

How to Ask for Insurance Referrals the Right Way

The Ultimate Lead

Referrals carry built-in trust because your value is already verified by someone they know.

- Highest conversion rate
- Lowest acquisition cost
- Pre-established credibility



The Growth Barrier

Most agents avoid asking because it feels awkward or transactional.

The Mistake

Assuming an ask diminishes the help you just provided.



Mindset Shift

Asking is not taking advantage.

It is giving your client an easy way
to help someone else.

The Timing of the Ask

Before

No trust
established

During

Focus is on the
transaction

**After Value
Delivered**

Client feels positive
and relieved

The Low-Pressure Script

I am really glad we got this sorted out for you.

By the way, if you know anyone else who is in a similar situation or has questions about their coverage, I would love to **help** them the same way.

No pressure at all, just keep me in mind.

Three Multipliers for Success



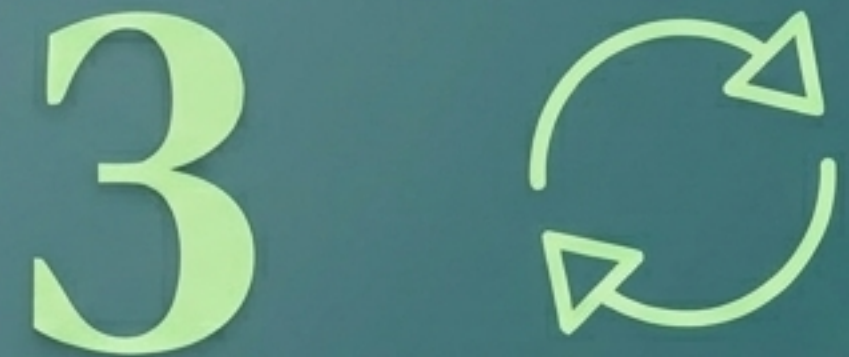
Be Specific

Paint a clear
mental picture



Make it Easy

Remove the burden
of connecting



Ask Consistently

Plant the seed at
every touchpoint

Specificity Creates Action

~~Generic Ask: Anyone who needs insurance~~



- ✓ **Specific Ask: Anyone turning 65 soon**
- ✓ **Specific Ask: Anyone frustrated with their current plan**



Remove the Burden

Offer to make the call directly

If you are comfortable sharing their number, I will give them a call and mention you suggested we talk.



Plant the Seed

Remind them at every interaction

Annual reviews, service calls, and general check-ins.

The Trigger Moment

Action:

You finish enrolling a client in a new plan.



Client:

Thank you. That was totally painless.

Your Move:

Acknowledge the satisfaction, then seamlessly pivot to the ask.

The Pivot

I am glad it was easy. If anyone in your family or circle is dealing with the same confusion, send them my way. I'll take care of them.



The Natural Connection

The client smiles, connects your help with a neighbor's recent complaint about coverage, and asks to share your number.

The Rule of 3

Use this referral language at your next 3 client interactions:

- An enrollment call
- A follow-up call
- A service question

Wait for them to express satisfaction, then execute the script.