TopReach

Call scripts for property and casualty insurance agents

A good property and casualty call script gets to the details that set a price quickly, never promises a rate or coverage before the carrier confirms it, and ends with a quote review on the calendar. Below are scripts for auto and home quote requests, X-date follow-up, cross-selling current clients and small business prospecting, with the reason for each line, plus objections, voicemails, texts and the licensing and calling rules.

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In this PDF

1. Auto and home quote requests
2. X-date follow-up
3. Cross-selling current clients
4. Small business prospecting
5. Objections and honest answers
6. Voicemail scripts
7. Follow-up texts
8. The rules, with sources

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 P&C producers use a script?

- Ask for the declarations page. It holds the current coverage, limits and renewal date, and it makes your quote a real comparison.
- Compare coverage, not just price. A cheaper quote with lower limits isn't a better deal, and saying so builds trust.
- Always ask for the X-date, even when the answer is no. It turns a no into a dated follow-up.
- Never say “you're covered” until the policy is bound.
- Log the X-date, the carrier and the outcome before the next call, so the reminder call happens at the right time.

Auto and home quote requests

People who asked for an auto, home or renters quote online or by phone, called back as soon as possible.

Aim for: A quote on this call, or the details and documents to prepare one.

OPENER 1 · DIRECT

The quick quote

> "Hi First name, it's My first name, a licensed agent with *[your agency]*. You asked for a *[car / home]* insurance quote, and I can work it up with you now. Do you have about ten minutes?"
>
> **Why:** Names the request, says you're licensed and sets the length.

> "Do you have your current policy or declarations page handy? It makes the comparison exact."
>
> **Why:** The declarations page gives you coverage, limits and the renewal date in one place.

OPENER 2 · CONSULTATIVE

The coverage-first opener

> "Hi First name, this is My first name with *[your agency]*. Thanks for asking us for a quote. Before I run numbers, can I ask what made you start shopping?"
>
> **Why:** The reason, whether it's a rate increase, a claim or a new car, tells you what matters most to them.

> "Got it. I'll compare coverage as well as price, so you're not trading protection for a lower number without knowing it."
>
> **Why:** Positions you as an adviser and sets up the coverage conversation.

Questions to ask

> "Who's driving, and what vehicles are we covering?"
>
> **Why:** Drivers and vehicles are the core of an auto rate.

> "Any accidents, tickets or claims in the last few years?"
>
> **Why:** Asking now avoids a quote that jumps after the carrier checks the reports.

> "What limits and deductibles do you have today?"
>
> **Why:** Matching or improving current coverage makes the comparison honest.

> "When does your current policy renew?"
>
> **Why:** The X-date sets your follow-up if they don't switch today.

The ask

> "Based on this, the estimate is *[price]* for *[coverage]*. It's final once the carrier confirms your reports and the policy is bound. Would you like to start it on *[date]*?"
>
> **Why:** Clear about what's estimated and when coverage begins. No promise you can't keep.

X-date follow-up

Prospects who gave you their renewal date on an earlier call, called a few weeks before it.

Aim for: A quote review before their policy renews.

OPENER 1 · FRIENDLY

The promised reminder

> "Hi **First name**, it's **My first name** with *[your agency]*. When we spoke in *[month]*, you said your *[car / home]* policy renews around *[date]*, and you were OK with me checking in before then. Is now a good time?"
>
> **Why:** Reminds them they asked for this call. It's a follow-up, not a cold call.

> "Have you seen your renewal price yet?"
>
> **Why:** A renewal notice with an increase is the most common reason to compare.

OPENER 2 · DIRECT

The renewal check

> "Hi **First name**, **My first name** with *[your agency]*. Your policy renews on *[date]*, so this is the window to compare before it does. Can I run a quick comparison for you?"
>
> **Why:** A real deadline is a reason to act now, and the offer is concrete.

Questions to ask

> "Has anything changed since we spoke: a new driver, a new car, a move?"
>
> **Why:** Changes affect the quote and show you remember the last call.

> "What's your renewal premium, and has your coverage changed?"
>
> **Why:** You need their renewal to compare like for like.

> "Apart from price, is there anything about your current company you'd change?"
>
> **Why:** Service or claims problems can matter more than price.

The ask

> "Let me put two options next to your renewal and send them over. Can we look at them together on *[day]* at *[time]*?"
>
> **Why:** A side-by-side review is the decision meeting, booked before the renewal date.

Cross-selling current clients

Clients with one policy, such as auto only, who may save or be better protected by adding home, renters, umbrella or life.

Aim for: A review of their other policies, booked or done on the call.

OPENER 1 · FRIENDLY

The thank-you review

> "Hi **First name**, it's **My first name** from *[your agency]*. First, thanks for being with us. I'm calling clients to do a quick coverage check. Do you have five minutes?"
>
> **Why:** A thank-you and a service reason set a different tone from a sales call.

> "We have your *[auto]*. Who insures your *[home / apartment]* right now?"
>
> **Why:** Asking about the gap directly is simple and lets them tell you.

OPENER 2 · DIRECT

The bundle check

> "Hi **First name**, **My first name** from *[your agency]*. Some clients with their *[car]* insurance here can lower their total cost by insuring their home with us too. Want me to check whether that's true for you?"
>
> **Why:** An honest maybe, not a promise of savings, and a yes-or-no question.

Questions to ask

> "When does your *[home]* policy renew?"
>
> **Why:** Sets the date to quote if they're mid-term.

> "Do you have an umbrella policy, or anything that covers you above your auto and home limits?"
>
> **Why:** Clients often don't know their liability limits. It's an important question even if they don't buy.

> "Has anything changed in your household this year?"
>
> **Why:** A new driver, a renovation or a home business can leave coverage gaps.

The ask

> "Can you send me your *[home]* declarations page? I'll compare it and call you back on *[day]* with what I find."
>
> **Why:** A document and a dated callback turn interest into a real comparison.

Small business prospecting

Owners of small businesses you could insure: contractors, shops, restaurants, offices. Calls to businesses are mostly exempt from the Do Not Call Registry, but not from honesty rules.

Aim for: The renewal date and a review of their current business policies.

OPENER 1 · DIRECT

The local agent

> "Hi, is this **First name**? It's **My first name** with *[your agency]*. I insure *[contractors / restaurants]* around *[area]*. Quick question: when does your business insurance renew?"
>
> **Why:** Who you are, who you work with and one easy question. The renewal date is the most useful fact you can get.

> "Would you be open to a second look about a month before then?"
>
> **Why:** Asking for a future meeting is a small yes, and it's when switching is easiest.

OPENER 2 · CONSULTATIVE

The coverage question

> "Hi **First name**, this is **My first name**, a commercial insurance agent with *[your agency]*. I work with a lot of *[trade]* businesses, and I'm calling to ask one question: when did someone last review your coverage with you?"
>
> **Why:** Many owners renew without a review. The question surfaces that without criticizing their agent.

Questions to ask

> "What policies do you carry today: general liability, property, workers' comp, commercial auto?"
>
> **Why:** Maps what they have and what might be missing.

> "Have your revenue, payroll or number of vehicles changed since your last renewal?"
>
> **Why:** Those numbers drive premiums and audits, and changes can mean being over- or underinsured.

> "Do any of your contracts require specific coverage or limits?"
>
> **Why:** Client contracts often require certificates and limits. Missing them can cost the owner work.

The ask

> "If you can send me your current policies, I'll review them and come back with what I'd change, if anything. Does *[day]* work to go over it?"
>
> **Why:** "If anything" is honest, and the review is useful even if they stay put.

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'm happy with my current agent.”

That's good to hear, and I'm not asking you to switch today. When does your policy renew? If it would help, I can give you a comparison before then so you know you're getting a fair price.

Why: Respect the relationship and turn the no into an X-date.

“I just want the cheapest price.”

Understood, price matters. I'll show you the lowest price I can find, and next to it what changes in coverage, so you can decide if the savings are worth it.

Why: Give them what they asked for, plus the information to choose well.

“I just renewed.”

No problem. When is the next renewal? I'll make a note and call you a few weeks before it, if that's OK.

Why: A renewal that just happened is a date for next year's call.

“Can you just email me a quote?”

Yes. I'll need a few details for it to be accurate rather than a guess: drivers, vehicles and your current limits. Can we do that now? It takes about five minutes.

Why: An emailed quote without the details changes later and loses trust.

“Your price is higher than my renewal.”

Thanks for telling me. Let's check we're comparing the same coverage. If yours is lower for the same coverage, you should keep it, and I'll check again at your next renewal.

Why: Admitting when they're better off is rare and remembered.

“I've been with my company for years.”

Loyalty is worth something, and some companies reward it. It's still worth knowing what the market looks like. Would a comparison at your next renewal be useful?

Why: Don't attack the company. Offer information with no pressure.

“We're a small business, we don't need much.”

That may be right. One question: do any of your clients or landlords require certain insurance in your contracts? That's often where small businesses find gaps.

Why: A specific, checkable question beats a generic warning.

“Take me off your list.”

Of course. I'll do that now, and you won't hear from us again.

Why: Honor it immediately and across the agency. It's the law and it protects your numbers.

Voicemail scripts

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

Quote request

> "Hi **First name**, it's **My first name**, a licensed agent with *[your agency]*, **My number**. I'm calling about the *[car / home]* insurance quote you asked for. If you have your current declarations page, I can give you a comparison in about ten minutes. Call or text **My number**."
>
> **Why:** Ties to their request and tells them what to have ready.

X-date reminder

> "Hi **First name**, **My first name** with *[your agency]*. You mentioned your policy renews around *[date]*, so I'm checking in as promised. If you'd like a comparison before it renews, call or text me at **My number**. That's **My number**."
>
> **Why:** Reminds them they agreed to the call, and the renewal date gives the reason.

Client coverage check

> "Hi **First name**, it's **My first name** from *[your agency]*. I'm calling clients for a quick coverage check, nothing urgent. Call me back at **My number** when it suits you, or reply to my text with a good time."
>
> **Why:** Sets a service tone for a current client, with an easy way to reply.

Small business

> "Hi **First name**, it's **My first name**, a commercial insurance agent with *[your agency]*. I work with *[trade]* businesses around *[area]* and I'd like to give you a second opinion on your coverage before your next renewal. My number is **My number**."
>
> **Why:** Short, specific to their trade, with a low-commitment offer.

Follow-up texts

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

Quote request, no answer

Hi *[first name]*, it's *[your name]* with *[your agency]* about your insurance quote. A photo of your current dec page gets you an exact comparison. Reply STOP to opt out.

Why: One action that moves the quote forward, if they've agreed to texts.

X-date reminder

Hi *[first name]*, *[your name]* at *[your agency]*. Your policy renews around *[date]*. Want a quick comparison before then? Reply STOP to opt out.

Why: A yes-or-no question tied to their date.

Cross-sell follow-up

Hi *[first name]*, *[your name]* at *[your agency]*. Thanks for the chat! Send your home dec page when you can and I'll compare it by *[day]*.

Why: A current client who agreed to the review gets a reminder and a date.

Small business follow-up

Hi *[first name]*, *[your name]*, a commercial insurance agent with *[your agency]*. Thanks for the chat. Send your current policies when you can and I'll review them by *[day]*.

Why: A business contact who agreed to the review gets a reminder and a date.

The rules for P&C insurance calls

Sell only where you're licensed, say who you are, and never promise a price or coverage before the carrier confirms it. Consumer calls follow the Do Not Call rules and calling hours; business calls are mostly exempt from the registry but not from consent rules for cell phones.

- Be licensed for the line of insurance in the state where the person or business is located. Most states follow the NAIC Producer Licensing Model Act.
- Don't misstate coverage, price or who you represent. Misrepresentation is an unfair trade practice under state laws based on the NAIC model.
- Say “estimated” until the carrier has checked driving and claims reports, and never say “you're covered” until the policy is bound.
- Don't offer gifts or discounts that aren't part of the policy unless your state allows them. Anti-rebating rules vary by state.
- Consumer X-date and prospecting calls are telemarketing: check the National Do Not Call Registry and your agency's do-not-call list. An inquiry lets you call for 3 months under FCC rules (90 days under the FTC's rule).
- Calls to businesses are mostly exempt from the registry, but autodialed or prerecorded calls and texts to any cell phone need consent, written consent for marketing.
- Call consumers between 8 a.m. and 9 p.m. their 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.
- California requires your license number on business cards, written quotes and print ads (Insurance Code 1725.5).
- In Canada, insurance licensing is provincial, and calls follow the CRTC's telemarketing rules and the National DNCL; business-to-business calls are exempt from the DNCL.

If you record calls: the consent line

“Just so you know, I record my calls so I get the details for your quote exactly right. Is that OK?”

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 take the details by email.

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. California Insurance Code 1725.5: license number on materials
   https://california.public.law/codes/insurance_code_section_1725.5
4. FTC Telemarketing Sales Rule, 16 CFR 310.4
   https://www.law.cornell.edu/cfr/text/16/310.4
5. FCC TCPA rules, 47 CFR 64.1200
   https://www.law.cornell.edu/cfr/text/47/64.1200
6. 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
7. Florida Statutes 501.616: calling hours and three calls in 24 hours
   https://www.flsenate.gov/Laws/Statutes/2025/501.616
8. Reporters Committee: state-by-state recording consent guide
   https://www.rcfp.org/introduction-to-reporters-recording-guide/
9. National DNCL exemptions, including business calls (Canada)
   https://www.lnnte-dncl.gc.ca/en/Organization/Exemptions

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/property-and-casualty-insurance