

Task Description

Below is a transcript of an outbound call between a BrightPath insurance salesperson and a potential customer. You will also receive (in a separate attachment) the call script guide with compliance items the agent is required to mention in order to meet the company's regulation.

Use prompts in order to determine:

1. Which items (if any) have been missed by the agent
2. % of adherence to the script
3. Three key topics the agent should improve

The output should be:

- The prompts used
- The results achieved to the above questions

Call Transcript

Agent: Good afternoon! My name is Sarah Johnson and I'm calling from BrightPath Insurance. Am I speaking with Mark Thompson?

Prospect: Yes, that's me.

Agent: Great! The reason for my call today is that I wanted to take a few minutes to discuss your current insurance needs and see if we may be able to save you some money on your coverage. Before we get started, I want to make sure I have your consent to continue this marketing call. Do I have your permission to briefly discuss BrightPath's insurance offerings with you?

Prospect: Yes, that's fine.

Agent: Thank you. First, could you please verify some basic information for me? What is your date of birth?

Prospect: It's November 15th, 1978.

Agent: And your current address?

Prospect: 123 Oak Street, Columbus, Ohio 43215

Agent: Wonderful, thank you for confirming those details. I want to ensure I understand your current insurance portfolio. Are you presently covered for auto, home, life, and health insurance policies?

Prospect: Yes, I have coverage across all those areas.

Agent: Okay great. Now, I'm going to ask you for authorization to securely access your information in our system. This will allow me to review your coverage specifics and potentially find ways to save you money. Can I have your approval to access your details?

Prospect: Yes, that's fine.

Agent: Thank you. One moment while I pull up your account...Okay, I have your policy information now. I'm reviewing your current auto insurance which covers your 2018 Honda Accord. The policy provides \$500,000 in liability coverage, comprehensive and collision with a \$500 deductible. Is that accurate?

Prospect: Yes, that's right.

Agent: For your home insurance, I see you're covered for a single family 2,500 square foot residence with a \$300,000 dwelling limit, \$100,000 liability, and a \$500 deductible. Does this align with what you understand?

Prospect: Yes, that looks correct.

Agent: Your health insurance includes a \$2,500 deductible plan with an 80/20 co-insurance after deductible. And for life insurance, you have a \$250,000 term life policy. Does this all sound accurate based on your understanding?

Prospect: Yes, that matches what I have.

Agent: Thank you for confirming all the details. Now that I have a grasp of your current coverage, let me take a look at how BrightPath may be able to provide similar or enhanced protection at some nice savings for you. [Brief pause]

Okay, based on my review, I believe we could offer you auto liability coverage up to \$1 million at a rate of \$82 per month versus the \$95 you're currently paying. We also have some bundling discounts where having your auto and home policies with us could lead to savings of around 20% on your total premiums.

For your health insurance, our UnitedHealthcare Gold plan may be a good fit. It has a \$1,500 deductible and 80/20 coinsurance, but the monthly premium is \$525 compared to the \$585 you pay now. And our rates for a \$250,000 term life policy for someone your age tend to be around \$22 per month.

What are your thoughts on potentially moving your business to BrightPath to take advantage of savings like these? I'm happy to go into more details if you have any other questions.

Prospect: It sounds interesting, but I would really need to see the full details and numbers side-by-side with my current policies to make a proper evaluation. I'm not comfortable making any decisions today based on just the high-level details.

Agent: I completely understand. Making a change to your comprehensive insurance portfolio is definitely a big decision, so I appreciate your hesitation. Why don't we do this - I can put together some firm, apples-to-apples quotes with all the exact coverage details and premium costs from BrightPath compared to what you have now. That will give you all the facts in an easy-to-review format to truly evaluate whether we could provide better value and rates. If the numbers look good to you, we can proceed from there. But if not, no worries at all. Does that sound reasonable?

Prospect: Yes, getting the full side-by-side comparison in writing would be very helpful for me to properly evaluate making a change. That makes total sense.

Agent: Absolutely. Now before I generate those formal quotes, I do need to go through a few more quick questions to make sure the information I provide is fully accurate. Can you please confirm again for me your date of birth of November 15, 1978? And that your current address is 123 Oak Street, Columbus, Ohio 43215? Also, to cover your auto policy, was the 2018 Honda Accord vehicle accurately reflecting your current automobile?

Prospect: Yes, those personal details like my date of birth, address, and vehicle are all still correct.

Agent: Great, thank you for confirming. And has there been any insurance claims on your home policy in the last 5 years or any changes to the square footage such as additions that I should be aware of?

Prospect: No, there haven't been any claims and the home is still the original 2,500 square feet, no additions or changes.

Agent: Perfect, I appreciate you verifying that for me. I just have a few other quick questions about your general health status and medical history to fulfill our due diligence...

[Proceeds through declaration of truth and health declaration questions]

Now the last step before I can provide the firm quotes is to get a payment method on file, as we would only be able to issue the new policies upon receipt of initial payment. If you give me a credit or debit card number, I can enter that and you would not be charged anything today. Then if you do decide to proceed, we would simply run the card for your first premium payment at that time. Does that sound alright?

Prospect: Yes, that process makes sense. You can go ahead and put my Visa card on file for now. The card number is 4024 0071 9381 4567, expiration is 08/26, and the security code is 743.

Agent: Thank you for providing that information, I have it entered securely into our system. Now I have all the necessary details to generate a formal side-by-side comparison with your current policies and pricing from BrightPath. What is the best email address for me to send those quotes over?

Prospect: Please use markthompson@emaildomain.com

Agent: Perfect, I will send that detailed comparison over to markthompson@emaildomain.com shortly and you can review everything thoroughly at your convenience. If those BrightPath quotes look favorable compared to your current policies, we can set up a call to officially activate the new coverage. And if they don't meet your needs, I appreciate you taking the time to hear our offerings today.

Prospect: Okay, sounds good. I look forward to receiving that comprehensive comparison and will review it carefully when I can. Thank you.

Agent: You're very welcome, Mark. I will get that complete policy and pricing analysis over to your email right away so you have all the facts in front of you. Have an excellent rest of your day!

Prospect: Thank you, you as well. Goodbye.

Agent: Goodbye!