

The BOR Prospecting Machine

Build Your BOR Prospecting Script

Your script is designed to help you differentiate yourself and show immediate value. The fastest way to do that is by offering a different outcome and a different experience.

Instead of providing a quote or a coverage analysis, you'll give them a strategy they can use to negotiate premiums and get the best deal in the market, with or without you.

All they have to do is jump on a quick 15-minute call to see if the strategy applies.

The purpose of your script is to clearly communicate that value and sell them on taking the 15-minute call.

BOR Cold Call Script Frameworks

Intro Script

"Hi [First Name], this is [Your Name] with [Agency Name]. Am I catching you at a bad time?"

- If Yes:
 - "No worries—I can call back. What works better, later today at 1:00 or tomorrow at 9:00?"
 - Set a follow-up in your CRM and call back
- If No:
 - Continue to the Determine Decision Maker Script

Determine Decision Maker Script

"Quick question for you—are you the person who handles the commercial insurance, or is that someone else?"

- If No:
 - Follow the Gatekeeper Script
- If Yes:
 - Continue to Decision Maker Script

Decision Maker Script

Playful Pitch

"Alright, cool. I'm guessing you get a ton of calls from insurance brokers. Is it over or under 10 a week?"

- Over | "Wow, that's a lot of calls."
- Under | "Wow, you're lucky some people are getting hit with 30 calls a week."

"Let me guess, they are all calling to quote. Is that right?"

- Yes | "Yeah, that's pretty typical, that's what most brokers do"
- No | "That's even worse, they're just calling to be friends?"

→Choose a path | Quoting Is Dead or New Strategy

→Quoting Is Dead

- "The reality is that quoting is no longer an effective way to [save on premiums]. It used to work, but the game has changed. There is a new strategy you can use to negotiate better premiums. You can use it with or without me."
- "You against jumping on a 15-minute call to see if or how it applies to your business?"

→New Strategy

- "There is a new strategy businesses are using to negotiate [better premiums]. You can use it with or without me."
- "You against jumping on a 15-minute call to see if or how it applies to your business?"

Direct Pitch

"Alright, cool. I'll keep this quick."

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- "You against jumping on a 15-minute call to see if or how it will work?"

→New Strategy

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Gatekeeper Script

Playful Pitch

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- "The reality is that quoting is no longer an effective way to [save on premiums]. It used to work, but the game has changed. There is a new strategy you can use to negotiate better premiums. You can use it with or without me."
- "Look this strategy is so good you're probably going to get a bonus after you bring it to the owner."
- "Are you ready for that? What would you spend it on? Ohh, come on, anything."

→ New Strategy

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- "Look this strategy is so good you're probably going to get a bonus after you bring it to the owner."
- "Are you ready for that? What would you spend it on? Ohh come on, anything."

→ Ask for the 15-minute call

"All we need is 15 minutes to see if or how it applies."

"How does it work? Do I talk with you or do you set up time on the owner's calendar?"

- If they reply, "I can set it up"
 - "Alright, cool, what works best? Tomorrow at 2:00 or Thursday at 11:00?"
- If they reply, "You have to talk to the owner."
 - "Alright, cool. Can you put me through now or do I need to wait a few?"
 - If you get through → move to Decision Maker Script
 - If not, schedule a time to follow up

- If they reply, "Let me talk to the owner."
 - "Alright, cool. Do you have time to do that later today or tomorrow morning?"
 - "Sweet. Can you do something for me? Make sure they know this is a completely new strategy to save on premiums. They can use it with or without me. Can you do that for me?"
 - "Alright, cool. I'll call you tomorrow, and we can set something up from there."

Direct Pitch

"Alright, cool. I'll keep this quick."

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Closing Script

"Awesome — we're set to meet on [Day] at [Time]. I'll send over the calendar invite."

"And real quick, before we jump off. What are you most excited about with this new strategy?"

"Alright, cool. We will dive into that on our call."

Objection Script

Core Principle:

You don't need to prepare for *every* objection up front.

Instead, learn the rhythm: Acknowledge → Defuse → Ask Again.

As you make more calls, you'll start to recognize common objections. Over time, you can build out your go-to responses. The goal isn't to "overcome" — it's to stay in the game and move back into the ask.

The Framework:

Not a problem.

[Short explanation that reframes or defuses]

[Return to the ask — set the meeting]

Common Objections & Scripts

"We're happy with our broker." / "We've been with our broker for a long time."

Not a problem — most people I talk to *are* happy with their broker.

A good broker provides strong service — no question there.

But the strategy has changed, and most brokers don't even know it exists.

This approach helps companies negotiate better premiums, whether they switch or not.

Got 15 minutes to see if or how it applies to your setup?

What works better — tomorrow at 2 or Wednesday at 3?

"We've already quoted with multiple brokers."

Not a problem at all. Most companies are out there quoting, trying to get the best deal.

Totally makes sense — that's what the market taught us to do.

The thing is, there's a better strategy now.

It's not about who quotes fastest — it's about how you negotiate the deal.

Do you have 15 minutes to see how it could work for this renewal?

What's easier — tomorrow at 2 or Wednesday at 3?

"Can you just send me an email?"

Not a problem. I can — but shoot me straight...

What do you usually do with those emails?

Do you actually read them, or do they just sit in a folder or get deleted?

Look, most brokers sending emails are sending the same stuff.

They're quoting. They're hoping. They're not bringing this strategy.

In 15 minutes, we can see if or how this applies — no fluff.

What's better for you — tomorrow at 2, or Wednesday at 3?