

## Amber Winfree

---

### Week of December 15, 2021:

- \$18,877 in premium
- Population 1800
- 6 NEW claims



---

### Week of August 22, 2022:

- \$10,017 in premium - in 1 day
- Population 1800
- Over 30K in claims filed!



---

**Week of November 13, 2023:**

- \$25,000 in premium
- Population 1582
- Over in claims filed!
- I have worked this town for 6 years - I could go back tomorrow and find another Eagle here!

||

---

**Week of Sept 2, 2024 Oconto School District - 5th year:**

- \$25,721 - New Hires Only
- 2 NEW claims
- 1 HUGE Cancer Claim - 80% of new hires took out cancer coverage after using this story.

## Go back to your groups!!

---

December 2020 - 10K in a day at assisted living facility

April - May 2021 - 15K just at school.

Sept 2021 - 14K in one day at Porsch business

TELL them you are here to catch new employees and check on your existing policy holders. - YOU ARE IN CHARGE!

Sit down with EVERY. SINGLE. PERSON.

## WHY Reservice??

---

Build credibility! They WANT to see you!

You're not a fly by night agent

People forget what they have

CLAIMS! You will find them!

Sell them more insurance

Catch the new employees

ARE YOU TIRED OF COLD CALLING?

DO YOU FEEL LIKE YOU ARE BLOWING THROUGH TERRITORY?

## Work your territory like a territory

---

DO NOT just go back to the people who told you yes the last time!

Go back to the nos!

- You've gotten better!
- Things change!

## Get excited to see your policy holders!

---

They want to see you!

- Review your notes from your CRM!!
- Build rapport!!!
- Just checking in to see if I owe you any money.
- "So we have you covered on the \_\_\_\_\_stuff, but we really need to talk about \_\_\_\_\_"
- If they are going to cancel - at least you are there in person to save it!

## Find the claims!

---

People forget what they have!! They are busy!

Cancer / Heart - wellness visit.

Do you want to get paid for that???

This is where the IRAs and stories come from!

Crazy stories & connecting the dots! **He swallowed a TOOTHPICK!!**

BE PREPARED - carry the claim forms with you / have electronic claim knowledge

## Step 1 - Get caught up...

---

Build rapport!

Be excited to see them, make small talk - have fun.

What is new since we saw each other last

- married. kids, new job, health changes, did they move?

Pull up the coverages on the CRM

10:45:04 Tue Apr 2

**David Wellner**  
Customer - Active

Activities Favorites Follow Up Add Remarks Documents Renewal Mail

Notes  
2/29-Betsy dropped off paperwork for 4 claims. Will review and let her know if anything is missing.

Info History Coverages (3)

**InjurCare Plus - Series 6 - UN4 - CPLE**

Effective Date	12/15/2019	Policy Number	1395677-0
Premium	\$65.20	Status	Active
Potential ROP	\$13,560.00	ROP Date	12/15/2044
Mode	Monthly	Marketing Question	Yes
AC Day		Claims Paid	No
Paid to Date	3/15/2024	Total Claims Paid	\$5,000.00
Original Writing Agent	Ariobar Wolfree	Terminated Date	

**CardiaCare Plus - Series 6 - UN4 - CPLE**

Effective Date	12/15/2019	Policy Number	1355679-0
Premium	\$78.40	Status	Active
Potential ROP	\$23,000.00	ROP Date	12/15/2044
Mode	Monthly	Marketing Question	Yes
AC Day		Claims Paid	No
Paid to Date	6/15/2024	Total Claims Paid	\$526.00
Original Writing Agent	Ariobar Wolfree	Terminated Date	

**CancerCare Plus - Series 6 - UN4 - CPLE**

Effective Date	3/15/2024	Policy Number	2043820-7
Premium	\$130.60	Status	Active
Potential ROP	\$39,190.00	ROP Date	3/15/2049
Mode	Monthly	Marketing Question	Yes
AC Day		Claims Paid	No
Paid to Date	3/15/2024	Total Claims Paid	
Original Writing Agent	Ariobar Wolfree	Terminated Date	

## Step 2 - Tell them what you are going to do...

### Set context :

Jane, to refresh your memory - we offer coverages for ACCIDENT/CANCER/HEART/ICU

I have you covered on a \_\_\_\_\_ accident plan. (use the CRM to see exact benefits!)

### SET EXPECTATIONS AND USE A DOUBLE BUYING ATMOSPHERE:

"We are going to review your *accident* policy quickly so you know what it covers and how it works; also we will see if we owe you any money! Then we are going to talk about adding *cancer* coverage because I am writing a ton of claims lately in your area. Sound good?"

## Step 3 - Do a quick demo!

1. **NEVER** build the need - never skip this part, EVER!
2. **Remind them the 3 reasons** people do business with us.
3. **Review benefits** - and exclusions and limitations of their plan
4. **Show them ROP** - and use CRM to show them exactly when they get their money back and how much.
5. **Transition to close.** Re-solidify the sale.
6. **Make necessary recommendations** "you have decent coverage right now at the standard level, but based on everything we talked about today; I am going to suggest we increase your coverage to \_\_\_\_\_ or \_\_\_\_\_." "Right now we just have you covered, but I think at this point with both kids in sports, it makes sense to add the kids to the plan as well..."
7. **Upsell** - just like you said you were going to do. Ok - now that we have you squared away on your existing coverages, let's talk about filling in some gaps. I am writing a lot of Cancer claims in your area (use names and stories) if we were to add a cancer plan TODAY at the level you are at, it would ONLY add \_\_\_\_\_\$ per month, that's not bad is it? Plus, you would increase you ROP to \_\_\_\_\_. Can I go ahead and ask you the health questions to make sure you still qualify?
8. Ask for **REFERRALS!**

## You can reservice VIRTUALLY too!

- Perfect for trainmore clients
- After hours work
- Snow day, sick kid, days.
  
- Use your commission report and the CRM to do this effectively.

## What to say over the phone:

---

### Call Script - Existing Client

This is Kristin Zepnick with Globe Life Family Heritage Division. **Build Rapport.** You have \_\_\_\_\_ policy(ies) with me .

I am reaching out to schedule a policy review. I want to remind you what you are paying for, see if there are any claims I can help file, and share what is new. What days and times do you have available over the next week to meet?

## One Liners While Reservicing:

---

- Amy, We are going to review your Accident & ICU policies today, but then we are going to talk about adding cancer because I am writing a ton of cancer claims lately.
- John, in 2019 we got you covered at the standard level, I think it makes sense to talk about increasing your coverage as your situation has evolved. I want to make sure if you need me that the payouts are going to be beneficial to you
- Chris we have you on individual policies currently, we should talk about adding your wife/kids to your policies; at the very least the cancer one...

# Catch else everyone in the business!

---

YOU ARE THE LOCAL AGENT! ACT LIKE IT!

SEE YA AGAIN IN 6 MONTHS!