

Insurance Sales Pipeline Stages That Matter

Blindness vs. Predictability

Most agents lose deals because they have no idea where each prospect actually is in their process.

A simple six-stage pipeline turns a pile of names into predictable income.



The Activity Trap

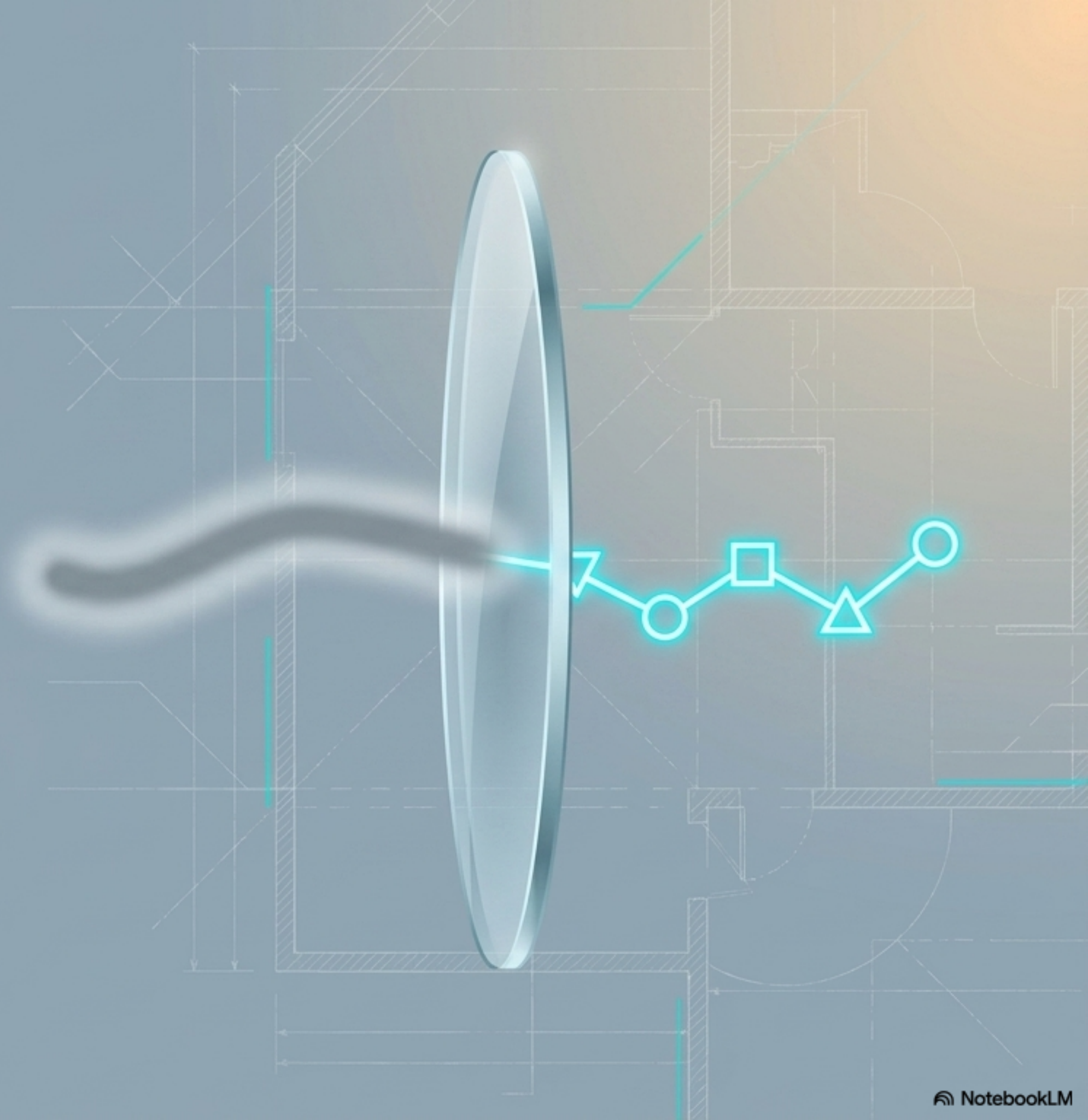
Activity is not the same as production. You can be busy all week and still have no clear answer on how many enrollments will close. The way out is a pipeline.



An Honest Vision

A pipeline forces you to see your business honestly. Naming where every prospect is on the path from stranger to client stops the guessing.

- See the bottleneck
- See what to fix
- See what's coming

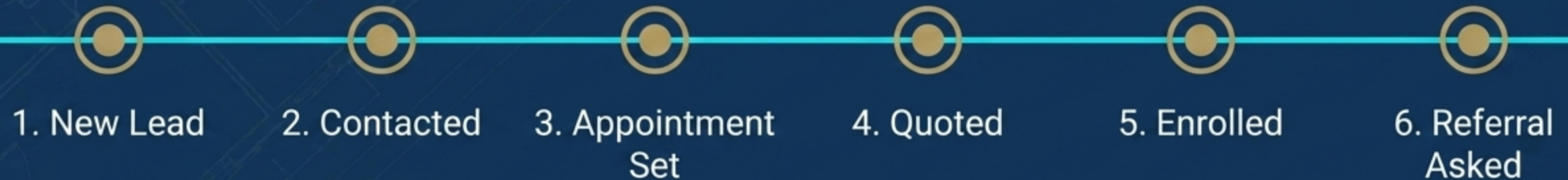


Clarity Removes Panic

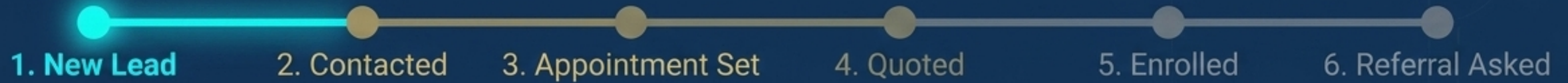
Agents avoid looking at numbers out of fear of failing. But tracking stages actually produces more.

You stop reacting and start working a system.

The Six Stages That Matter



Every prospect lives in one of these six buckets.
Your job is to move them to the next one.

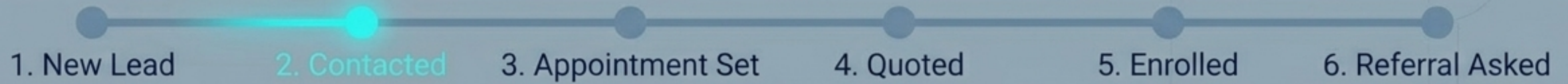


Stage 1: New Lead

A hand raised. A form filled. A referral.

They are not a conversation yet. They are a name with potential.

The single biggest mistake is treating a new lead like a sale. It is an opportunity with a shelf life measured in minutes.

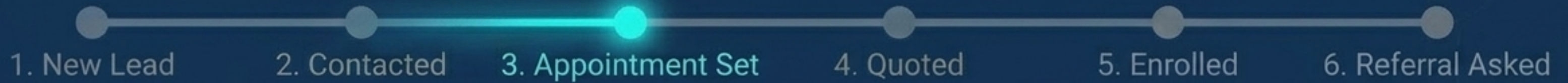


Stage 2: Contacted

A real, live human conversation where they engage back. Not a voicemail or ignored text.

Leads contacted within 5 minutes are 21 times more likely to convert than leads contacted after 30 minutes. Fix your speed to lead.

21x



Stage 3: Appointment Set

A contact is not an appointment.
Maybes don't pay your mortgage.

- Specific day
- Specific time
- Confirmed agreement

Tuesday at 10

Thursday at 2

Offer two specific times to get a yes instead of "let me check my schedule."

The Front-Half Engine

The first three stages are driven by two distinct forces. The faster you respond, and the more specific you are, the more leads survive to become income-producing conversations.



1. New Lead

2. Contacted

3. Appointment Set

4. Quoted

5. Enrolled

6. Referral Asked

Stage 4: Quoted

This is where the real selling work happens. A vague conversation about plans does not count.

- ✔ - Needs analysis completed
- ✔ - Signed Scope of Appointment (SOA) for Medicare
- ✔ - Real illustrations on the table for Life/Annuity

A quoted prospect has seen real numbers tied to their real situation.



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Stage 5: Enrolled

Application submitted, carrier has it, policy in motion.

This is where lazy agents stop. They get the enrollment, celebrate, and move on. Do not stop here—the next stage is where income compounds.



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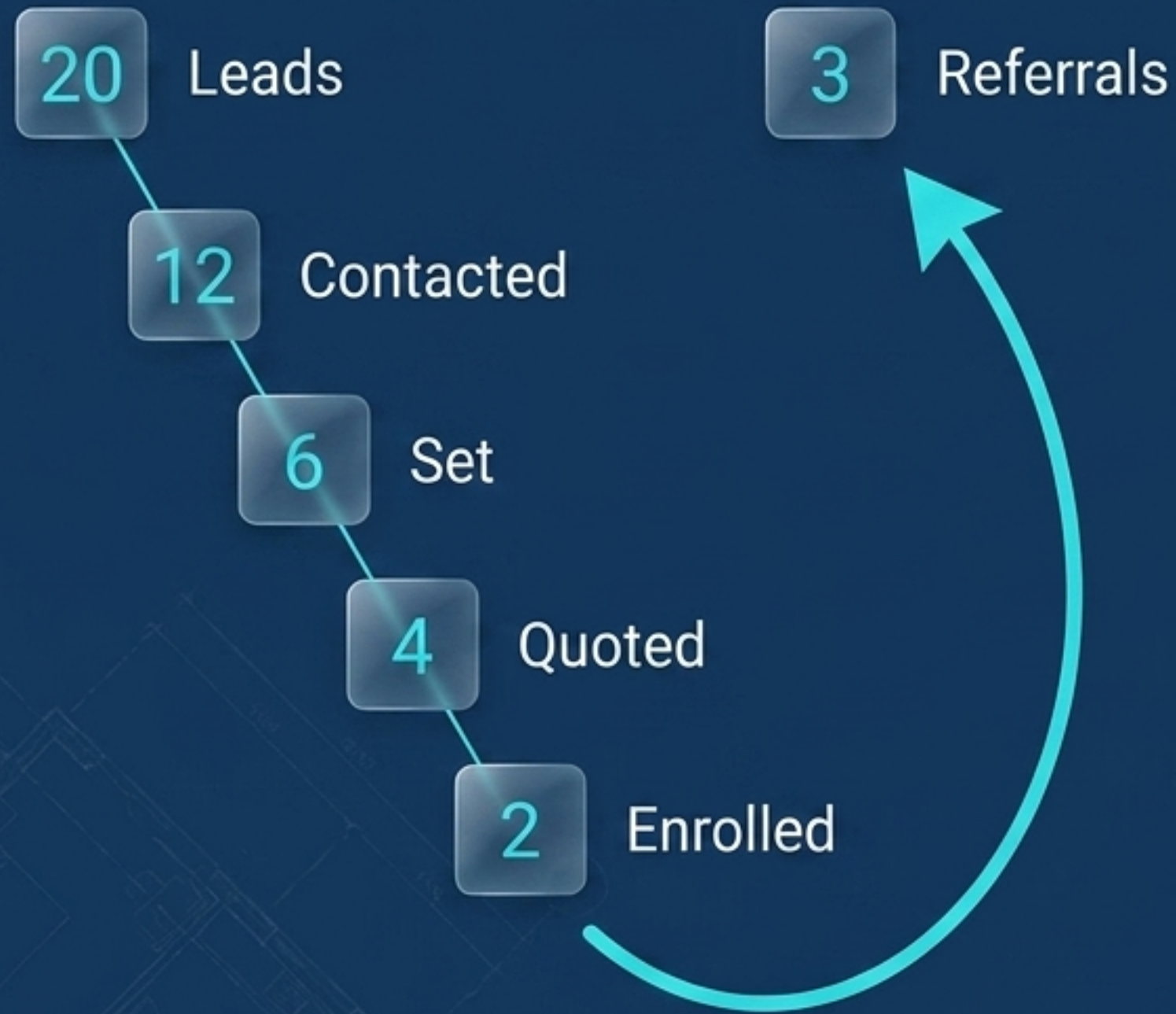
6. Referral Asked

Stage 6: Referral Asked

Ask in the same conversation. Consistently asking is the difference between starting from zero every Monday versus walking into the week with a list of warm names.

“Who else in your life is on Medicare, or coming up on Medicare, that I should reach out to?”

Cascading Funnel



Diagnostic Matrix

Low Contacted	→	Speed Problem
Low Appointment	→	Scripting Problem
Low Quoted	→	Follow-Up Problem

Build Your First Pipeline Today

Write down every active prospect right now.
Assign them exactly one of the six stages.
Tomorrow morning, move each name one stage to the right.

That's how a real business gets built.
One stage at a time.

