

Property & Casualty Agent training guide

VIRTUAL GLOBAL NETWORKS / PRACTICAL CONVERSATION PLAYBOOK

Learn what the service covers, how to ask useful questions, how to respond to hesitation, and how to make an accurate, permitted handoff.

Use an approved campaign, lawful contact permissions and current suppression checks. Identify Virtual Global Networks and the commercial purpose truthfully. Do not imply government, insurer, lender, or existing-provider affiliation.

How to use this guide

Practice one introduction and one purpose statement. Listen for the prospect's real goal. Ask the first-step questions, then the campaign-specific questions. Choose a single relevant response to hesitation. Stop after a clear refusal or opt-out. Complete the warm handoff only with permission.

No outcome promises

This is an intake and communication guide. It is not a quote, legal opinion, medical assessment or eligibility decision. The receiving professional reviews the facts, terms, pricing, eligibility and required disclosures.

Understand the service

Property insurance helps protect possessions and buildings against covered losses. Casualty insurance generally addresses liability to other people. A useful conversation starts by identifying the asset, the risk, and the protection already in place; home and auto policies are not interchangeable.

Home & renters

A homeowners policy may address the dwelling, belongings, loss of use and personal liability. Renters typically insure belongings and liability, not the landlord's building. Flood and earthquake protection often require separate consideration.

Auto protection

Liability addresses covered injury or damage caused to others. Collision and comprehensive address different types of damage to the insured vehicle; uninsured motorist and other options depend on state rules and policy terms.

Business & umbrella

Business property and liability respond to business risks. Umbrella coverage can add liability limits over specified underlying policies, subject to exclusions and required limits.

Costs, eligibility and fit

Premiums, pricing or fees

Historical context, not a 2026 quote: the national combined average auto premium per issued vehicle was \$1,438 for 2023 (about \$120 per month by simple division). This statistic is not a price for a particular driver or a homeowners policy. A licensed agent must rate the location, insured property or vehicles, drivers, loss history, limits and deductibles. Ask for an itemized current quote.

Age & authority

Speak with an adult policy decision-maker or authorized representative. There is no universal 40-80 age rule for this vertical. Driver age and household composition can affect auto underwriting; the agent confirms state and carrier rules.

Potential fit for review

A genuine home, auto or business insurance need

Decision-maker available in a supported state

Enough accurate information for a licensed agent to prepare a quote

Disqualify, stop or refer

No interest, an opt-out, or no lawful basis for contact

Wrong product, unsupported geography or no authority to discuss the policy

A request to hide losses or invent information; never promise acceptance

Intake context

Initial information checklist

State and ZIP; type of insurance and requested effective date

For home: occupancy, ownership, property age, construction, roof age, approximate replacement needs and relevant losses

For auto: vehicles, use, drivers, current coverage and relevant driving or claims history

Current limits, deductibles, renewal timing and desired changes

Permission for the named licensed agent to continue; collect sensitive identifiers only in the agent's approved secure workflow

Good intake is limited intake

Confirm the purpose and the actual receiving professional. Record only relevant information with permission. Keep sensitive documents in an approved secure workflow, not in public website forms. A lead-screening result is not a final product, claim or benefit eligibility decision.

For insurance, LA means licensed agent. Legal, benefits and service inquiries need the appropriately qualified professional instead.

Three ways to introduce yourself

Direct introduction

Hello [First name], I am [Agent] with Virtual Global Networks. We help connect people with a licensed insurance agent about auto or property coverage. Is now a suitable time for a brief question?

COACH: Say your name and company clearly. Pause after the question; a rushed introduction sounds like a recording.

Permission-first introduction

Hi [First name], this is [Agent] from Virtual Global Networks. This is a brief call about auto or property coverage. May I take twenty seconds to explain why I am calling, and you can decide whether to continue?

COACH: Twenty seconds is a promise about your own explanation: keep it. Do not continue when permission is refused.

Verified callback introduction

Hello [First name], [Agent] here from Virtual Global Networks, returning your [date/channel] request about auto or property coverage. You mentioned [verified topic]. Is that still what you would like help with?

COACH: Use only when the CRM shows that real request. Read the actual channel and topic; never claim a request that did not happen.

Three ways to explain the purpose

Simple purpose

The purpose is to help you compare protection, deductibles and price. I can ask a few basic questions and, if you want, connect you with a licensed insurance agent. You do not have to make a purchase or decision on this call.

COACH: Explain the handoff honestly. The intake agent is not presenting a quote or making a professional eligibility decision.

Prospect-led purpose

You mentioned [their exact stated concern]. I would like to understand that first, so any conversation with the licensed insurance agent is relevant to what matters to you. Would that be useful?

COACH: Only repeat a concern the prospect actually stated. Do not infer distress, illness, age or finances from a list.

Comparison purpose

This is an opportunity to understand your options for auto or property coverage, including important limits and costs, before you decide whether to do anything. What would you want to know first?

COACH: Comparison does not mean guaranteed savings, approval, coverage, compensation or results.

First-step identity and location questions

Name

What name would you like me to use? And may I confirm the spelling of your first and last name for the professional?

COACH: Repeat once to confirm; do not guess spelling.

ZIP code

To check the correct service area, what is your ZIP code?

COACH: Ask the routing question early. A ZIP code is not proof of eligibility.

City and state

And that is in [city], [state] - is that correct?

COACH: If the city/state were not provided, ask them first; do not present an unverified lookup as fact.

Street address

If the receiving professional needs the property or mailing address for this review, may I confirm the street address and any unit number?

COACH: Explain the purpose. Defer a full address until needed; no collection merely to fill an empty field.

Callback number

If the connection drops, is this the best number for this requested follow-up?

COACH: Confirm the digits and permitted purpose; this is not blanket marketing consent.

Decision authority

Will you be the person deciding, or would someone else need to join the discussion?

COACH: Invite a decision-maker only with permission. Do not dismiss a spouse, caregiver or adviser.

Campaign qualification questions

Coverage need

Are you looking at auto, home, renters, or business coverage?

COACH: Route by product before asking product-specific questions.

Authority

Are you the vehicle owner or the person who makes the insurance decisions for the property?

COACH: If not, request the decision-maker; do not pressure someone without authority.

Current coverage

Do you currently have coverage, and when is your renewal?

COACH: Record a lapse accurately; the agent decides available options.

Auto basics

For auto coverage, how many vehicles and drivers would the agent need to consider?

COACH: Collect year/make/model and an age range if needed; leave license numbers to secure quoting.

Property basics

For property coverage, is this your primary home, a rental, or another property type?

COACH: Never assume homeownership or business use.

Price context

If you are comfortable sharing, roughly what do you pay and what would you like to improve?

COACH: A lower premium may involve different coverage or deductibles; never promise savings.

Permission, listening and branching

Permission checkpoint

Before I ask a few basic questions, is this something you would like to explore? What would make this conversation useful for you?

If yes: ask one open question, listen and reflect the answer. If uncertain: clarify one real concern. If no: acknowledge and end. If do-not-call: record suppression and end without a rebuttal.

Context-led assistance

My premium went up

You mentioned a higher renewal. Would comparing the same coverage and deductible be useful?

COACH: Compare like-for-like, then ask permission to connect.

Price is the concern

You mentioned the cost. Is the goal a lower payment, different protection, or simply understanding what you are paying for?

COACH: Clarify the goal before making a comparison; do not promise savings.

They want to research

What would you need to understand to decide whether a professional conversation is worthwhile?

COACH: Answer one concrete question; offer approved information with permission.

A renewal or deadline is approaching

What date are you working toward? I can record it for the professional to assess.

COACH: Use the real date; no invented scarcity or countdown.

Context-led assistance / continued

They are satisfied

It sounds like your current arrangement is working. Is there anything you wanted clarified, or shall we leave it there?

COACH: A satisfied prospect is allowed to remain satisfied.

A decision-maker is missing

Would you prefer to include them at an agreed time before reviewing anything further?

COACH: Do not create a sale through incomplete authority.

They volunteer sensitive information

You do not need to share those details with me. The professional can explain a secure way to provide anything actually required.

COACH: Redirect away from account numbers, SSNs, full medical records and access codes.

They say no again

Understood. Thank you for your time; I will end the call.

COACH: Stop instead of stacking rebuttals.

Transfer, verifier and closing

Permission

Based on what you told me about [need], would you like to speak now with [named receiving company/person], a licensed insurance agent? I can share the basic information we just confirmed for that purpose.

Availability and disclosure

They are available now / I can request a callback for [agreed time]. Here is the approved handoff disclosure: [campaign-specific disclosure]. Do you agree to that specific next step?

Warm summary

Hello [Professional], this is [Agent] with Virtual Global Networks. With [Prospect]'s permission, I am introducing them about [need]. We confirmed [minimum routing and qualification facts]. [Prospect], have I summarized that correctly?

Verifier check

Confirm the name, contact purpose, key facts, permission and receiving party. Ask the prospect to correct any error. Never tell them to say they called us if they did not.

If no one answers

Do not keep transferring blindly. Return to the prospect, explain that the professional is unavailable, and offer a specifically agreed callback or published contact details.

Record only necessary facts, the contact source and permission, the receiving party and final outcome. Never collect account numbers, payment cards, SSNs, Medicare IDs, passwords or one-time codes during lead intake.

Objection coaching / 1

The three "not interested" responses are alternatives. Use one only for hesitation; do not cycle through all three. Clear refusal or an opt-out means stop.

Not interested - option 1

I understand. I am not asking you to buy anything from me on this call. If it would be useful, we could briefly check whether there are options for auto or property coverage worth discussing with a professional. Would you prefer that, or should I let you go?

COACH: Use once only when the response is hesitation, not a clear stop request. If they decline, end the call.

Not interested - option 2

That is completely fine. Is the topic already handled, or is this simply a bad time? I only ask so I do not take you through something irrelevant.

COACH: Accept either answer. Do not turn "already handled" into an argument.

Not interested - option 3

Understood. Before we finish, would a short explanation of [specific issue they mentioned] be useful, or would you rather stop here?

COACH: Use only a real stated concern. These three responses are alternatives, not a sequence of three attempts.

Do not call / remove my number

Understood. I will record your do-not-call request. Thank you for letting me know. Goodbye.

COACH: Stop the pitch, mark suppression in the approved system, and end. No rebuttal or permission question after an opt-out.

Objection coaching / 2

No / stop / I already said no

Understood. I will end the call. Thank you.

COACH: A clear refusal is an exit, even if the person does not use the exact words "do not call".

I am busy

I understand. Would you like a specific callback time, or would you prefer no follow-up?

COACH: Only schedule when they choose a time and agree to the purpose.

I already have coverage or a provider

That may already meet your needs. Is there any question you want reviewed, or are you happy to leave it as it is?

COACH: Keep the existing arrangement unless the prospect wants a review; never advise cancellation.

I cannot afford anything

Thank you for saying so. I do not want to add pressure. Would information about costs or alternatives help, or should we leave it here?

COACH: Do not use a sales promise to overcome genuine inability to afford the product.

Objection coaching / 3

Will this cost me?

I can explain the intake process, but any product, professional or service fees must be disclosed by the provider before you decide. I will not call an offer free unless that is verified.

COACH: Never assume consultations, plans or service calls are free.

How did you get my number?

Let me check the recorded source and permission details so I can answer accurately. If I cannot verify them, I will stop this outreach.

COACH: Read the actual record; never invent a website, referral or previous inquiry.

Is this a scam?

It is sensible to verify a caller. I am [Agent] with Virtual Global Networks. You can use our published contact details to check. I will not ask for passwords, one-time codes or payment details.

COACH: Offer independent verification; do not ask them to trust an unverified link or stay on the line.

Are you my insurer / the government / my lender?

No. I work with Virtual Global Networks. We help route inquiries to the appropriate professional; we are not calling as your current provider or a government agency.

COACH: Correct confusion immediately, before continuing.

Objection coaching / 4

Send me information

Certainly. Which specific question would you like answered, and what contact channel do you authorize for that information?

COACH: Use approved material, confirm the destination and record channel-specific permission.

Call me later

What day and time works for this specific follow-up? If you would rather not receive another call, that is fine too.

COACH: Confirm time zone and requested purpose. Do not treat an indefinite "later" as recurring consent.

I need to speak with my spouse or adviser

That makes sense. Would you prefer to review it together at a time you choose, or contact us when you are ready?

COACH: Respect shared decisions; never suggest keeping the conversation secret.

I do not share personal information

That is reasonable. I can explain why a basic field is needed, and we can leave sensitive details to the professional's secure process. You can decline any question.

COACH: Do not transfer unnecessary personal details or claim every field is compulsory.

Objection coaching / 5

Can you guarantee savings or approval?

No. The result depends on the facts and the provider's review. The professional can explain available terms before you decide.

COACH: Never imply a likely guarantee through a wink, estimate or unverified success rate.

I want a price first

A reliable price or fee depends on the scope and the licensed insurance agent's review. I can explain what information they need, but I will not invent a quote.

COACH: Use illustrative figures only when clearly labeled; no personalized quote from intake.

I do not want a transfer

Understood. I will not transfer you without permission. Would you prefer the published contact details, a specifically requested callback, or to finish here?

COACH: No silent, automatic or forced transfer.

I had a bad experience

I am sorry that experience was frustrating. What would you need clarified before deciding whether another conversation is worthwhile?

COACH: Listen without defending an unknown provider or promising to fix a past dispute.

Objection coaching / 6

I am already represented or enrolled elsewhere

Thank you for telling me. I will note that and follow the receiving professional's process. We should not assume a change is appropriate.

COACH: Legal representation, existing assistance, and coverage arrangements can require a stop or specialist review.

Wrong person / wrong number

Thank you for letting me know. I will correct the record and end the call.

COACH: Do not disclose the intended person's health, finances or legal inquiry.

I do not understand / language difficulty

We can slow down or arrange an approved interpreter if available. Would that help, or would you prefer to stop?

COACH: Do not obtain agreement from someone who cannot understand the disclosure.

Are you recording this?

Let me explain the approved recording notice and your options before we continue.

COACH: Give the actual notice for this campaign; do not claim recording is off without checking.

Practice and supervisor review

Round 1: Interested prospect

Use introduction 1 and purpose 1. Ask the first-step questions and the six campaign-specific questions naturally. Summarize the real need and ask for a permitted handoff.

Round 2: Hesitant prospect

Use a different introduction. Your partner gives one common objection. Choose one response, listen and accept the answer. Practice closing without a transfer.

Round 3: Opt-out or privacy concern

Practice acknowledging a stop request without adding another pitch. For a privacy concern, explain the purpose of the field and offer to defer unnecessary details.

Review checklist

Truthful identity and purpose; correct contact permission; one question at a time; no invented facts; accurate qualification record; no sensitive credentials; clear receiving-party disclosure; permission before transfer; correct suppression and follow-up disposition.

Reference points

Telemarketing contact and opt-out guidance:

<https://www.ftc.gov/business-guidance/resources/complying-telemarketing-sales-rule>

Medicare beneficiary-contact rules:

<https://www.ecfr.gov/current/title-42/chapter-IV/subchapter-B/part-422/subpart-V/section-422.2264>

https://content.naic.org/sites/default/files/inline-files/committees_c_trans_read_wg_related_shopping_tool_singles.pdf?123=

<https://content.naic.org/article/naic-releases-20222023-auto-insurance-database-report>

<https://www.ftc.gov/business-guidance/resources/complying-telemarketing-sales-rule>