

A simple way to enhance your service to your clients and elevate your professionalism in their eyes, while at the same time receiving some of the best referrals out there, is to use a “Colombo” approach with the following Emergency Contact Script.

Just as you are about to depart the home, you turn back to the client and say:

One last thing before I leave today Ms. Jones. Did you know that when someone passes away, 35% to 40% of all policies end up not being paid out to the designated beneficiaries because the policy gets lost or the surviving beneficiaries don't even realize that their loved one had a policy? I never want that to happen to you, so what I do for all my clients from a customer service standpoint, is I create what I call an “emergency contact list” list for your file. I just need the names and phone numbers of 5 people that are closest to you. I will keep those in your file and I will also contact them and make sure they are aware of this coverage you are putting in place and how to reach me should they ever need to.*

What are the names of the people would you like me to put on your Emergency Contact List?

Then take down the names and phone numbers of the individuals the client gives to you.

Then, call each individual on the list and say the following:

Hello, my name is _____ and I recently worked with Client Name on a Final Expense policy and they listed you as an emergency contact... so that should anything ever happen to them, you would know how to get in touch with me so I can begin processing the claim paperwork.

Oh, by the way, do you have an emergency contact list set up for your policy as well? I'm finding the majority of people I speak with don't.

What we want is for them to say something like “what policy?” That opens up the conversation about the important coverage you put in place for the other party and how you can help them protect their family/loved ones with this important coverage as well.

*Source: LIMRA statistics 2012-2013