

30 Life Apps in 30 Days

A Daily Action Plan for Life Insurance Production

- 1 Auto customers with 100/300/100 liability — no life (Auto Liability Pivot)
- 2 Homeowners with a mortgage — no life (Mortgage Protection Pivot)
- 3 Auto-billed life play on every multi-car renewal call
- 4 Birthday list — Eligibility Urgency Script
- 5 Age 60–80 list — Final Expense / GIFE opportunity
- 6 Declines & Incompletes list — GIFE Script
- 7 Not Taken list — GIFE Script
- 8 Customers with Whole Life / accumulated dividends > \$10,000
- 9 Table-rated policy holders — offer free re-rate exam (Table Rating COP)
- 10 Term conversion window closing — call customers before window expires
- 11 Life Events: new baby, marriage, new home, promotion
- 12 MLD Script on every multi-line discount call
- 13 Annual Life Audit on all existing life policyholders
- 14 Instant Answer Added Protection — offer extra coverage to whole life customers
- 15 Run \$125K Instant Answer quote for every auto customer without life
- 16 Spanish-speaking market — use bilingual Auto Liability Pivot script
- 17 Perfect Life Pivot at the END of every call
- 18 Textathon — mass text campaign (5 life texts per day)
- 19 Homeowners Life text — mortgage protection text template
- 20 Final Expense text template for customers 50+
- 21 When customer replies YES — follow up with quote
- 22 Responding with a Quote text
- 23 Work the 'Stairs & Buckets' video follow-up system
- 24 New driver added — add life pivot (stark reminder of danger)
- 25 Paying off a major debt — redirect cash flow to permanent policy
- 26 Inheritance received — fund a legacy policy
- 27 30/60/90-day anniversary calls on declined or not-taken apps
- 28 Retirement planning conversations — permanent life protects retirement
- 29 Spencer Play / Term Conversion — policy change life script
- 30 MLD / multi-discount call — close life on same call