

Appointment Booking Script

(Hello?) Alex. Alan here. I got the letter that you sent me about the mortgage on your house for \$150,000. The reason for my call today is because I'm the field underwriter who comes out and shows you how this thing works. Now I can only give you 15 or 20 minutes of my time tomorrow. Does morning or afternoon work better for you.

(Morning.) Morning. Excellent. And when you say morning, are you talking 8 to 10, or 10 to 12. *(10 to 12.)* 10 to 12. Super.

(Afternoon.) Afternoon. And when you say afternoon, are you talking 12 to 2, or 2 to 4. *(2 to 4.)* 2 to 4's perfect.

(Evening.) Evening. And when you say evening, are you talking 6 to 8 or 8 to 10. *(8 to 10.)* 8 to 10's perfect.

OK your address is 123 Main Street in Titusville, is that correct? *(Yeah.)* OK great. And when I'm driving down the road, are you on the right or on the left. *(Left.)* OK super, so when I drive up to your house, is the number on the house or on the mailbox or both. *(It's on both.)* It's on both? OK super. And will there be a car in the driveway? *(Yes.)* What kind of car and what color. *(98 Camry.)* Perfect. So when I get there, is it OK if I park in your driveway? *(Yes.)* Well, I always want to ask before. I don't want to assume anything, and I don't know what the parking is over there. So, do you have a pen and a piece of paper handy? *(I'm ready.)* OK super. My name is Alan A-L-A-N last name is Hooley H-O-O-L-E-Y. Your confirmation number is P as in Paul 2-0-1-5 0-0-5 [Add 5 for each appt booked in 2015.] *(P2015 135.)* Excellent.

And we agreed to 10 o'clock? *(Yeah.)* OK so I'll be there between 10 and 12. Because of traffic I like to leave a window. So I'll get there as quickly as I can and I'm looking forward to it.

Now on this letter, you didn't list a spouse. Are you married? *(Yes I am.)* Alright will she be there at the appointment? *(Does she have to be there?)* Yeah, she really needs to be there. The reason is, she's gonna ask questions that you wouldn't think of, and you're gonna ask questions that she wouldn't think of, and she'll probably be the beneficiary, correct? *(Yes.)* OK so I wanna make sure that she knows what we're doing, OK? *(OK.)*

OK super I'll see you between 10 and 12 tomorrow. *(Ok.)* Bye Bye.

2nd Time Talking To Someone—Supervisor Script

(Hello.) Alex. Alex. Hey, Alan. My name's Alan. I'm a supervisor with the company. And I got a letter that they put on my desk. I'm doing an investigation...on this. Our records indicate that you hadn't gotten the mortgage protection that you had requested. Do you remember sending that back to us? *(Sigh, what is this again?)* This is mortgage protection. You had sent us back a letter, and I'm a supervisor doing an investigation on this. I've got an agent that's gonna be out in the area tomorrow? He can only give you about 10 or 15 minutes because I've really loaded him down with a lot of these. Which works better, morning or afternoon.

Objections

(We already got insurance.) You already have insurance? Great, that makes my job that much easier. You had sent this back to us, and I'm here to get the information out to you. Which works better, morning or afternoon.

(I never sent anything in.) Oh that's fine, I hear that all the time. I don't remember what I had for breakfast this morning, so not a problem. I've got your signature here, I'll show it to you when I come out to see you. Which works better, morning or afternoon.

(Really, I filled this out?) Yeah, I've got your signature on it. You had sent it back to us. It's about mortgage protection. In the event of death, it would pay off the mortgage. Which works better, morning or afternoon.

(Well, we've changed our minds.) You changed your mind. And why'd you change your mind? (We just don't just want that anymore.) OK do you remember sending the form back in? (No.) You don't remember sending...well that might be the problem. Look, I've got your signature right here. I'm gonna be out in your area, I'll be more than happy to show it to you. Does morning or afternoon work better for you.

(I'm really busy, I'm not gonna be around.) I'm really busy too. So I can only give you 15 or 20 minutes of my time. Which works better, morning or afternoon.

(What company is this?) Mortgage Protection Center. Mutual of Omaha. Which works better for you, morning or afternoon.

COMMON APPOINTMENT SETTING OBJECTIONS HANDLED

#1 Client: How much is this going to cost? Can you give me the prices over the phone? **Agent:** That is a great question. The reason I wanted to swing by and see you is so I can see what specifically you're interested in, and what you qualify for. We have plans that start at \$30 bucks a month, but it depends on what you are trying to accomplish. You definitely don't want to pay for something that you don't need, but at the same time I want to make sure you get exactly what you want. No matter what I can find the best priced company and make it fit your budget. Which day would you be around, Thursday or Friday?

#2 Client: I can't do anything right now. I don't have money right now. I just got laid off. **Agent:** Hey, no problem John. My job is to simply see what you qualify for and find you the best pricing. We have plans that start at \$30 a month but you don't have to spend any money right now. That is not what this is about. I can get you that piece of mind to know what it will cost, whether it is something you want to do in the near future or somewhere down the line. I am only going to be in town Tuesday and Wednesday, and definitely want to get your this information. Which day would be better for you?

#3 Client: Why do you have to come to the house? How long will this take? Can we just do this over the phone?

Agent: Let me explain how we do this. My job as a field underwriter is to verify your information, make sure you are not on a respirator or anything, lol. From there I can show you the best priced plans you qualify for. If you see something you like, we'll have the insurance company send you a written offer of coverage. My part takes 10-15 minutes depending on if you have questions. Which day would be better for you, Thursday or Friday?

#4 Client: Can you call me back another time? I am not sure what my schedule is that day. I am going to be really busy the next few days and can't commit to anything right now. I don't have my work schedule yet.

Agent: Sounds like you and I are both experts on being busy. My days get filled up quickly and I don't want to miss getting to see you while I am out that way. Why don't we just tentatively put something on the calendar now, and you can call me back if your schedule changes. How's Thursday at 10:15 sound?

#5 Client: Can you call me back next week?

Agent: Sure John, I'd be glad to. I am going to put that in my schedule book here. What day would be best to call you back? Ok great. We can try to find a 15 minute window somewhere in your day where I can drop by to bring you some information on the benefits you're eligible for now.

#6 Client: I am meeting with a Farmers agent on Monday. They already take care of our house and car...

Agent: Fantastic. Our company is responsible for the mortgage protection plans in this area. Farmers, Allstate... they are great for car insurance and homeowners insurance, but don't have these particular plans. I can explain it better when I am out that way. How does Tuesday at 10:15 sound or would you prefer something sooner?

#7 Client: I think I am going to just buy a policy online.

Agent: John, I can understand the convenience of that. Our policies are just as competitively priced as what you would find online...potentially even lower because as an underwriter I can qualify for you for the best possible prices on the market. If you decide to apply you can be confident that the prices are accurate and there won't be any surprise fees or costs down the road. And remember, there is no obligation to do anything

"John? Hi John. This is _____. I'm calling about your loan with Bank of America for \$XXX,000. I work with the Mortgage Protection Department in XYZ County. We recently sent you some letters about the insurance benefits that you're now eligible for. I've been assigned to your account, and, I was checking with you, to see if you had received, or if you have had a chance to look, at the letters."



"The next step is for me to get you the information and pricing. I will be out in CLIENT CITY this Friday and Saturday for some appointments. If you don't mind something quick and casual I can swing by in between appointments and give you the information and pricing for you (and spouse name) to look at. I figure about 10-15 minutes in case you have any questions. Which day would be better for you?"

THEY CHOOSE

RESISTANCE

"How much is this going to cost"
"That's the best part. We have plans that start at \$30 - continue script below."
I can't afford anything now OR got laid off OR have lots of expenses OR still thinking...
"Continue script below."
I'm busy OR I don't have my schedule yet.
"Continue script below."
Can you just send me info?
"Great. That is exactly what we do...continue script below."

"Let me explain how we do this. My job as a field underwriters is to verify your information, make sure you're not on a respirator or anything, lol... From there I can show you the best priced plans you qualify for. If you like something, we'll have the insurance company send you a written offer of coverage. It takes 10-15 minutes. Which day would be better for you?"

THEY CHOOSE

RESISTANCE *Handle objection and proceed!*

"Great. Now would morning, afternoon or evening be best?" *"Listen"*
Based on their selection, offer them two time slots. "I have a 9:15 or an 11:30." "Let them choose"

"Great. Do you have a pen & paper? I want to give you my name and number. Tell me when you're ready."
Wait for response. Name name is _____, spell it out... my number is xxx-xxx-xxxx... your confirmation number is XXXXX. Can you read that back to me please? "Listen" Put me down for 00:00 AM/PM.
Let me verify the address on our records. *Read the address.* What is the nearest intersection closest to your home? *"Listen"* If I run into trouble, would this number be OK to call for directions?

"Oh, one last thing John...just give me 15-20 minutes either way. I may be running a little early or a little late, depending on traffic. And are you ok with quick and casual? *"Listen"* Good! Listen, I don't have a sales presentation of anything like that. I just need to verify some basic health information and use my computer to look up some pricing for you to have. Well, I'm looking forward to meeting you at TIME on DATE. See you then! *"Let them hang up first"*