

[3 seconds][Agent] : Hello. Hello, Robert. Hi, it's Christina calling from One Choice Insurance. How are you?

[3 seconds][Customer] : Yeah, yeah, yeah. OK.

[13 seconds][Agent] : That's good. I'm so sorry to call you later. Now, your wife told me to call you at 4:30. I've been on a call for an hour. I'm so sorry. I'm not gonna take up a lot of your time. She's just asking to give you a call to confirm a couple things.

[25 seconds][Customer] : Yeah, yeah.

[25 seconds][Agent] : I will let you know that all calls are recorded. Any advice to provide is limited to the products we offer and assisting you to make a decision about whether they're suitable for your needs. But do not consider your personal circumstances. Can I get you to confirm your full name and your date of birth please?

[41 seconds][Customer] : Uh huh. Sorry about Jacobson. 17th of May 1960.

[45 seconds][Agent] : Thank you. So I was having a chat to your wife earlier today and she mentioned to me that she wanted the new quote on \$350,000.

[55 seconds][Customer] : Yeah, yeah.

[56 seconds][Agent] : So I just want to confirm.

[56 seconds][Customer] : That's kind of more in line, more in line with our current exposure.

[1 minutes 1 seconds][Agent] : Yes, I can. So you want the same thing as well, right?

[1 minutes 5 seconds][Customer] : Yeah.

[1 minutes 4 seconds][Agent] : I just wanted that approval from you. OK.

[1 minutes 7 seconds][Customer] : Yeah.

[1 minutes 7 seconds][Agent] : What I'm gonna do then is, umm, put you on the 350,000. So that's a fortnightly premium of \$86.47. Are you also looking at the annual premium or do you want me to keep your first fortnightly for you?

[1 minutes 21 seconds][Customer] : Well, it's, it's more, yeah.

[1 minutes 31 seconds][Agent] : OK, that's fine.

[1 minutes 23 seconds][Customer] : So, so that I can compare with others and know roughly what's

the, what's the financial situation in each year, Umm, in invoice, invoice wise, I would probably guess we're probably going for for quarterly or something, something like yeah, OK, MMM can do monthly.

[1 minutes 41 seconds][Agent] : We don't do quarterly, but fortnightly monthly or annually monthly, OK, that's fine. So what I'll do then is so monthly is \$187.36. OK. And with the questions that you answered that whole some last questions, has anything changed in regards to your responses?

[1 minutes 48 seconds][Customer] : Yeah, yeah, yeah, yeah, no.

[2 minutes 8 seconds][Agent] : OK, I am going to send you over a new Proactivation policy schedule for 350,000. It will cancel out the other one of 500,000 for you. OK, that's fine. And just while you are on the phone, do you provide permission for me to discuss your life insurance with Rebellen Cell? OK, Perfect. That's all I needed from you, Robert. I appreciate it. She just she asked me to do that for you, but I just need to call to get that approval and send it over.

[2 minutes 15 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah, yeah, yeah, yeah.

[2 minutes 37 seconds][Agent] : OK. Well, the frequency that she the frequency, that's why I was asking you. The frequency that she wanted was actually annual.

[2 minutes 38 seconds][Customer] : You can confirm with her the payments like monthly, not yearly because that's one of the Yeah, OK, yeah, yeah.

[3 minutes 1 seconds][Agent] : OK. Yeah, different frequencies. Sure.

[2 minutes 54 seconds][Customer] : That, that was what my wife and I was discussing just to compare the numbers correctly because I was getting confused getting quotes qu quarter, quarterly, monthly, fortnightly. I don't like that.

[3 minutes 11 seconds][Agent] : Yeah, which becomes a bit, you know, tough. Yeah, that's fair enough.

[3 minutes 14 seconds][Customer] : Yeah, Yeah.

[3 minutes 15 seconds][Agent] : You want everything like organized?

[3 minutes 16 seconds][Customer] : So that's that's where that's where the yearly comes from.

[3 minutes 19 seconds][Agent] : OK. Do you want me to then provide you with an annual figure or

leave this as monthly? With the monthly figure, just times it by 12, you'll get your annual figure.

[3 minutes 20 seconds][Customer] : Yeah, yeah, yeah.

[3 minutes 27 seconds][Agent] : Do you want me to leave it as it is or change it?

[3 minutes 32 seconds][Customer] : And as long as the payment this monthly, then doesn't matter.

[3 minutes 37 seconds][Agent] : Yeah, it's monthly, every monthly for you. OK, if you want that changed then you can let us know. That's that's OK. OK.

[3 minutes 40 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah.

[3 minutes 47 seconds][Agent] : Alright. Well I've emailed you.

[3 minutes 47 seconds][Customer] : Confirm, confirm when confirm with daily as well. Monthly or I will just have it when I get home and maybe half an hour.

[3 minutes 55 seconds][Agent] : I've got a call scheduled for her on Wednesday afternoon. When I spoke to her today, she wanted as an annual amount. You've you've advised me monthly.

[3 minutes 58 seconds][Customer] : Yeah, yeah, yeah, yeah. That's that's that's what we're going to, that's what we're going to go for anyway, so it doesn't matter.

[4 minutes 6 seconds][Agent] : So, you know, either way, either way, Yeah, Either way, when it does come to the monthly and a few times up by 12, you'll get the annual figure. There's no discount to pay annually. But I'll, I'll call her back on Wednesday and then she can let me know how she feels about everything. If you're happy with the policy and you want to just be able to organize it, you can do it online. You would have seen the activation come through previously.

[4 minutes 12 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah, yeah. I've checked that.

[4 minutes 34 seconds][Agent] : I'm sending you out a new one for for the 350,000. OK. Alright, perfect. Thank you. So I'll, I'll schedule a call back for you on Thursday. I'll have a chat to her on Wednesday and see what our thoughts are. And then once I've spoken to her, I'll give you a call. And I'm usually available in the late evening. So I'll call back Thursday at 6:00. Yeah, I know, I know.

[4 minutes 57 seconds][Customer] : Yeah, that's probably better because in the middle of the day it's it could be sometimes.

[5 minutes 4 seconds][Agent] : That's OK. She she told me I just yes, that I would try my luck.

[5 minutes 2 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah.

[5 minutes 9 seconds][Agent] : OK. And you told me as well the other day.

[5 minutes 9 seconds][Customer] : Most, mostly.

[5 minutes 16 seconds][Agent] : Easy.

[5 minutes 11 seconds][Customer] : Yeah, Mostly I'm free, but Mondays are a bit more meeting in terms.

[5 minutes 17 seconds][Agent] : Of course.

[5 minutes 17 seconds][Customer] : Yeah, yeah.

[5 minutes 18 seconds][Agent] : OK, well, that's been sent. So thank you again for your time.

[5 minutes 21 seconds][Customer] : Mm, hmm.

[5 minutes 21 seconds][Agent] : Have a nice night, Robert.

[5 minutes 22 seconds][Customer] : OK. Mm, hmm. OK, bye. Mm Hmm.

[5 minutes 23 seconds][Agent] : Thank you. Alright, bye.

[5 minutes 25 seconds][Customer] : Mm, hmm.

[5 minutes 26 seconds][Agent] : Bye.

[5 minutes 26 seconds][Customer] : Bye.