Call Grader | Producer Review

THE INSURANCE DUDES / COACHING FOR OLLIE

Producer: Ollie (confirmed by Craig). Live auto quote, 12:38. Quoted $172.15 monthly; ended with an emailed quote and discussion of switching next month. No same-call commitment is evident. Personal details redacted.

> ***The main coaching opportunity:*** *the prospect questioned whether he could trust his current insurance. Ollie acknowledged the request to email the quote, but did not explore that concern.*

Mechanics

Quote built live: Ollie built and delivered the quote with the prospect on the line.

Duration: 12:38. The Call Grader framework uses 15-20 minutes as a coaching target. Here, the useful question is what discovery was missing, rather than how to make the call longer.

At two minutes: the prospect was engaged. His question about why homeownership mattered had been answered, and he said, "Yeah, that makes sense."

Talk balance, by phase: qualitative estimate because speaker changes occur within transcript blocks. The opener was an exchange; collection was mostly producer questions and prospect answers; Ollie led coverage explanations; the prospect carried the later hesitation discussion, while Ollie mostly acknowledged it.

Craig reports that the lead was purchased 29 days earlier and answered on dial 20. This is owner-provided context.

What worked

Made room for a skeptical question without getting defensive. At [02:18], Ollie said:

> *"If ... someone's calling about auto insurance and asking you about your house, so I get it."*

That acknowledgment helped keep the conversation moving. Repeat that behavior when a prospect questions the process.

Clarified a coverage distinction. At [03:26]:

> *"Just keep in mind that this one specifically just covers your medical."*

The prospect had raised uninsured drivers. Ollie responded with a relevant clarification instead of simply continuing through the coverage list.

The four sales phases

ASSESS THE FUNDAMENTALS. TEACH THE NEXT MOVE.

1. Opener | Landed

The prospect stayed engaged through the initial questions and challenged the homeownership question. Ollie acknowledged the concern and continued the conversation. At [02:03], the prospect said:

> *"Yeah, that makes sense. Yeah, that makes sense."*

2. Collect and connect | Partial

Current premium and coverage were established, but the reason to switch remained unexplored. At [06:00], the prospect said:

> *"I'm not sure if it's cut rate or whatever."*

That was an early opening to ask what concerned him. Work surfaced through transportation discussion; family and fun were not meaningfully explored. The discovery move is to ask what specifically worries the prospect, then build the presentation around the answer.

3. Presentation | Partial

Ollie explained coverage and delivered the price. But the presentation was not tied to what would make the prospect trust the policy, and no clear request for a same-call commitment is evident. At [07:39]:

> *"A hundred and seventy two dollars and fifteen cents monthly."*

Tie accurate coverage explanations to the concern the prospect names, then ask for a commitment.

4. Objections | Partial

The trust concern surfaced clearly but was not explored. At [07:59], the prospect said:

> *"Pay a little bit more for something I can trust."*

At [08:03], Ollie answered, "Yeah, we can do that," and moved to confirming the email. Ask what trust means to this prospect before trying to resolve the hesitation.

Coaching priority: discovery first, handling the hesitation second, asking for commitment third. Ollie needed to learn what "trust" meant before building an answer around it.

Premium on the table

Quoted monthly	Annualized equivalent	Above current monthly
$172.15	**$2,065.80**	**$49.15**

The prospect expressed willingness to consider paying more. The call produced a quote and a possible future switch, rather than a commitment. **That does not establish that the sale was permanently lost.** Producer volume was not provided, so a weekly financial impact cannot be calculated.

The coaching conversation

ONE BEHAVIOR. SPECIFIC WORDS. PRACTICE THIS WEEK.

The one thing to teach

Explore the concern before fulfilling the email request. Play [07:48-08:08] in the coaching session:

> *Prospect [07:48]: "I don't know what to expect if something happens."*
>
> *Prospect [07:59]: "Pay a little bit more for something I can trust."*
>
> *Ollie [08:03]: "Yeah, we can do that."*

The email request was explicit. The uncertainty underneath it was also explicit. Asking one discovery question would have given Ollie something specific to address; it would not have guaranteed a sale.

Say this instead

Suggested replacement language, not dialogue from the recording:

> *"Absolutely, I can email that. Before I do, what specifically worries you about how your current insurance would handle a claim?"*

Then listen. Address the concern the prospect actually names using accurate coverage information. After addressing it, practice a direct commitment question:

> *"Does that address what worried you? If so, would you like to get this started?"*

Handle this week

On every call where a prospect expresses uncertainty, ask one specific discovery question before moving to an email or follow-up.

Do next | Owner's move

Open the role-play with:

> *"You kept him engaged and quoted him live. Now listen to what he said about trust. What question could you ask before confirming his email?"*

Have Ollie practice the replacement line, then respond to different prospect answers. Practice listening and responding, not just memorizing the question.

Revisit next week

Review whether Ollie explored the concern, addressed the answer, and asked for a commitment afterward. Assess the behavior separately from whether the sale closed.

This is an automatic transcript, not a human-verified verbatim record. Coaching quotes use clear passages; unclear wording was excluded.

Analysis by The Insurance Dudes, Craig Pretzinger and Jason Feltman, authors of Million Dollar Agency.

More policies off less work. We'll run your numbers with you, free: https://link.agencybrain.ai/widget/bookings/idudesconsult