Homeowner Follow-Up Call Script

For calling homeowners who received your home insurance letter. Click the buttons to jump around.

1 · Opening | 2 · Info & Close | Not Interested | No Time | Not Sure | Off My List | Voicemail | Mindset

Before you dial: Use their first name. It's the most beautiful sound to anyone. Speak slowly, smile, and after every question **stop and wait**. Read the Mindset rules ›

STEP 1 · THE OPENING

> "Hi **[First Name]**, this is **[Your Name]** from **[Agent Name]**'s Allstate office. **[Agent Name]** mailed you a letter about 10 days ago, and I'm just following up to make sure you got it."

Pause. Let them answer. No answer? ***Leave a voicemail ›***

If they ask "Who is [Agent Name]?"

> "**[Agent Name]** is your local Allstate agent here in **[Town]**. The letter came from our office. It has the Allstate logo in the upper right corner, and it gives you a chance to see if what you're paying now is really the best deal out there."

Does that ring a bell?

STEP 2 · ASK PERMISSION

> "A lot of homeowners haven't compared their home insurance in years, and many of them are paying more than they need to. Since I have you on the phone, I'd love to take a few minutes and see if I can save you some money."

Does that sound alright with you?

This question gets their permission. Don't pitch without it, and once you have it, never ask again.

What did they say?

Yes	Great! Go to Step 3 ›
"Not interested"	Rebuttal 1 ›
"No time"	Rebuttal 2 ›
Not sure	Unclear objection ›
"Take me off"	Off my list ›

Gather Info & Close

They said yes. Say "Great!" with a big smile in your voice.

STEP 3 · GATHER INFORMATION

> "There's no obligation, of course. We just want to take a look and see if we can do better for you."

- ☐ Full name
- ☐ Address
- ☐ Date of birth
- ☐ Confirm they own the home
- ☐ Current insurance company
- ☐ What they pay now
- ☐ When their policy renews
- ☐ Vehicles: year, make, model
- ☐ Marital status
- ☐ Drivers in the home
- ☐ Any good students? (discount)

Young kids at home? They're likely a good fit for life insurance too. Make a note.

STEP 4 · QUOTE AND CLOSE

> "Based on what you told me, I can get your home covered for _____ a year. How does that compare to what you're paying now?"

Too high? Check discounts before you give up:

- ☐ Bundle home and auto
- ☐ Drivewise
- ☐ Pay in full

Then ask for the business:

Would you like me to get this started for you today?

‹ Back to Opening

Rebuttal 1 · "I'm really not interested."

Rebuttals work because of how you make people feel, not just what you say. Stay confident.

SAY THIS

"I understand. I know you weren't expecting my call today. Our customers are saving an average of _____ a year. If you already have the best deal, we won't try to take you away from it. It only takes a few minutes to find out, and either way you'll know your current rate is the best one."

Does that make sense?

Fill in the savings only with your office's real average. No real number? Leave that sentence out.

WHAT DID THEY SAY?

Yes	Go to Step 3 ›
Bad timing	Rebuttal 2 ›
Still no	End the call ›

‹ Back to Opening

Rebuttal 2 · "Now's not a good time."

Try for four minutes now. If not, book a callback.

SAY THIS

> "I understand. If you can give me four minutes, I promise to keep it quick. It only takes a few minutes to find out if you're paying too much."

Does that sound fair?

Yes — Go to Step 3 ›

‹ Back to Opening

IF NO: BOOK A CALLBACK

> "No problem. When would be a better time to reach you?"

They don't know?

> "Would later today work, or would tomorrow be better? ... What time works best?"

Still not sure? Suggest one time.

> "How about 6:15?"

Then confirm:

> "Great, I'll call you then. It only takes about 5 to 7 minutes."

Put the callback in your calendar before you dial the next number.

Not Sure Which Objection It Is?

One question tells you where to go.

ASK THIS

"[First Name], did I catch you at a bad time, or are you just not interested in seeing what you could save?"

WHAT DID THEY SAY?

Bad time	Rebuttal 2 ›
Not interested	End the call ›

‹ Back to Opening

"Take Me Off Your List." / End the Call

Also use this for anyone who's rude, or when you've had a rough call.

SAY THIS, WITH ENERGY

> "No problem. You have a great day!"

Do not rebut. Hang up and move on.
If they asked to be taken off your list: add them to your office's internal Do Not Call list right away. This is required by law.

WHY THIS WORKS

You don't need every person you call. If someone isn't ready, that's not your fault and it's not your concern. Your job is to find people who are open and ready, not to twist arms or deal with other people's drama.

The next call could be the one that says yes.

‹ Next Call: Back to Opening | Mindset ›

Voicemail

Keep it under 30 seconds.

LEAVE THIS MESSAGE

"Hi **[First Name]**, this is **[Your Name]** from **[Agent Name]**'s Allstate office. **[Agent Name]** sent you a letter about your home insurance last week, and I'm calling to see if we can save you some money. Please call me back at **[Phone Number]**. Again, that's **[Your Name]** at **[Phone Number]**. Have a great day!"

TIPS

- Say the phone number **twice, slowly**.
- Smile while you talk. They can hear it.
- Write down when you left the message, and try again in a few days.

‹ Next Call: Back to Opening

Sales Superstar Mindset

Read the six rules out loud before your first call of the day.

THE GOLDEN RULES OF A TOP PRODUCER

1. **I think big about who I am and what I offer.** My goal is to help every person I talk to.
2. **My skin is thick.** Drama doesn't shake me. Rejection doesn't bother me. I keep going.
3. **I choose my words with care.** Every word and every pause is clear and confident.
4. **I think fast and I adapt.** I can handle any conversation.
5. **I'm committed, not attached.** I'm friendly, not pushy, and I'm comfortable with any outcome.
6. **My goal is to close.** A "yes" is a close. A "no" is a close too. Either way, it's no problem, and I wish everyone a great day.

I'm Ready: Start Calling ›