

## RESERVICING ACTIVE POLICIES

SET THE TONE UP FRONT: (use this on phone to set apt or at the door)

### "3 Reasons for me seeing you:"

1. Review what you have.
2. See if we owe you some money.
3. Share with you what's all available to you and what's new. I wouldn't be very good at my job if I didn't have something new to show you (SMILE)

(new polices, upgrade existing, account for inflation, etc)

SET THE TONE AGAIN WHEN YOU HAVE MEETING:

Rapport: What's happened in your lives since you first enrolled?

### "3 Things for us to cover today:"

1. Review what you have.
2. See if we owe you some money.
3. Share with you what's all available to you and what's new. I wouldn't be very good at my job if I didn't have something new to show you (SMILE)

(new polices, upgrade existing, account for inflation, etc)

- REVIEW their current coverage:
  - Touch on where they may have benefits coming to them during review.
- After going through everything, ask; "Why did you get this in the first place?"
- "Do you have ANY other questions about what you have in place currently?"
  - *Then turn the page to what's new:*
- "So that covers the first 2 things. Do you mind if I share with you what's new? I wouldn't be very good at my job if I didn't have something new to show you (SMILE). There are actually alot of cool things that the company has introduced since you first signed up..."

Go into FULL DEMO. **DO NOT SKIP INTRO / NEED IDENTIFYING OR BUYING ATMOSPHERE. THIS IS HANDS DOWN THE BIGGEST MISTAKE PEOPLE MAKE WHEN RESERVICING!!!**

## Active Policy Approach at the Door (if no appointment)

Hey, is it (insert their name)? Great. Not sure if you remember me (big smile)? I'm \_\_\_\_\_ with Family Heritage. We do that refundable cancer program you guys picked up from us awhile ago?

*Engage in small talk for a quick second...they might ask 'how ya been?', etc.*

Things have been great...The company just asked us to get back in touch with our clients to say hello and catch up on a couple things for a few minutes...I apologize for being in such a hurry...Do you have a quick place to sit down? (*smile, point, wipe feet*)

*If any hesitation...give a second approach*

Yeah, we found that there had been several unpaid claims out here, where we sometimes actually owe money back to you...so I just wanted to stop by real quick. Do you have a quick place to sit down?

## Active Policy Intro / Presentation

### ***Once Inside, Sitting Down***

*Engage in what's been going on in their life and share anything new in your life. Review their family situation...new jobs?...new family?...etc.*

**Great...well, I just wanted to stop by and do three things real quick:**

- 1) Give a quick refresher on what you guys have...most people remember buying it, but not sure what it is exactly"**
- 2) Another thing, we might owe you some money...so we'll check on that."**
- 3) We have some other coverage that a lot of people have been adding to their existing plan. I'll show it to you and if you like it, you can add it, if not, no big deal. A lot of people have been really excited about it and I'll show you why."**

**But first and foremost let's make sure we review what you already have.**

### ***Intro Part One.***

**Okay, I just like to ask people...What did you guys buy from us? What do you have with us?**

*(listen for their answer and let them think...sometimes they will have no idea)*

**Here's what you guys have...point to your book of policyholders...CancerCare Plus. It's our lead product that pays cash directly to you to help out with bills at home. Just in case something serious happens, it helps out with bills at home, getting back**

**and forth, ICU and even includes an accidental death benefit. Here is your coverage...**

*Quick Redemo of Benefits of Coverage*

*Point out their (a) draft amount (b) draft date and (c) Return of Premium (if applicable) showing them their name in your book.*

**I know it's several years away, but these last 5 years have really flown by, haven't they?**

*Intro Part Two.*

**The second thing is we might owe you some money. The reason we probably owe you money...do you guys do your checkups – have you ever made a claim with your wellness benefit?**

*If they haven't used the benefit: (make a joke) "What...no one made you go? If it ain't broke, don't fit it I guess, right?"*

*If used but haven't filed: Give them an Early Detection sheet and explain how to file.*

**\*\*\*CRITICAL\*\*\*** *(here is the critical part where we get them to start thinking emotionally again)*

**Okay, I just like to ask people...do you remember *why* you got it? (listen)"**

*Show local cancer claim or a claim from one of your clients.*

*Show ROP claim.*

*Intro Part Three.*

**Lastly, I wanted to make sure to show you some other coverage options for you. It may or may not be for you but I want to make sure you at least know how it works.**

**Cancer continues to be the #2 cause of death in America... any guesses what #1 is? Heart. Exactly! And #3? Accidents. #4 is Respiratory (*lungs ... possibly bring up coronavirus*). #5 is Strokes.**

**Who's the closest person to you that has had to go through something like that?**

*Ask questions to dig in to identify what they've seen and what product to lead with)*

**The reason I ask is in addition to our cancer policy we also have a CardiaCare/ InjurCare/ Indemnicare**

*bring up appropriate policies.*

**It looks, acts and functions just like the cancer coverage you have.**

*Quickly explain direct/indirect page and the need our coverage addresses. Don't forget to ask need-finding questions.*

**So, I'll go ahead and show it you... (soft buying atmosphere) ... I don't know if you remember but the hardest part of my job is always catching up with families in time. Do you know what I mean by that? That's right. Before its too late. So I'll show it to you and if you like it, we can add it to your coverage while you qualify... if not, no big deal. Just let me know at the end, either way."**

*Demo.*

*Similar close.*

**What do you like best?**

**Why do you feel it would be important to have something like this in place?**

**If something happened, how would it feel knowing you had this coverage in place?**

**What everybody likes about the way we do business is..." (go through app).**

*WRAP UP/SOLIDIFY*

*Always ask for more referrals.*

**Last thing you could help me with. I'm working hard to make sure people get a chance to hear about this before its too late and they are in a situation where they need it. Who do you know and care about that would at least benefit from hearing about this? I wouldn't expect you to know what people have or who'd be interested." (get names, phone numbers and addresses)**