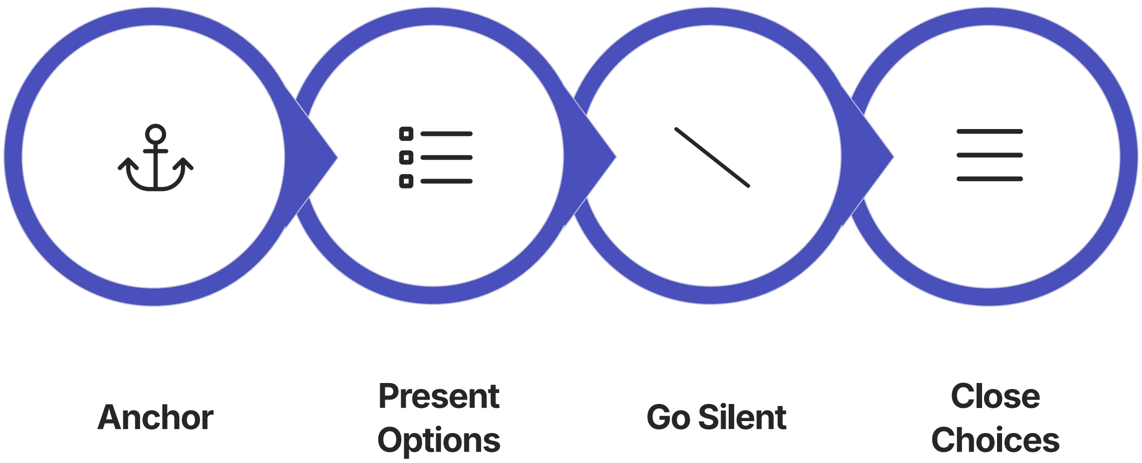
Presenting Rate Without Losing the Deal

SECRET AGENT DELTA · $22M BOOK

You've done the first 7 seconds. You've run discovery. You have the story. Now you have to quote. This is where most agents lose the deal. Because they present the price the way a cashier presents a receipt:

> "Okay, so the total comes out to $187 a month."

No framing. No anchor. No advisory posture. Just the number. The prospect now has exactly one piece of information: the price. So of course they compare it to every other number they've heard today.



Delta's four-step framework transforms a price presentation into a consultative close — moving the conversation from "what's your number" to "which option works best for you."

Step 1: Anchor Before You Number

> "Based on what you told me, I'm going to show you two options. The first is an apples-to-apples match of what you have now — same coverage, same deductibles, just my rate versus theirs. The second is what I'd personally put my own family on. It costs a little more but it fixes two things I noticed about your current policy. Which would you like to see first?"

Gives a Choice
Triggers engagement instead of defensiveness

Anchors on Family
Removes price as the only axis

Implies Problems Found
Creates curiosity — they want to see both

Advisor Posture
Not a salesperson — a consultant

Step 2: Present Both Numbers, in Order

Always apples-to-apples first. It's the baseline. Then the better-coverage version. Always in that order.

> **Framing is 80% of the close.** If you show the better one first, they compare the worse one DOWN from it. If you show the baseline first, they compare the better one UP from it. The second frame feels like an upgrade. Same two numbers. Opposite outcomes.

Step 3: Go Silent

> The first person to speak loses.

After you say the numbers, shut up. Do not fill the silence. Do not over-explain. Do not justify. Do not add "of course that's flexible." If you feel the urge to speak, count backwards from 10 in your head. By the time you get to 7, the prospect will have spoken. What they say next IS the call.

Step 4: Close with "Which Of These Three..."

> "Okay — three options. We can start the new policy today and I'll handle the cancellation on your current one. We can schedule it to kick in on your current renewal date so there's zero overlap. Or I can email you a written copy first and we set up a 15-minute call tomorrow to walk through it. Which of those three works best for you?"

> All three are a "yes." None of them is "let me think about it." The prospect's brain now has to pick, not decide. Picking is easier than deciding.

Delta's Killer Variation — For Hesitant Prospects

> "Hold on — before I even go further on my numbers, let me ask you something about what you have now. Pull up your current declarations page if you've got it handy. I want to show you two things I'd have done differently."

Now she's auditing THEIR agent, not selling HER policy. The frame has flipped. She's no longer the salesperson. She's the expert consultant reviewing their current coverage. That's how Delta built a $22M book. Not by being cheaper. By being the only agent on the call who acted like a consultant.

Your Action Item

01

Practice the 5-Sentence Anchor
Until it sounds like how you talk. If it sounds scripted, you'll lose the deal. If it sounds natural, you'll own the call.

02

Force Yourself to Go Silent
Count backwards from 10. The first week is agony. The second week is muscle memory.

03

Replace Every "What Do You Think?"
Replace it with a three-choice close. Remove it from your vocabulary entirely.

PART TWO

Rebuttal Trees: The Objection Bank

SECRET AGENT ECHO · $52M BOOK

> "An objection isn't a no. It's the prospect telling you they want to buy but they need you to handle one thing first. Your job is to figure out what that thing is."

This section is the 12 most common objections you'll hear on quote calls, each with a branching rebuttal tree. Not scripts — trees. Because the answer depends on what they say back.

> Use these as patterns, not memorized lines. Once you understand the LOGIC of each tree, you can handle any variation.

OBJECTION 1

"It's Too Expensive"

First response — don't defend the price. Ask what they're comparing to:

> "Too expensive compared to what — your current rate, or what you were hoping to pay?"

That question splits the objection into two different conversations.

Branch A — "My Current Rate"

> "Got it. If I could show you a real difference in coverage for that extra money, would that change things, or are you strictly on budget?"

- **If "strictly on budget":** "No problem. Let me show you the apples-to-apples version. What's the deductible on your current collision?" → Restructure to match the budget.
- **If "open to value":** "Okay — here's what I saw in your current policy that concerned me..." → Make the coverage gap visible. Close on value.

Branch B — "What I Was Hoping to Pay"

> "Fair enough. What number were you hoping to land at?"

- **If the number is realistic:** "I can hit that, but it'll require raising your collision deductible to $1,000 or dropping your rental. Which one works better for you?" → Close on a trade, not a discount.
- **If the number is unrealistic:** "I'm going to be straight — I can't hit that without putting you underinsured, and I wouldn't be doing my job if I let you drive away with less coverage than you need. But I can get you closer than anyone else you're going to talk to today. Let me show you how." → Reframe as protection, not product.

⚠ **Echo's Rule:** Never match a competitor's price if it requires unsafe coverage. Write the lead off. You'll feel it in the moment, but you'll thank yourself when they rear-end someone and their old agent can't cover the settlement.

OBJECTION 2

"Let Me Think About It"

The most dangerous objection in insurance sales. It sounds like a maybe. It's actually a no with manners.

First response — make it specific:

> "Of course — what specifically do you want to think about? I'd rather answer that right now than have it bother you after we hang up."

Branch A — "Just the Price"

Redirect to Objection 1's tree.

Branch B — "I Need to Talk to My Spouse"

> "Totally get it. What do you think they're going to ask that I haven't already answered?"

If they can give you the answer, handle it now. If they can't, book a specific callback for when the spouse is home. Never "I'll call you back when we've decided."

> "How about I call you Thursday at 6:30 when [spouse] is home from work? I can get on the line for five minutes and answer any question directly."

Branch C — Vague / Won't Specify

This is the most common variant and the most valuable to handle correctly.

> "I hear you. Can I be direct for a second? In my experience, 'let me think about it' usually means one of three things: the price, the coverage, or the person you're buying from. Which one is it for me?"

That question forces a specific answer. 80% of the time, the prospect tells you the real objection. The other 20% of the time, they'll say "no, it's fine, I just need to think" — which tells you to book them into a specific follow-up slot.

Never accept "let me think about it" without either handling it or booking a callback. That's where deals go to die.

OBJECTION 3

"Just Send Me a Quote"

This is a soft no. It means: "I want to get off the phone without saying no." Your job is to turn it into either a real conversation or a booked follow-up. Not a silent email.

First response:

> "I can — but I want to make sure I send you the RIGHT quote. Two minutes of questions and I can build you something that actually fits your situation instead of a generic number that's going to be wrong. Sound fair?"

Branch A — They Agree

Run abbreviated discovery. Build the quote. Close as normal.

Branch B — They Push Back

> "Alright. I'll send you a baseline. One favor, though — when you open it, will you call me back with any questions, or should I plan to check in with you Thursday at 2?"

That second question books the follow-up. You now have either a callback commitment from them or a callback commitment from you. Either way, the lead doesn't go dark.

Branch C — Refuse to Book Anything

Send the quote. Mark the lead as cold. Add them to a 7-day drip. Don't burn producer time on a lead that won't engage.

OBJECTION 4

"I'll Call You Back"

First response:

> "Of course. When's a good time — later this afternoon, or first thing tomorrow?"

⚠ Never accept "I'll reach out when I can." That's not a callback commitment — that's a goodbye. Force a window. Even if the window is 48 hours out, it's a window.

The Lock-In Move

If they're still vague, add urgency:

> "No pressure — but I should mention, rates are shifting weekly right now. Can I lock in your current quote for 48 hours so the number I just told you is the number you actually get when you call back? I'll just need a good email."

✓ You just bought yourself 48 hours AND an email address. That's a follow-up runway, not a dead lead.

OBJECTION 5

"My Current Agent Is a Friend"

This one sounds like a closed door. It isn't. It's a test of whether you'll be respectful.

> "I get that — I'd never ask you to fire a friend. But you're already shopping, which means something about the coverage or the price made you pick up the phone. Would you rather have one awkward 5-minute conversation with your friend, or keep paying the extra money every month to avoid it?"

Why This Reframe Works

It names the trade-off honestly. Most prospects have never thought about it in those terms. Half of them stay with the friend. The other half switch — because they didn't come into the call wanting to switch. They came in wanting permission.

Give Them Permission

Your job isn't to convince them to abandon loyalty. Your job is to name the real cost of that loyalty and let them decide. That's the posture of an advisor, not a salesperson.

OBJECTION 6

"I'm Just Shopping"

The honest objection. Treat it honestly.

> "Totally fair. Can I ask — are you shopping to save money, or shopping because something about your current policy isn't working?"

Branch A — "Save Money"

Close as a price conversation. See Objection 1.

Branch B — "Something Isn't Working"

You just found the story. Go to Chapter 3 and run the Saturday Morning Frame.

Branch C — "Both"

These are your best prospects. Motivated AND open. Run the full discovery and close on both value AND price.

OBJECTION 7

"Can You Beat X Price?"

The trap most agents fall into: saying yes or no immediately. Don't.

> "Maybe. But let me understand X first. What coverages did they quote you, and is that a captive agent or an independent? I want to make sure we're actually comparing the same thing, because most of the quotes I see coming in are missing two or three coverages that turn into disasters at claim time."

Delayed the Price Comparison

You didn't say yes or no. You asked a question that buys you time and information.

Planted Doubt

About the competitor's quote — without attacking them directly.

Positioned as the Careful One

You're the agent who checks before they compare. That's the advisor posture.

Nine times out of ten, when you compare line-by-line, the "cheaper" quote has gaps. Show them. Let them decide whether the gaps are worth the savings.

OBJECTION 8

"What About Claims?"

This is a BUYING question, not an objection. Treat it as the closer it is.

> "Great question — most people don't ask until they need to. Here's exactly how our claims process works: [30 seconds on your claims process]. And here's why that matters to you — [specific advantage over their current carrier]."

Don't rush through this. A prospect who asks about claims is a prospect who has been burned by claims. They're already leaning toward you. Honor it with a real answer.

OBJECTION 9

"I Don't Want to Switch Mid-Policy"

> "I respect that — a lot of people feel the same way. Two options. One, I can have this new policy kick in on your current renewal date so there's zero overlap and zero wasted premium. Two, we can start it today and I'll handle the cancellation on your current policy myself so you get a pro-rated refund check within 10–14 days. Which one feels more comfortable?"

Give them both options. Let them pick the one that feels safer. Either way, they're buying.

OBJECTION 10

"I've Been With Them for 20 Years"

Tenure objection. Sounds sentimental. It isn't — it's fear of change.

> "I respect loyalty. But let me ask you this: in those 20 years, how many times have they proactively called you to review your coverage and make sure you still had the right protection? Most agents I know? Zero. Loyalty should go both ways, don't you think?"

The silence that follows is where the prospect realizes they've been loyal to a carrier that hasn't been loyal back. You didn't sell anything. You just named the truth.

OBJECTION 11

"Send Me the Quote and I'll Compare It Myself"

This is Objection 3 dressed up. Handle it the same way — abbreviated discovery, baseline quote, booked follow-up. But add one line:

> "I'll send it. One thing I want you to promise me — if you see something on there you don't understand, call me before you compare. Not after. Because I see a LOT of people compare two quotes that aren't actually comparable and pick the worse one because they didn't know."

Planted the Seed

That the other quotes aren't apples-to-apples.

Made Yourself the Expert

They call you BEFORE making a decision. Not after.

Stayed in the Deal

Even when you're not in the room. That's how you win the comparison.

OBJECTION 12

"I'll Think About It and Call You Back"

Variant of Objection 2, but worth addressing separately because it has a specific fingerprint: "think about it" + "call you back." It's always a double cover.

> "I've found that exact phrase means one of three things: the price, the coverage, or the person selling it. Which one is it for me so I can fix it right now?"

Bolder than Objection 2's response. Use this one when your gut says they're brushing you off.

~40% of Prospects

Will laugh, admit the real objection, and let you handle it.

~30% of Prospects

Will double down — "no really, I just need to think" — which tells you it's a cold lead. Book a specific follow-up window.

~30% of Prospects

Will hang up. Those were never going to buy anyway.

The Meta-Lesson of Every Rebuttal Tree

> Every objection has a root. Your job isn't to memorize the branches. Your job is to find the root and handle it. Everything in this chapter is a flashlight, not a script.

The better you get at rebuttals, the less they sound like rebuttals. They sound like conversation.

PART THREE

Beyond the Quote

Four chapters. The moments after the quote where agents with $18M books and agents with $48M books diverge.

> The $18M agent stops at the quote. The $48M agent is just getting started.

Chapter 6

The Life Cross-Sell (The 80% Close Framework)

Chapter 7

The Missed-Call Callback (Pairs with Alli)

Chapter 8

Saving the Cancellation

Chapter 9

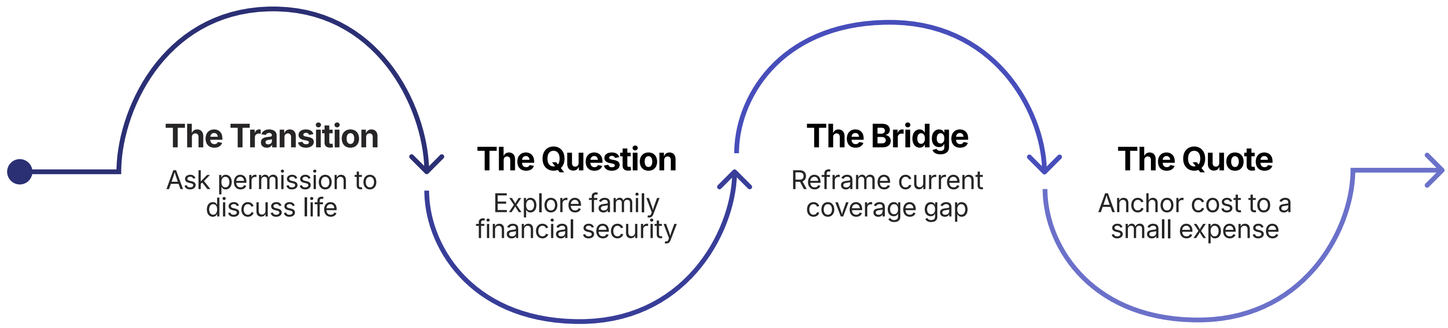
The Referral Ask at Bind

CHAPTER 6

The Life Cross-Sell: The 80% Close Framework

SECRET AGENT FOXTROT · $29M BOOK

Foxtrot's book is unusual. It's not the biggest in this playbook, but it's the most profitable — because her life-to-auto ratio is 6:4. Most agencies are 1:9. She crosses into life on almost every policy she binds. Her framework closes life insurance on roughly 80% of auto-bound customers.



Foxtrot's four-step sequence runs at the end of every single auto bind — no exceptions. The producers who forget get coached. The producers who refuse get fired.

Step 1: The Transition

> "Before I wrap this up — one quick question, and it has absolutely nothing to do with your auto. Can I ask?"

She always asks permission. Always. It disarms the prospect and earns 30 seconds of attention. Prospects always say yes.

Step 2: The Question

> "If something happened to you tomorrow, how long would your family be okay financially?"

Now stop talking. Let them think. This question is a gut punch. It's not about insurance. It's about their family. Most answers fall into three buckets:

"I don't know."
All three are a yes to the next question.

"Probably a few months."
All three are a yes to the next question.

"Honestly? Not long."
All three are a yes to the next question.

Step 3: The Bridge

> "That's actually really common. Most people I ask tell me 3 to 6 months — which means the life insurance they have isn't really life insurance. It's a funeral fund. Can I show you what actual life insurance looks like for a family like yours? Just the number. Zero pressure — if it's a no, it's a no, and we move on."

Step 4: The Quote

> "For someone your age, non-smoker, in decent health — a $500,000, 20-year term policy would run you about $27 a month. That's less than your Netflix and DoorDash combined. Want me to start the application while I've got your information already pulled up?"

Anchored to Trivial Expense
Netflix + DoorDash. Makes $27/month feel insignificant.

Pre-Framed the Action
"While I've got your information already pulled up" — no new work for the prospect.

Used "Start" Not "Sign"
Lowers the perceived commitment. "Start the application" feels smaller than "write a policy."

The 80% Rule: Foxtrot doesn't close life policies by being aggressive. She closes them by refusing to let a family leave her office underinsured. The posture is protective, not commercial. Prospects feel it.

Your Action Item

01

Run the 4-Step Sequence

At the end of every auto bind for the next 10 business days.

02

Track Offer Rate, Not Close Rate

Track how many you offer, how many say yes, and how many bind. If you offer 100% of the time, the close rate takes care of itself.

CHAPTER 7

The Missed-Call Callback (Pairs with Alli)

This chapter is specifically for agencies running Alli Voice. It's the single highest-ROI move in the playbook, and it only works if you have an AI phone receptionist picking up your missed calls.

The Speed Problem

40%

Under 1 Minute

Contact rate when you call back within 60 seconds

30%

Under 5 Minutes

Contact rate at 5-minute callback

15%

Under 30 Minutes

Contact rate at 30-minute callback

5%

Over 1 Hour

Contact rate at 1-hour callback

2%

Next Day

Contact rate when you call the next day

Every minute a lead sits in your CRM without being called is a minute your investment in that lead is evaporating.

The Alli Advantage

Gets Name and Reason

Alli captures the prospect's name and the reason for the call before you ever pick up.

Schedules Callback Window

Or warm-transfers when possible. No lead goes cold without a plan.

Real-Time SMS to Producer

Name, number, source, reason for call, and sentiment score — before you dial back.

The First 3 Minutes — Your Callback Script

> "Hey Sarah — Alli just told me you called about your auto renewal. I've got you in front of me right now. Are you still at your desk?"

"Alli just told me"

Creates real-time presence. The prospect feels like she handed the baton directly.

"You called about your auto renewal"

You already know why they're calling. No re-explanation needed. Signals you're organized and ready.

"I've got you in front of me right now"

Present-tense, on-my-screen language. Not "I'm calling you back" (passive). "I'm here now" (active).

"Are you still at your desk?"

A soft permission question that gets the call moving.

Never apologize for missing the call. "Sorry I missed you" tells the prospect they're an afterthought. "Alli just told me" tells them they're the priority.

Inside the 3-Minute Window

01

Dual SMS Alerts

Every producer has Alli's SMS alerts on a desk phone AND their personal phone.

02

Claim in Slack

Missed calls get claimed by the first available producer who replies with a thumbs-up emoji.

03

90-Second Escalation

If no producer claims within 90 seconds, the Slack bot escalates to the owner.

04

Routing by History

First-time missed calls get a personal callback. Repeat missed calls get routed through a specific follow-up bucket.

Your Action Item

01

Install the 3-Minute Rule Tomorrow

Not next month. Tomorrow.

02

Track by Callback Time Bucket

For the next 10 business days, track every Alli-captured lead by callback time (<3 min, 3–10 min, 10+ min) and measure bind rate by bucket.

03

Share Results at Friday Meeting

You will never go back to the way you ran callbacks before.

CHAPTER 8

Saving the Cellation

SECRET AGENT GOLF · $41M BOOK · 98.2% RETENTION

> Never ask "why are you cancelling" as your first question. That puts the customer into justification mode, and once they justify, they'll never reverse.

1

Question 1

> "Is there a specific reason, or is it just time for a change?"

You're not demanding an explanation. You're giving them an easy out that makes them more likely to give you the actual reason.

2

Question 2

> "Before I process this — I want to make sure I at least TRY to fix what went wrong. Would you give me 48 hours to come back with something? No pressure, no obligation. Worst case, I do nothing and you're still cancelled."

85% of customers say yes to 48 hours. You just bought yourself time to save a policy that was going to walk out the door.

3

Question 3

> "If you're comfortable telling me — did someone else quote you a number, or is this about the service, or is it something totally different?"

The three options cover 95% of cancellation reasons. Let them pick the one that fits.

4

Question 4 (Only If Save Fails)

> "If I can't save this for you today, can I ask — what would an agent have had to do differently for you to have stayed?"

Every cancelled policy is a teacher. Ask the question. Write the answer down. Read it every week.

Branch A — Competitor Quoted Lower

> "Would you be willing to send me that quote so I can see exactly what they're offering? I'm not going to try to talk you out of leaving — I just want to make sure you're comparing apples to apples before you switch, because I see a LOT of apples-to-oranges comparisons in this business. Fair?"

Branch B — Service Complaint

> "I hear you. That's on me, and I own it. Here's what I'm going to do: I'm going to make sure this never happens again by [specific action]. And I'm going to personally handle your policy going forward. Would you give me one shot to fix this?"

A specific fix — not "we'll try harder" — saves more policies than any discount.

Branch C — Life Change

> "Totally get it. Two things before I process the cancel: (1) can I make sure you're set up in [new state / new situation]? I want to make sure you're covered. (2) Before you hang up — is there anyone in your office or family who might benefit from the kind of service you got from us before this change? No pressure — I just ask everyone who leaves happy."

The customer who cancels for a life reason is often your best referral source. They're not leaving unhappy. They're leaving because of circumstance.

Your Action Item

01

Print the 4 Questions

Hand them to whoever takes cancellation calls.

02

Require Manager Signature

On every processed cancellation — proving all 4 questions were asked.

03

Track Saves vs. Cancellations for 30 Days

If your save rate isn't above 30%, your questions aren't being asked with enough care. Coach it.

CHAPTER 9

The Referral Ask at Bind

SECRET AGENT HOTEL · $26M BOOK · ZERO PAID LEADS

Hotel built a $26M book without paying for a single marketing lead in 9 years. Every policy in his office comes from referrals. Every one.

> Never ask "do you know anyone." That's the laziest question in sales. It puts the entire cognitive load on the customer. They scan their mental rolodex, come up empty, and say "I'll let you know if I think of someone." You never hear from them again.

The 3-Question Referral Sequence

1

Question 1 — At Bind

> "Who at your work would be frustrated by the same rate increase you just dodged?"

Specific. Contextual. Triggers a memory of a real conversation. Prospects almost always name someone.

2

Question 2 — The At-Bind Text

> "Would you text them right now and tell them I'm going to call? No pressure on them — but a heads-up from you makes a 10x difference."

Turns a cold referral into a warm one in real time. Most people are happy to send a 15-second text.

3

Question 3 — 1 Week Post-Bind via SMS

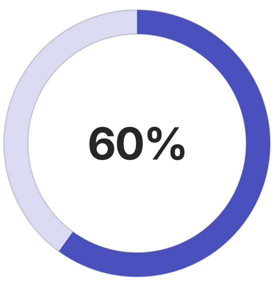
> "Hey [name] — it's [producer]. Quick question — how's everything going with the new policy? Anyone else come to mind who got hit with a rate increase like yours?"

Captures referrals that didn't come to mind at bind. A lot of prospects say "nobody" in the moment, then mention their brother-in-law to three people over the next week.

The At-Bind Text Script

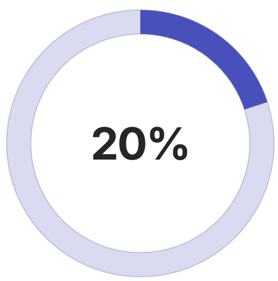
When a customer agrees to text their colleague, Hotel gives them the exact words to send:

> "Hey [colleague] — just switched my insurance with [producer name] at [agency]. They saved me [dollar amount]/month and actually explained the coverage. Their number is [phone]. Might be worth a call after your last rate hike."



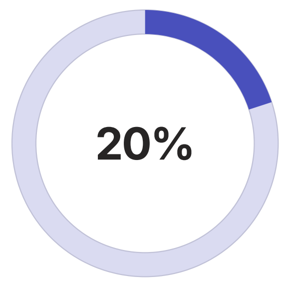
Send It Immediately

In the moment at bind



Send Within 24 Hours

After the call ends



Don't Send

But producer has first name for cold call with social proof

The Rule of 5

1. **At Bind** — Question 1 referral ask
2. **Week 1 SMS** — Follow-up referral ask
3. **Month 1** — Policy review referral ask
4. **At Renewal** — Annual referral ask
5. **Life Events** — Home purchase, teen driver, etc.

Ask 5 times over 12 months. Close 1 or 2 of those asks. That's the referral flywheel that builds a $26M book on zero paid leads.

Your Action Item

01

Add Question 1 to Your Bind Script Today

Not next week. Today.

02

Set Day-7 SMS Automation

For the follow-up referral ask.

03

Track Referral Asks Per Bind

The number should be above 1.0 on day one and above 3.0 by month three.

PART FOUR

The Agency Operating System

> Scripts and tactics only work inside a system that forces them to be used. This section is the system.

Chapter 10

Front Desk / Gatekeeper SOPs

Chapter 11

Lead Routing and Speed-to-Lead

Chapter 12

The Daily Activity Scorecard

Chapter 13

The Weekly Debrief

CHAPTER 10

Front Desk / Gatekeeper SOPs

Your front desk is either an asset or a liability. Every dollar you spend on leads either lives or dies in the first 10 seconds of how your front desk handles the call.

1

Rule 1: Never Put a New Quote Lead on Hold Without Permission

Wrong: "Please hold."

Right: "I have one producer on another call right now — can I put you on hold for 60 seconds, or would you rather I take your number and have them call you back in 5 minutes? Which works better for you?"

The second version gives the prospect control, which is the entire reason the first version loses deals.

2

Rule 2: Never Transfer a Lead Cold. Warm Handoff Only.

Cold transfer: "Let me transfer you to a producer." [mute, beep, silence]

Warm transfer: "Mike, I've got Sarah on the line — she's shopping auto and home because she just got hit with a 28% rate increase from State Farm. Her renewal is next Tuesday. Mike, go. Sarah, Mike is our senior producer and he's the best in the office at rate-increase situations. I'll leave you two to it."

The information transfer IS the trust transfer. If the producer has to ask "so what can I help you with today?" after the handoff, the handoff failed.

3

Rule 3: The Front Desk Is Sales, Not Reception

Every person at the front desk in a high-performing agency can do three things:

1. Answer the phone with the 11-word greeting from Chapter 1.
2. Run the 5 discovery questions from Chapter 2.
3. Execute a warm handoff to a producer.

If your front desk can't do all three, you have a training problem, not a staffing problem.

CHAPTER 11

Lead Routing and Speed-to-Lead

The math of speed-to-lead is brutal and well-documented. Let me summarize it so you never argue with it again:

40%
Under 1 Minute
Contact rate

30%
Under 5 Minutes
Contact rate

5%
Over 1 Hour
Contact rate

2%
Next Day
Contact rate

Those numbers are from aggregated studies across 15,000+ inbound leads. They're not my numbers. They're the industry's numbers.

The Routing System

01

Immediate SMS Routing

Inbound leads get routed IMMEDIATELY to the next available producer via SMS alert — not email, not a CRM dashboard, not "check every hour."

02

Full Context in the Alert

SMS alerts include the prospect's name, phone, source, and reason for interest (when Alli captures it).

03

90-Second Claim Window

Producers claim the lead in Slack/Teams within 90 seconds or it auto-routes to the next producer.

04

3-Minute Escalation

After 3 minutes unclaimed, it escalates to the owner. The 3-minute rule applies 24/7 during business hours. Lunch is not an excuse. Meetings are not an excuse.

The Producer Scoreboard

Post the following metrics weekly in your agency, visible to everyone:

Metric	What It Measures
Leads claimed (count)	Volume of engagement
Average time-to-claim (seconds)	Speed discipline
Leads claimed and contacted in <3 min (%)	3-minute rule compliance
Contact-to-quote conversion (%)	Discovery quality
Quote-to-bind conversion (%)	Close quality

Watch what happens to producer behavior when those numbers go on the wall. Within two weeks, your average time-to-claim drops by 60%+. Nothing else changes. Just visibility.

CHAPTER 12

The Daily Activity Scorecard

> **Activity beats outcome. Every day. Forever.**

Most agencies track the wrong thing. They track bound policies. Bound policies are an outcome. Outcomes are lagging indicators. By the time you notice your bound policies are down, the problem happened 30 days ago. Too late to fix this month.

The 5 Activities Worth Tracking Daily

Dials Made
Not attempts. Actual outbound dials.

Conversations Had
Dials that resulted in a live human on the line.

Quotes Built
Complete quotes in the rater, ready to present.

Applications Submitted
Applications, not sales.

Cross-Sell Offers Made
OFFERED, not closed. This is the most important number on the daily scorecard.

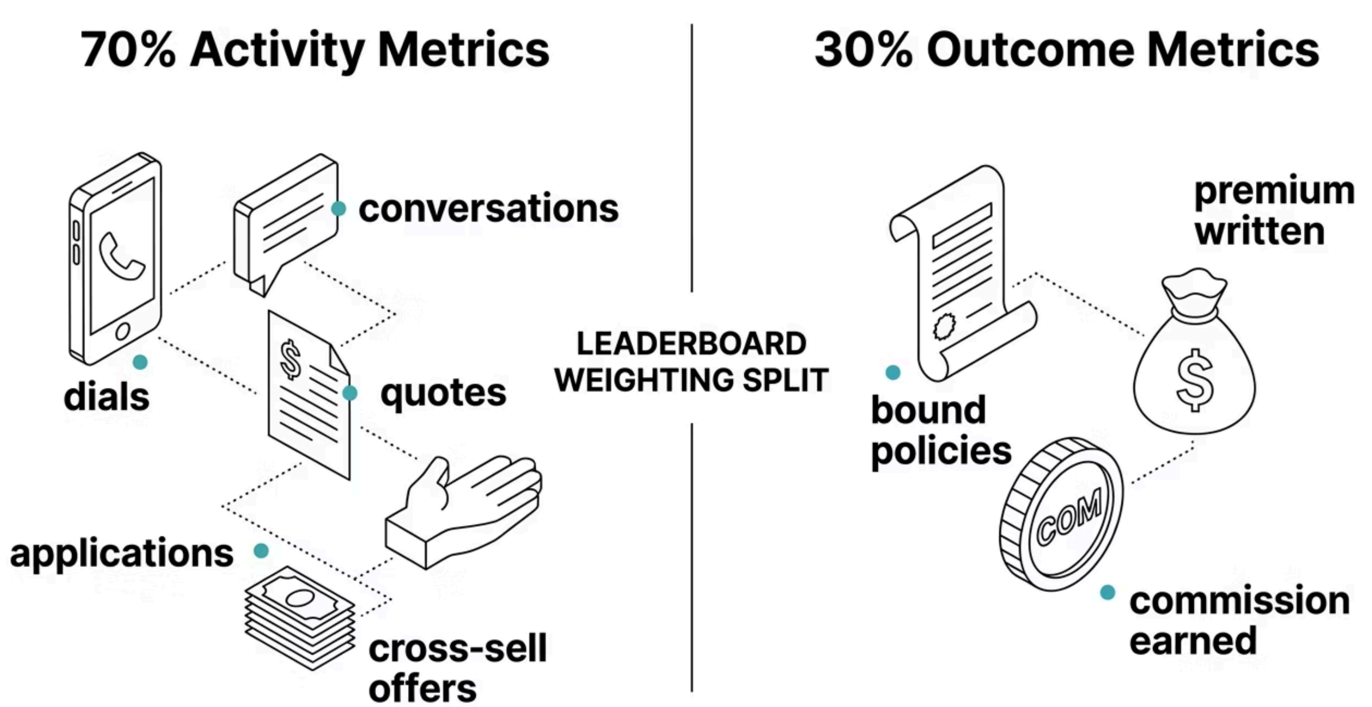
⚠ Notice what's NOT on this list: policies bound, premium written, commission earned. Those are all outcome metrics. Those belong on the monthly P&L, not the daily scorecard.

Why Offers, Not Closes

Scenario A: 100% Offer Rate
Your cross-sell rate is a function of your **offer quality**. This is a coaching problem — you can fix it.

Scenario B: 30% Offer Rate
Your cross-sell rate is a function of whether they **remembered to offer**. This is a discipline problem — completely different fix required.

The Leaderboard



ⓘ This is controversial. Most agencies do it the opposite way. I've watched agencies do it the opposite way for 20 years and I've watched them plateau. The agencies that flip the weighting grow. Every time.

CHAPTER 13

The Weekly Debrief

Most agencies run their weekly meeting as a cheerleading session. High-fives for last week's closes. Pep talk for next week. Nothing changes.

Here's what a high-performance weekly debrief looks like. It's 45 minutes, four sections, and it happens every Monday at 9am sharp.

1

Section 1 — 15 min

The Numbers
Walk through the scoreboard. Every producer's numbers, on screen, no hiding. Activity metrics first. Outcomes second.

2

Section 2 — 15 min

The Deal Reviews
Pick 2 deals from last week. One that closed. One that didn't. Write down what made the difference. Make it a template or an objection to practice.

3

Section 3 — 10 min

The Role Play
Pick one script from this playbook. Two producers run it live in front of the room. Everyone else coaches.

4

Section 4 — 5 min

The One Commitment
Every producer leaves with one specific commitment for the week. Not "I'll try harder." One specific action.

Example Commitments

→ "I'm going to run the 11-word greeting on every inbound call this week."

→ "I'm going to ask Foxtrot's life question on every bind call."

→ "I'm going to return every missed call within 3 minutes."

ⓘ Write the commitments down. Review them at next Monday's debrief. Accountability isn't a feeling — it's a paper trail.

PART FIVE

The Install Kit

> You've read the playbook. Now let me make it stupid-simple to run.

CHAPTER 14

The 7 Scripts to Laminate

Print this chapter. Laminate it. Put one copy next to every phone in your agency. These are the seven scripts that do 80% of the lift.

Script 1

The Greeting

Script 2

The 5 Discovery Questions

Script 3

The Saturday Morning Frame

Script 4

The Rate Presentation Anchor

Script 5

The Three-Choice Close

Script 6

The Life Cross-Sell Question

Script 7

The Referral Ask

SCRIPT 1

The Greeting

> "[Agency] — [First name] speaking. Are you shopping rates, or did something happen with your current policy?"

Eleven Words Max

First Name Only

Binary Disclosure Question

SCRIPT 2

The 5 Discovery Questions

1. **Are you currently insured?**
2. **What made you start shopping today?**
3. **Any tickets, accidents, or claims in the last 3 years?**
4. **When does your current policy renew?**
5. **If I can match or beat your rate with better coverage, when would you want to switch?**

SCRIPT 3

The Saturday Morning Frame

> "Before I pull any numbers, I want to ask one question and I want you to be honest with me. What's going on with your current policy that made you pick up the phone today? Because nobody wakes up on a Saturday morning thinking, 'I want to go shop for more insurance.' Something happened. What was it?"

⚓ SCRIPT 4

The Rate Presentation Anchor

> "Based on what you told me, I'm going to show you two options. The first is an apples-to-apples match of what you have now. The second is what I'd personally put my own family on — it costs a little more, but it fixes two things I noticed about your current policy. Which would you like to see first?"

SCRIPT 5

The Three-Choice Close

> "Okay — three options. We can start today, schedule it for your current renewal date, or I can email you a written copy first and we set up a 15-minute call tomorrow to walk through it. Which one works best for you?"

All three options are a yes. None of them is "let me think about it." The prospect's brain has to pick, not decide.

SCRIPT 6

The Life Cross-Sell Question

> "Before I wrap this up — one quick question, nothing to do with your auto. If something happened to you tomorrow, how long would your family be okay financially?"

Ask permission first. Then go silent. Let them think. The discomfort in that pause is where the close lives.

SCRIPT 7

The Referral Ask

> "Who at your work would be frustrated by the same rate increase you just dodged? Would you text them right now and tell them I'm going to call? No pressure on them — but a heads-up from you makes a 10x difference."

Run the Scripts

> Seven scripts. If every producer in your agency ran these seven scripts in the right order on every call, your close rate would double inside of 60 days. I've watched it happen in more agencies than I can count.

Laminate the page. Run the scripts. Don't overthink it.

CHAPTER 15

Your First 7 Days

A playbook you read is worthless. A playbook you implement changes your agency. Here's how to install this playbook in your first 7 business days.

Day 1 — Greeting Reset

Monday morning meeting. Announce the new greeting from Script 1. Every producer runs it on every inbound call. No exceptions. Debrief: what felt awkward? What got better?

Day 2 — Discovery Installation

Print the 5 discovery questions. Tape them to every monitor. Rule: nobody opens the rater until all 5 questions are answered and written down.

Day 3 — Saturday Morning Frame

Add Script 3 to every quote call. This will feel uncomfortable for the first few calls. That's normal. Debrief: what did prospects actually tell you when you asked?

Day 4 — Rate Anchor

Install Script 4 as the mandatory rate presentation intro. Practice it in the morning huddle. Two producers run it live while the team watches.

Day 5 — Three-Choice Close + Life Ask

Install Script 5 as the close on every quote. Install Script 6 on every bind. Pull the week's close-rate numbers. Compare to last week. Celebrate the improvement — there will be one.

Day 6 — Saves + Callbacks

Train whoever handles cancellations on the 4-question sequence from Chapter 8. Install the 3-minute callback rule from Chapter 7 for every Alli-captured missed call.

Day 7 — The Weekly Debrief

Monday morning. 45 minutes. The numbers. Two deal reviews. One role play. One commitment per producer. This becomes a standing meeting forever.

By the end of 7 business days, your entire team will have run every script in the playbook at least once. By the end of 30 days, they'll be running them automatically. By the end of 90 days, you won't recognize your agency's close rate.

> That's not hype. That's math. These scripts work because they're built on principles that don't change. People buy from people who listen. People commit to specific questions. People respond to framing. None of that is going to stop being true. Just run the plays.

CHAPTER 16

Final Word from Coach

If you've read this far, you're different from 90% of the agents in this industry. Most agents buy leads and hope. You're reading a playbook and implementing.

> That's the entire difference between the agents with $18 million books and the agents with $52 million books. Not talent. Not territory. Not luck. Implementation.

Let me leave you with one thing.

Of all the scripts, frameworks, and tactics in this playbook, the one I'd beg you to implement — if you implement nothing else — is the Saturday Morning Frame from Chapter 3.

Why the Saturday Morning Frame Is Different

Every Other Tactic Is a Tool

Tools can be copied. Any agent in your market can read this playbook tomorrow and run the same scripts. The 11-word greeting isn't a moat. Neither is the 5-question discovery. Neither is the three-choice close. All of them are replicable.

The Saturday Morning Frame Is a Belief System

It's the conviction that every prospect is a human being with a story, and your job is to find that story and honor it before you try to sell them anything. That belief can't be copied. An agent who doesn't believe it will run the question, sound fake, and lose the deal. An agent who believes it will run the question in their own words, sound like a human being, and close.

> The difference isn't in the script. The difference is in the conviction behind the script.

I built Alli because I watched too many agencies drown in missed calls. I wrote this playbook because answering the phone is step one, but closing what's on the other end of the phone is step two. Alli solves step one. This playbook solves step two.

Run the playbook. Track the numbers. Email me what changes. I read every message.

One last thing. If this playbook helps you bind an extra five policies in your first 30 days, do me one favor: find an agent who's struggling, who needs it more than you did, and hand them your copy.

> That's how this industry actually improves. One agent at a time. One conversation at a time. One Saturday morning at a time.

— Coach

Agent Secrets: Top Talk Tracks

The Platinum Collection

Compiled by **DJ Carroll** · Alli · Carroll Media