Note

EQUITY insurance is the NAME (NO "SERVICES") / equityinsurance.services / domain

 "Hello, thank you for calling Equity Insurance ~~Services~~. I am your AI receptionist. How can I help you today, or what kind of insurance are you looking for?"

ROUTING
for P&C If no answer direct to Val

Summary of your insights you shared, which will be crucial instructions for our AI Receptionist:

Your General Approach to Inbound Calls (Onboarding Phase) – Instructions for the AI:

- **Initial Greeting & Intent Identification:** The AI should start by clearly announcing itself as the trained AI-receptionist of Equity Insurance and immediately ask about the caller's need, for example: "Hello, thank you for calling Equity Insurance. I am your AI receptionist. How can I help you today, or what kind of insurance are you looking for?"
- **Routing Logic:**
  - If the caller is looking for **Life Insurance or Medicare**, the AI should route the call directly to Davin. Ask Davin what the script should be
  - For **Property & Casualty (P&C)** inquiries (Auto, Renters, Property, Business), the AI will continue the conversation to gather information.
- **Managing Expectations (If Davin is Requested for P&C):** If a caller (new or existing client) specifically asks for Davin regarding a P&C inquiry, the AI should respond similarly to your approach: "Davin is currently assisting other clients, but I can gather your information now to speed up the quoting process for you."
- **Core Information Collection:** The AI will collect the following essential data points upfront:
  - Collect the caller's **Name**. Ask to spell name.
  - Confirm the correct **Phone Number** (and systematically check phone number until approved by prospect.
  - Ask for their **Email Address** (explaining it's for sending the quote).
  - Confirm their **Mailing Address**, double-checking all spelling.
  - Determine the **Type of Insurance** they are looking for.
- **Handling Missing Email:** If no email is provided, the AI should confirm that the follow-up will be phone-based.
- **Referral Source:** The AI should ask who referred them to Equity Insurance ~~Services~~. If customer ask why… "because we would like to thank the person who might have referred you."
- **Specific Policy Needs & Documents:**
  - For **P&C policies**, the AI needs to identify specific coverage needs (e.g., "just hurricane coverage") and will ask the caller to send a copy of their current homeowner's policy (to upload link inside the intake e-form). OPTIONAL but HIGHLY recommenced
  - For **Automobile insurance**, the AI will ask what automobile they're looking to insure and will request a copy of their current automobile policy, as it contains all the necessary information, (to upload link inside the intake e-form) OPTIONAL but HIGHLY recommenced

Your Current Call Handling Workflow – Further Insights for the AI:

- The AI Receptionist needs to **pick up immediately** when a call comes in, allowing you to focus on preparing quotes and other high-value tasks.

The AI will essentially be taking over the "message taker" role for new P&C inquiries, using an "intake form" approach to gather all necessary details.

I would be incredibly grateful if you could review it from your unique perspective. Your insights on the following sections are particularly vital:

- **Section 3: Insurance Policies for the AI:** Your input on what the AI should know about Auto, Renters, Property, and Business policies, going beyond what we've already discussed. (see Intake form)
- **Section 4: Questions Customers Ask:** Your list of common questions customers ask, and crucially, what the AI should **never say** (e.g., no guarantees, no signing, no underwriting, and the disclaimer about not being affiliated with Equity Insurance in Tulsa, Oklahoma).
- **Section 5: Questions the AI should Ask:** Your input on the exact wording and order of questions the AI should ask to gather information for a quote. (see Intake form)
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> Additionally, your thoughts on these new sections would be invaluable:

- **How to handle requests for current policy documents:** What's the best way for the AI to instruct callers to send these (e.g., email address, secure upload link)? Through the intake form
- **How to ask for the referral source:** What's the most polite and effective way to phrase this question?Thank you in advance for your willingness to share. Knowing how you were referred to us will help us in many ways.

>. A Few More Key Questions for You to Consider:

To ensure we turn over every stone, here are a few more questions I'd love for you to think about before our next meeting:

- **Defining "Small Policy" Criteria:** Beyond the $150 minimum annual premium, are there any other criteria you use to determine if a policy is "small" and suitable for AI handling, versus "big" and needing immediate human attention? Ask Davin
- **Identifying "Hot Leads":** Davin mentioned "hot leads" like properties over $2 million or cars over $180,000. Are there any other indicators you use to spot a high-value lead that should be fast-tracked for human review? >>> At any given moment you can press "#" to reach one of our agents during our regular operating hours from 9am to 5pm or reach their voice mails at any time. FYI Trouble shooting: 24/7 customer support / via email + live chat
- **Transferring Qualified Leads to the Human Team:** Once the AI has gathered all the initial information for a new P&C inquiry, how should that information be delivered to the human team? And who is the designated person or team member responsible for reviewing these qualified leads and following up with the client to provide the quote and close the sale? What is the expected follow-up time for a human agent once a lead is received from the AI? Val to discuss w/ Davin Send email to VAL for Commercial f/up: VAL – Davin to confirm
- **Existing Customer Process:** Once we implement the call menu ("New Customer," "Existing Customer," "Claim"), the AI says: "what are you asking for specifically? How can I help you?" AI says: A live agent will get back to you in the next few hours. Information sent to VAL. AI Receptionist sends message to VAL immediately. If VAL doesn't reply w/n 2hrs then an emergency notification to Davin is sent. OR SHOULD IT forward the call to one of your 2 agents.

  if an *existing customer* calls (but not for a claim)? What information should the AI ask for: which type of (whether new or existing) policy they need help with + their contact info for call back, different types of policy will be matched w/ different team members and when should it transfer them to a person when customer asks for this during office hours otherwise they'll send to voicemail FYI it is possible for AI to make collected info available to human agent (Knowledge base / RAG)
- **After-Hours Message:** What exact words should the AI say after 5 PM HST or before 6am HST? You've reached Equity Insurance outside of our regular office hours from 9am to 5pm, if you know your party's extension dial it at any time, otherwise you can use our phone directory and enter the person's last name of the person you're trying to reach or please click "#" to connect with our AI receptionist, or click to leave a voice mail in our general mail box outside our regular operating hours
- **Unique Situations/Edge Cases:** Can you think of any unusual or "tricky" situations that often arise during these initial calls that the AI should be prepared for?
- **Claims Handling for Existing Clients:** For existing clients calling about a claim (which the AI will route), what is your full process for handling these calls?

> Your Intake Forms & Agent Training Documents.

<mark>Here is the link for the intake forms:</mark> https://drive.google.com/drive/folders/1GVyE-lSwqCW3OP8Ldnpsbj9k6587Ma2F?usp=sharing