TopReach

Call scripts for life insurance agents

A good life insurance call script says your name, your agency and that you're a licensed agent in the first breath, names the request the person made, and asks what the coverage needs to do before quoting anything. Below are scripts for new inbound leads, aged leads, final expense and mortgage protection, with the reason for each line, plus objections, voicemails, texts and the licensing, consent and Do Not Call rules agents need to know.

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How to read these scripts

Words in a box, like `First name`, are fields TopReach fills in on the call. Words in brackets, like *[street]*, are yours to fill in. Each line comes with the reason it's there, so you can change the words and keep what works.

Learn the opener and the ask close to word for word, and let the middle be a conversation.

How do good life insurance agents use a script?

- Call new leads as fast as you can. The person is thinking about coverage right now, and your call is expected.
- Say you're licensed, and never let someone believe you're with their lender, the government or Medicare.
- Ask the needs questions before you quote. A price without a purpose is just a number to compare.
- Slow down with older callers. Speak clearly, repeat key details and invite a family member to join if they'd like.
- Log the outcome, the coverage discussed and the next step before the next dial. TopReach keeps them on the contact's timeline for whoever calls next.

Inbound lead callbacks

People who asked for a life insurance quote online or on a form, called back within minutes if you can.

Aim for: A needs conversation now, or an appointment for one.

OPENER 1 · FRIENDLY

The expected call

> "Hi First name, it's My first name, a licensed agent with *[your agency]*. You asked for a life insurance quote *[today]*, and I'm calling to help with that. Is now still a good time?"
>
> **Why:** Naming their request places you instantly, and saying you're licensed is the first thing a careful buyer wants to know.

> "Before I can give you real numbers, I'll ask a few quick questions about you and what you want the coverage to do. It takes about ten minutes. Sound OK?"
>
> **Why:** Setting the length and the reason for the questions keeps them from feeling interrogated.

OPENER 2 · DIRECT

Straight to the quote

> "Hi First name, My first name with *[your agency]*. I'm a licensed life insurance agent following up on the quote request you sent *[today]*. I can get you real prices on this call. Do you have ten minutes?"
>
> **Why:** People who just filled out a form usually want a price, so lead with what they asked for.

> "Great. A few questions first, because the price depends on your age, health and how much coverage you need."
>
> **Why:** It explains why you're asking questions before quoting, so the questions feel like progress.

Questions to ask

> “What made you start looking at life insurance now?”
>
> **Why:** A new baby, a mortgage, a new business: the trigger tells you how much coverage and for how long.

> “If something happened to you, who would you want protected, and what would they need the money for?”
>
> **Why:** Their answer sets the amount: the mortgage, some years of income, debts, education, final costs.

> “Do you have any coverage now, through work or on your own?”
>
> **Why:** Work coverage often ends with the job, and an existing policy matters if anything you suggest would replace it.

> “Any health conditions or medications I should know about? It helps me pick the right company.”
>
> **Why:** Health drives which carriers fit and what the price will be. Asking now avoids a surprise after underwriting.

> “What monthly amount would feel comfortable?”
>
> **Why:** A budget up front keeps you from quoting a policy they'll never buy.

The ask

> “Based on what you've told me, I'd look at *[amount]* for *[term]*. Let me show you two or three options side by side. Can we go through them now, or would *[day]* at *[time]* be better?”
>
> **Why:** A recommendation tied to their own answers, and a choice of now or a set time. Mention that final prices depend on underwriting.

Aged leads

People who asked about life insurance weeks or months ago and never bought. Check consent and the Do Not Call Registry before you dial.

Aim for: Find out whether the need is still there, and book a short call if it is.

OPENER 1 · DIRECT

The honest follow-up

> "Hi First name, it's My first name, a licensed agent with *[your agency]*. A while back you looked into life insurance, and I'm following up to see if that's still something you want to take care of."
>
> **Why:** Honest about the time gap. Pretending they asked yesterday makes them doubt everything after it.

> "Did you end up getting covered, or is it still on the list?"
>
> **Why:** Two clear answers. If they bought, congratulate them and let them go; if not, you have a conversation.

OPENER 2 · CONSULTATIVE

The what-got-in-the-way opener

> "Hi First name, this is My first name with *[your agency]*. You asked about life insurance *[around (month)]*. A lot of people put it off because the first quotes were confusing or higher than expected. Was that it, or did something else come up?"
>
> **Why:** Naming common reasons gives them an easy way to say what really happened.

> "That's fair. Would it help if I made it simple: one recommendation and one price, in about ten minutes?"
>
> **Why:** If confusion stopped them, simplicity is the offer.

Questions to ask

> "What's changed since you first looked: family, home, work?"
>
> **Why:** Life changes since the inquiry can raise the need or change the amount.

> "Is the coverage still mainly for *[the mortgage / your kids / your spouse]*, or something else now?"
>
> **Why:** Confirms the purpose before you quote, using what's in your notes.

> "When you looked before, what stopped you?"
>
> **Why:** Price, health or a spouse who wasn't sure each need a different answer.

The ask

> "Prices are based on your age and health today, so it's worth a fresh look. Can I take ten minutes now to update your quote, or set a time this week?"
>
> **Why:** A true reason to act now without inventing urgency, and two options.

Final expense

Usually older adults who asked about coverage for funeral and end-of-life costs. Go slowly, speak clearly and never rush a decision.

Aim for: A clear, unhurried conversation about what they want covered, and an application only if it fits.

OPENER 1 · FRIENDLY

The clear introduction

> "Hi, is this **First name**? My name is **My first name**, and I'm a licensed insurance agent with *[your agency]*. You sent in a *[card / form]* asking about final expense coverage. Did I catch you at an OK time?"
>
> **Why:** Full introduction, licensed status and the reason, said slowly. Older adults get scam calls, and a clear introduction is how you're different.

> "I'm not with the government or Medicare. I work with insurance companies that offer small whole life policies for final expenses. Would you like me to explain how they work?"
>
> **Why:** Saying what you're not prevents a misunderstanding, and asking before explaining keeps them in control.

OPENER 2 · DIRECT

The plain offer

> "Hi **First name**, it's **My first name**, a licensed agent with *[your agency]*, calling about the final expense information you asked for. I can tell you what coverage would cost for you in about ten minutes. Is now good, or should I call back at a better time?"
>
> **Why:** The reason and the time it takes, up front, with an easy way to say later.

Questions to ask

> “What would you like the policy to take care of: the funeral, medical bills, something left for family?”
>
> **Why:** The purpose sets the amount, and many people want more than the funeral covered.

> “Do you know roughly what a funeral costs where you live?”
>
> **Why:** Many people don't. Suggest they ask a local funeral home for a price rather than relying on a national figure.

> “Do you already have any life insurance, even a small policy?”
>
> **Why:** If a new policy would replace an old one, replacement rules apply, and keeping the old policy may be the better choice.

> “Would you like anyone on the call when we look at options, like a son or daughter?”
>
> **Why:** Inviting family builds trust and leads to decisions that stick.

> “What monthly amount would fit comfortably in your budget?”
>
> **Why:** A comfortable premium is one they'll keep paying. A policy that lapses helps no one.

The ask

> “Here's what I'd suggest: *[amount]* of coverage, about *[price]* a month if you're approved. Would you like to go ahead with the application, or take a day to think it over and talk to your family? Either is fine.”
>
> **Why:** Giving permission to wait is right with older buyers, and it prevents regret and cancellations later.

Mortgage protection

New homeowners who responded to a mortgage protection mailer or form. Some assume it came from their lender, so be clear about who you are.

Aim for: A short needs review, usually leading to term or whole life sized to the mortgage.

OPENER 1 · DIRECT

Clear about who you are

> "Hi **First name**, it's **My first name**, a licensed agent with *[your agency]*. You sent back a form about mortgage protection for your home on *[street]*."
>
> **Why:** The request and the property show this is the follow-up they asked for.

> "Just so you know, I'm not with your lender. I'm an independent agent, and I help homeowners make sure the mortgage gets paid if something happens to them. Do you have a few minutes?"
>
> **Why:** Clearing up the lender question in the first breath is honest and prevents the "you lied to me" moment later.

OPENER 2 · FRIENDLY

The new-home opener

> "Hi **First name**, this is **My first name**, a licensed agent with *[your agency]*, not your mortgage company. Congratulations on the new home!"
>
> **Why:** Warm, and honest about who you are in the same sentence.

> "You asked about coverage that would pay off the mortgage if you passed away. Is that still something you'd like to look at?"
>
> **Why:** Restates what they asked for in plain words and asks permission to continue.

Questions to ask

> “Roughly how much is left on the mortgage, and over how many years?”
>
> **Why:** The balance and term size the policy.

> “If something happened to you, would your family want to stay in the house?”
>
> **Why:** It turns a financial product into the real question, and tells you whether to cover more than the mortgage.

> “Who else is on the mortgage?”
>
> **Why:** Two incomes often means two policies, or a joint one.

> “Would you want coverage if you became seriously ill or disabled, or only life coverage?”
>
> **Why:** Some policies add living benefits. Ask before you quote, and offer only what you're licensed to sell.

The ask

> “I'd like to show you two options sized to your mortgage. Is now good, or would *[day]* at *[time]* work when *[co-borrower]* can join?”
>
> **Why:** Including the other borrower avoids a second presentation and a decision made without them.

Objections and honest answers

Agree with what's true, ask one question, and offer a small next step. Never argue, and stop when someone asks you to.

“I have coverage through work.”

That's great, and worth keeping. Two questions: how much is it, and would it stay with you if you left the job? Work coverage usually ends or has to be converted when the job does. Want me to show you what filling the gap would cost?

Why: Respect what they have, then ask the questions that reveal the gap themselves.

“It's too expensive.”

Let's start from what fits. What monthly amount would be comfortable? I'll show you what that buys, and we can adjust the amount or the length of coverage.

Why: Working backward from their budget is honest and usually finds something useful.

“I need to talk to my spouse.”

Of course, it's a decision for both of you. Could we find a time when you're both free, so I can answer their questions directly?

Why: A three-way conversation beats a secondhand summary of your quote.

“Just mail me something.”

Happy to. Prices depend on age and health, so anything I send without a few answers would be a guess. Can I ask three quick questions so what I send is real?

Why: True, and it keeps the conversation going without pressure.

“I've heard insurance companies don't pay.”

That's a fair worry. Ask me anything about how claims work. You can also look up the company's complaint record with your state insurance department, and you'll have a free-look period after the policy is issued to review it; the length depends on your state.

Why: Point to things they can check for themselves instead of asking them to trust you.

“I'm too old, or my health isn't good.”

Some policies are built for people with health conditions. They cost more, and some pay a reduced benefit in the first years. Let me ask a few questions and I'll tell you honestly what's possible.

Why: Be upfront about graded or waiting-period benefits. Hiding them is how complaints start.

“Are you with my mortgage company?”

No. I'm a licensed agent with *[your agency]*, not your lender. Would you still like to look at coverage that pays off the mortgage?

Why: Never let a wrong assumption stand. Misrepresenting who you are is an unfair trade practice, and they'll find out anyway.

“How did you get my information?”

You *[filled out a form on (site) / sent back a card]* on *[date]* asking about *[coverage]*. If you'd rather not hear from us, I'll take you off our list right now.

Why: Tell them exactly where it came from, and offer the exit.

“I'm not interested.”

Understood. Can I ask whether it's the timing, the price, or that you've already taken care of it? If you'd like no more calls, I'll put you on our do-not-call list now.

Why: One question can surface a real objection; respecting a firm no protects your license and your numbers.

Voicemail scripts

About 20 to 30 seconds: your name and number first, one reason tied to them, then the number again, slowly.

New inbound lead

> “Hi First name, it's My first name, a licensed agent with *[your agency]*, My number. I'm calling about the life insurance quote you requested *[today]*. I can get you prices in about ten minutes. Call or text me at My number. Again, My first name, My number.”
>
> **Why:** Connects the call to their request, gives a reason to call back and offers texting as an option.

Aged lead

> “Hi First name, My first name with *[your agency]*. A while ago you asked about life insurance, and I wanted to see if that's still on your list. If it is, I can make it quick. My number is My number. That's My number.”
>
> **Why:** Honest about the gap, low pressure, and short.

Final expense

> “Hello First name, this is My first name, a licensed insurance agent with *[your agency]*. I'm calling about the final expense information you asked for. I'm not with Medicare or the government. You can reach me at My number. I'll say that again slowly: My number. Thank you.”
>
> **Why:** Slow, clear, says who you're not, and repeats the number for someone writing it down.

Mortgage protection

> “Hi First name, it's My first name, a licensed agent with *[your agency]*. I'm not with your lender. I'm calling about the mortgage protection form you sent back for your home on *[street]*. You can reach me at My number. Again, My number.”
>
> **Why:** Says who you are and who you're not before anything else, so the callback starts with trust.

Follow-up texts

Text only people who agreed to texts, and keep an opt-out line in a first message.

New lead, no answer

Hi *[first name]*, it's *[your name]*, a licensed agent with *[your agency]*, about your life insurance quote. When's a good time for a 10-min call? Reply STOP to opt out.

Why: Licensed status, the reason and one question. Send only where you have consent to text.

Aged lead

Hi *[first name]*, *[your name]* with *[your agency]*. You asked about life insurance a while back. Still want a quote? Happy to keep it simple. Reply STOP to opt out.

Why: A yes-or-no question gets replies from people who won't pick up.

After a final expense appointment is set

Hi *[first name]*, it's *[your name]* with *[your agency]*. Confirming our call on *[day]* at *[time]* about final expense coverage. Reply STOP to opt out.

Why: A confirmation, nothing more. It also shows family members who you are.

Mortgage protection follow-up

Hi *[first name]*, *[your name]*, a licensed agent with *[your agency]* (not your lender), about the mortgage protection form you sent. Is *[day]* good for a quick call? Reply STOP to opt out.

Why: Repeats who you are and who you're not, in writing.

The rules for life insurance calls

Sell only where you're licensed, say who you are, and never imply you're with a lender, the government or Medicare. Lead consent, the Do Not Call rules and calling hours decide who you can call and how.

- Be licensed in the state where the person lives before you sell, solicit or negotiate coverage. Most states follow the NAIC Producer Licensing Model Act.
- Say your name, your agency and that you're a licensed agent. Misrepresenting who you are or what a policy does is an unfair trade practice under state laws based on the NAIC model.
- Mortgage protection and final expense leads: never imply you're with the person's lender, the government or Medicare.
- Don't use these scripts for Medicare Advantage or Part D. CMS bans unsolicited calls, texts and voicemails to Medicare beneficiaries about those plans.
- If a new policy would replace an existing one, follow your state's replacement rules (most are based on the NAIC Life Insurance and Annuities Replacement Model Regulation), and never tell someone to cancel coverage before the new policy is in force.
- An inquiry lets you call for 3 months under FCC rules even if the number is on the National Do Not Call Registry (90 days under the FTC's rule). After that, check aged leads against the registry.
- Autodialed or prerecorded calls and marketing texts to cell phones need prior express written consent that names your agency and the number. Check what your lead vendor's form actually says.
- Call between 8 a.m. and 9 p.m. in the person's local time. Florida, Oklahoma and Maryland allow 8 a.m. to 8 p.m. and no more than three calls in 24 hours on the same subject.
- Parallel dialing can drop a person who answers. Under the FTC's rule, keep abandoned calls under 3% of answered calls per campaign over 30 days.
- California requires your license number on business cards, written quotes and print ads (Insurance Code 1725.5), and other states have similar rules for written materials.

If you record calls: the consent line

“Before we go on, I record my calls so I have an accurate record of what we discuss. Is that OK with you?”

If they say no: Say “No problem, I won't record this,” and only carry on if you can turn recording off for the call. If you can't, offer to call back or meet another way.

When it's required: Required before you record in states that need everyone's consent: California, Florida, Illinois, Maryland, Massachusetts, Montana, New Hampshire, Pennsylvania and Washington, plus Connecticut and Nevada for phone calls. Courts disagree about Delaware and Michigan. Federal law and most other states need only one party's consent, but California applies its own law to calls into the state, so asking every time is the simple rule. In Canada, tell the person the call is recorded and why.

Statutes, regulators and sources

1. NAIC Producer Licensing Model Act (Model 218)
   https://content.naic.org/sites/default/files/model-law-218.pdf
2. NAIC Unfair Trade Practices Act (Model 880)
   https://content.naic.org/sites/default/files/model-law-880.pdf
3. NAIC Life Insurance and Annuities Replacement Model Regulation (Model 613)
   https://content.naic.org/sites/default/files/model-law-613.pdf
4. CMS marketing rules, 42 CFR 422.2264: no unsolicited contact
   https://www.law.cornell.edu/cfr/text/42/422.2264
5. California Insurance Code 1725.5: license number on materials
   https://california.public.law/codes/insurance_code_section_1725.5
6. FTC Telemarketing Sales Rule, 16 CFR 310.4
   https://www.law.cornell.edu/cfr/text/16/310.4
7. FCC TCPA rules, 47 CFR 64.1200
   https://www.law.cornell.edu/cfr/text/47/64.1200
8. FTC: Q&A for telemarketers and sellers about the Do Not Call provisions
   https://www.ftc.gov/business-guidance/resources/qa-telemarketers-sellers-about-dnc-provisions-tsr
9. Florida Statutes 501.616: calling hours and three calls in 24 hours
   https://www.flsenate.gov/Laws/Statutes/2025/501.616
10. Reporters Committee: state-by-state recording consent guide
    https://www.rcfp.org/introduction-to-reporters-recording-guide/
11. CRTC Unsolicited Telecommunications Rules (Canada)
    https://crtc.gc.ca/eng/trules-reglest.htm

Last reviewed November 7, 2026 by the TopReach Compliance Desk. General information about the rules, not legal advice for your situation. Laws change and depend on the facts; talk to a lawyer before you rely on it.

Use these scripts in TopReach

Paste a script into a call list's Script tab and it shows on the call screen next to the outcome form. Fields fill in on each call: **First name** **Last name** **Full name** **Company** **My first name** **My name** **My number**. Every change is kept as a version you can restore.

The latest version of these scripts, and a free script generator: gettopreach.com/scripts/life-insurance