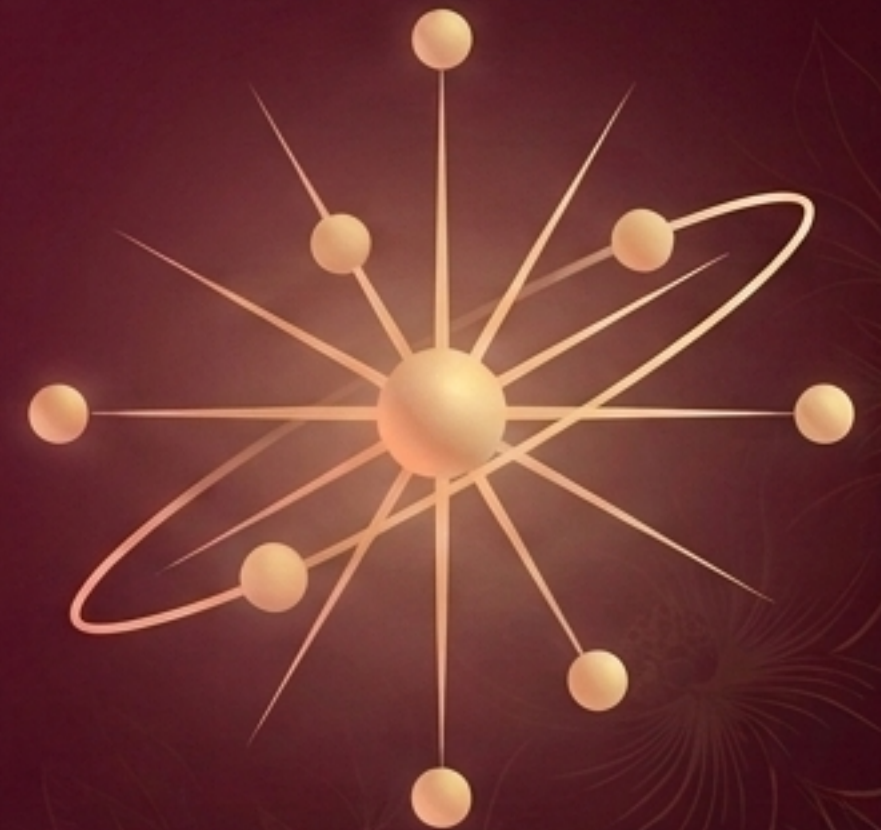
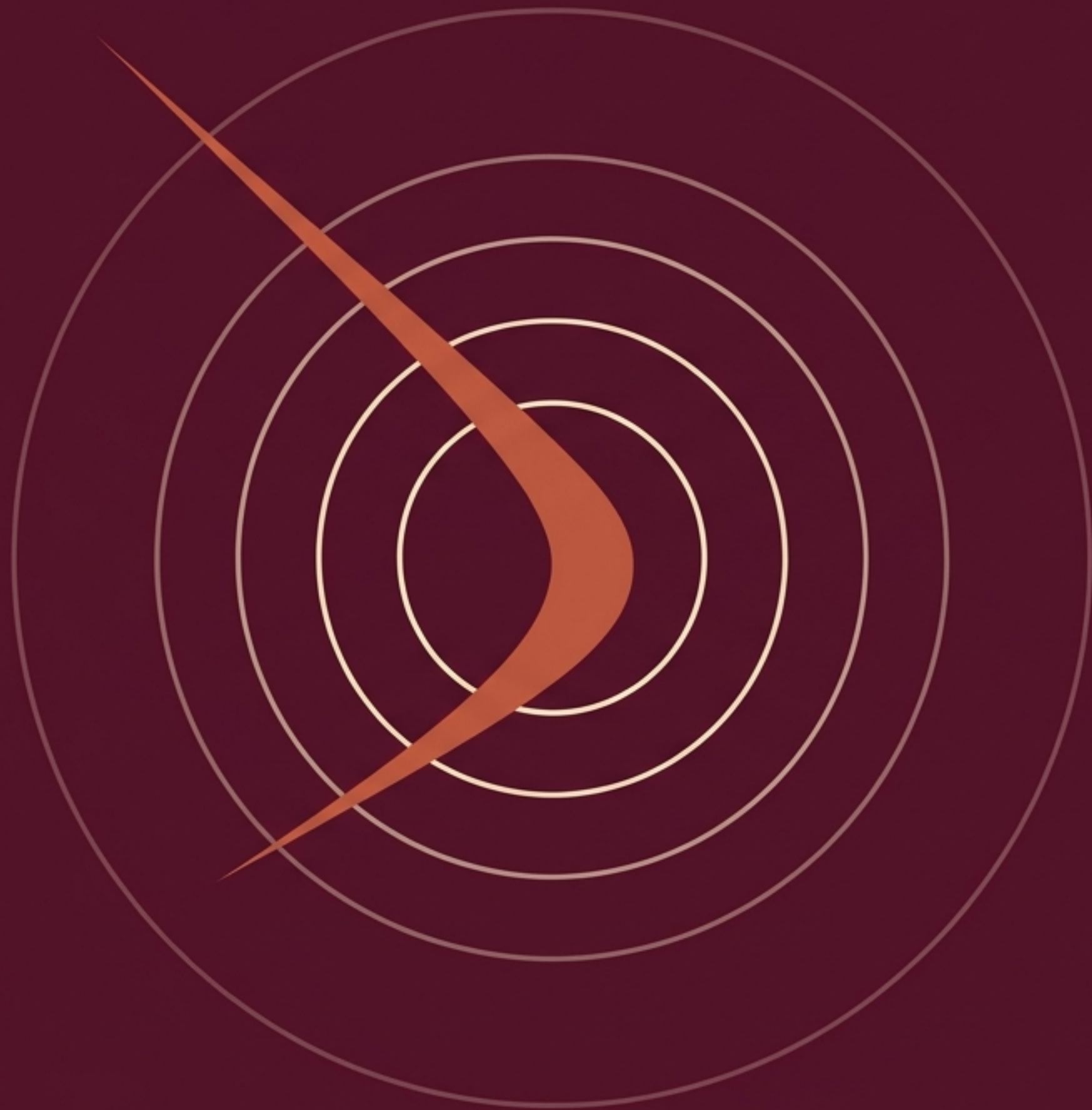


Automating Insurance Follow-Up Without Losing Touch





The High-Leverage Paradox

Done poorly: Sounds like a screaming robot driving unsubscribes.

Done right: Sounds like a producer who never sleeps, never forgets, and remembers what the prospect cares about.

The Touchpoint Chasm

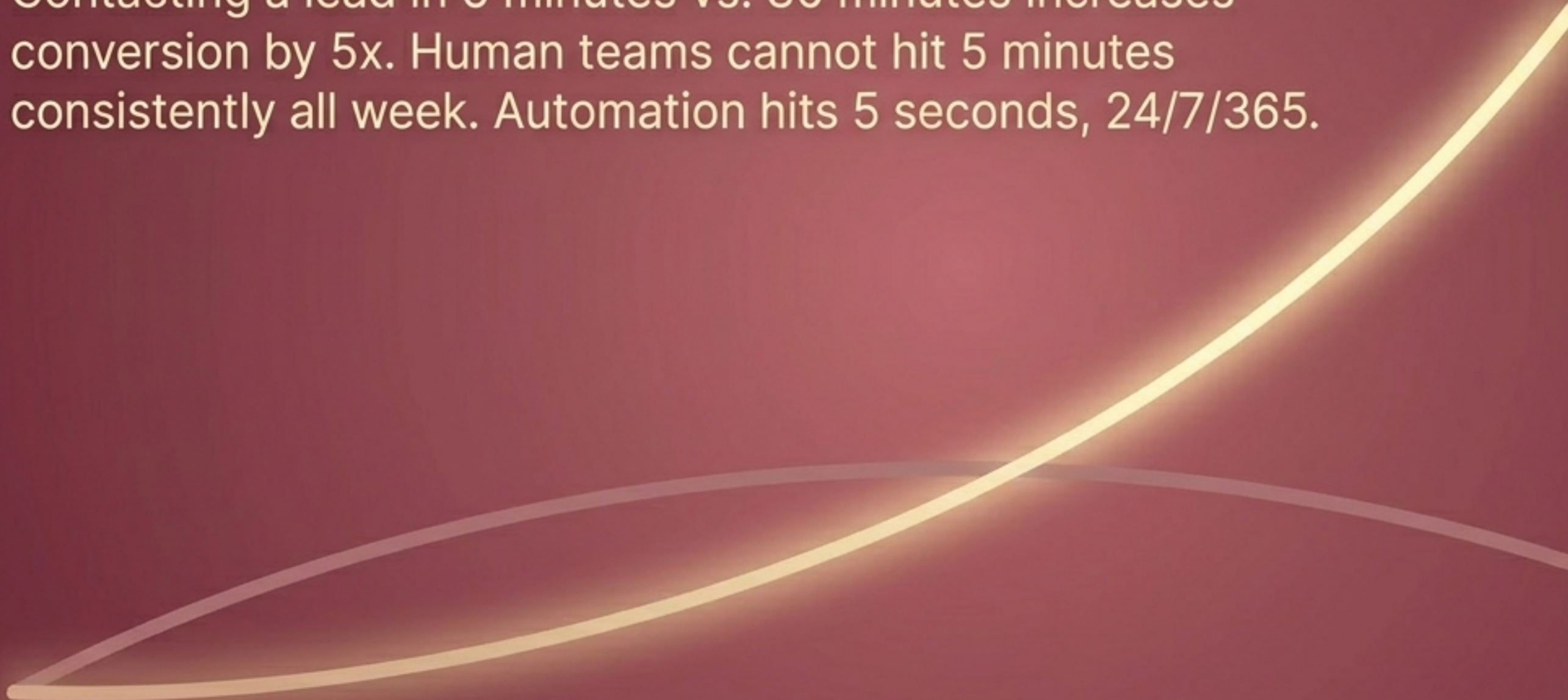
Average insurance lead conversion: 7 to 12 touches.
Average producer drop-off: 3 touches.



**Lost
Revenue
Gap**

The Five-Minute Factor

Contacting a lead in 5 minutes vs. 30 minutes increases conversion by 5x. Human teams cannot hit 5 minutes consistently all week. Automation hits 5 seconds, 24/7/365.



**5
Seconds**

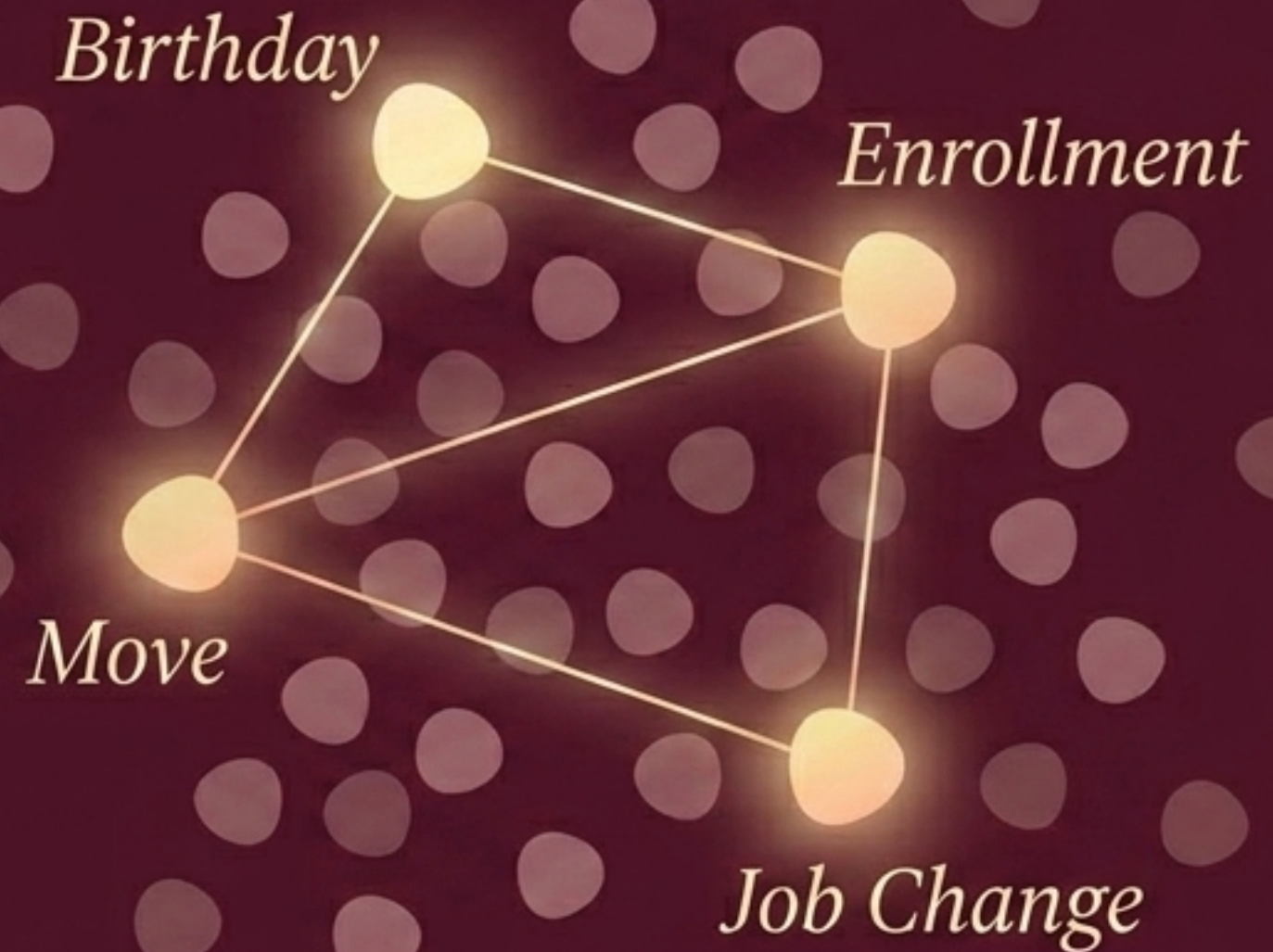
**30
Minutes**

Reviving the Dead Lead Pile

Thousands of 30-day non-closes are rotting in the CRM.

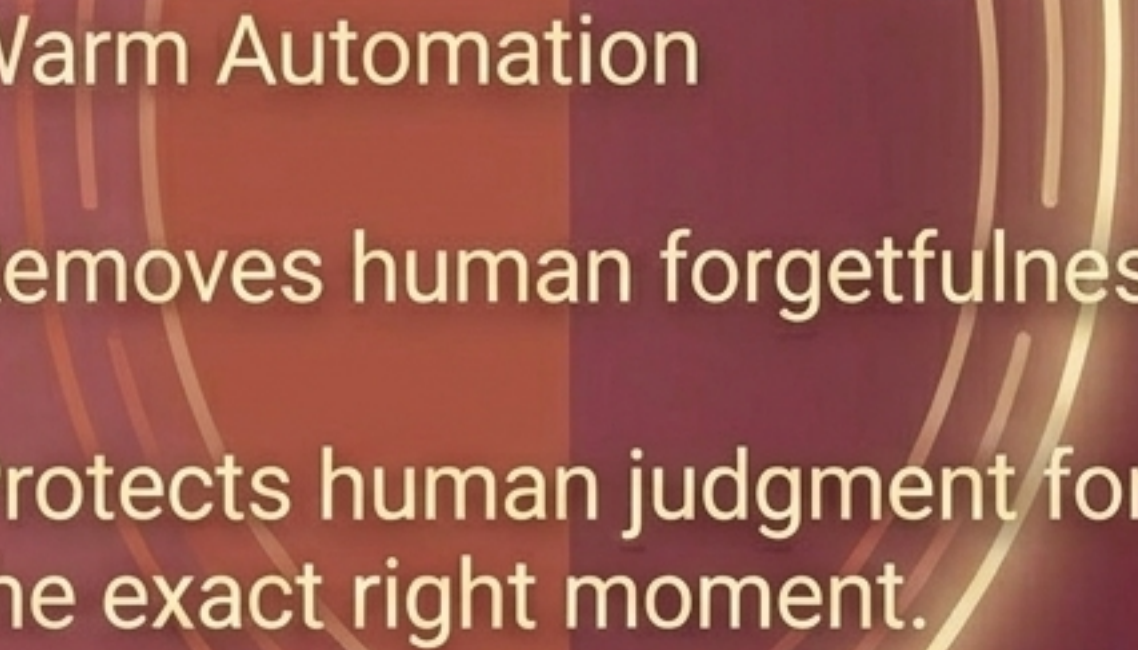
The leads aren't bad; the follow-up is absent.

They re-engage at life events.



Fear vs. Reality

- Cold Automation
- Replaces the producer.
- Damages relationships.

- 
- Warm Automation
 - Removes human forgetfulness.
 - Protects human judgment for the exact right moment.

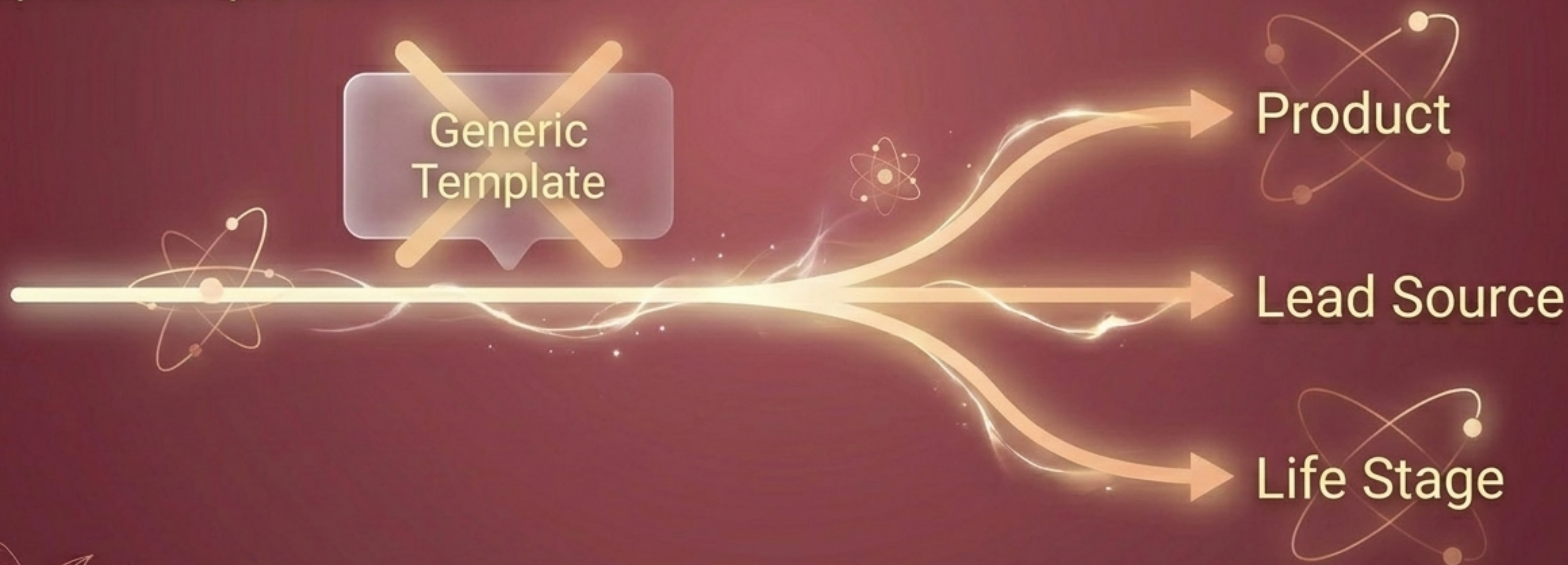
Layer 1: Immediate Response

- Trigger: Quote request, form fill, after-hours call.
- Message: Short, friendly, specific to the inquiry.
- Outcome: Sets expectation, builds trust, buys time.

Seconds, not minutes.

Layer 2: The 24-Hour Touch

- The single most important message in the sequence.
- Must reference the exact product requested.
- Specific sequences convert.



Layer 3: Educational Nurture

Timing: Days 3 through 14.

Cadence: 2-3 messages, spaced 2-4 days apart.

Content: Explainer of coverages, stage-of-life mistakes, unasked FAQs.



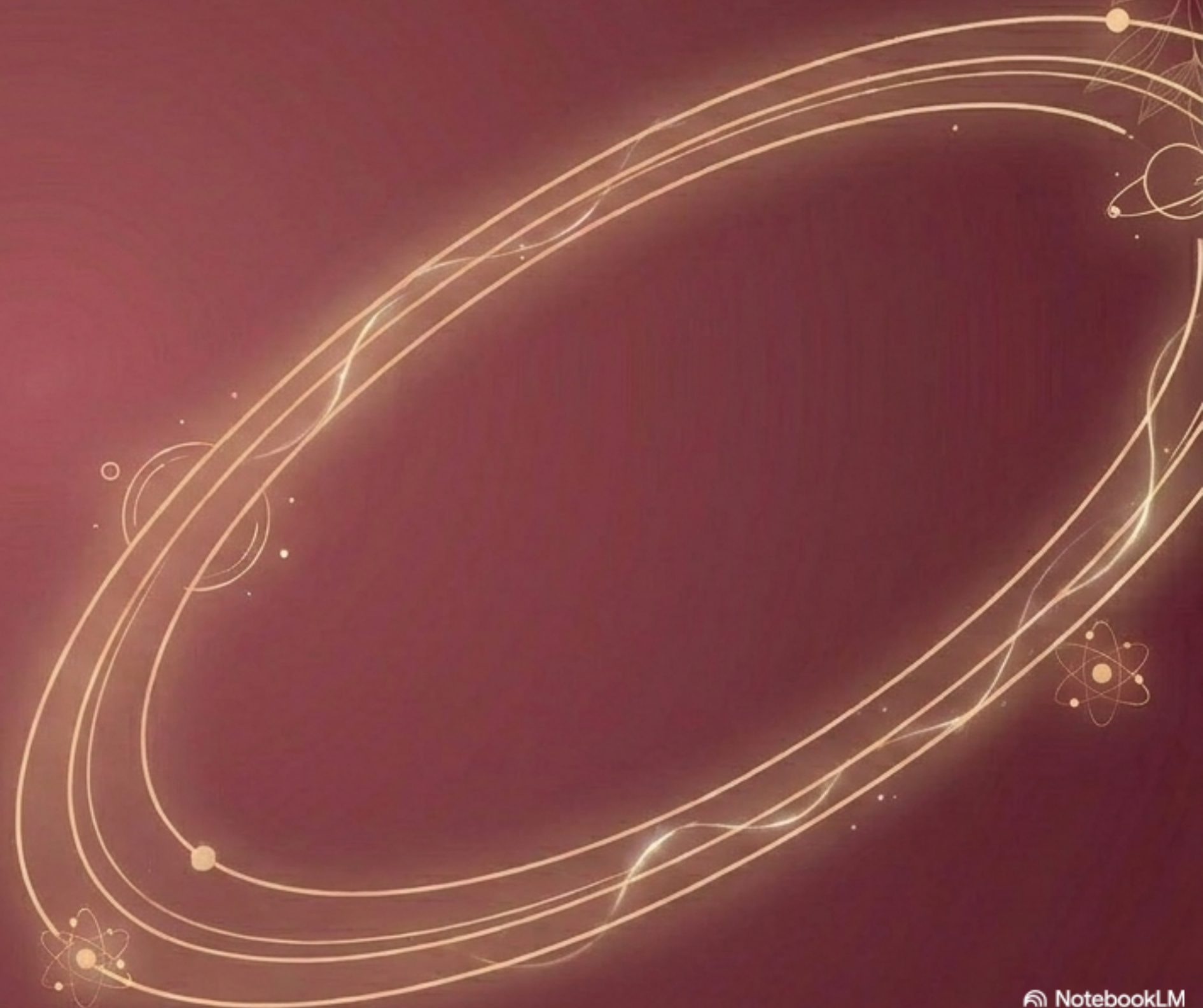
80% Educate / 20% Invite

Layer 4: Long-Term Reactivation

Timing: Day 15 to 18 months out.

Where unconverted leads go to live, not to die.

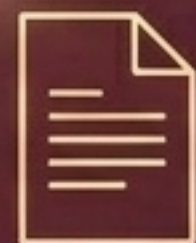
Cadence: One touch every 30 to 60 days.



Anchoring the Long-Term Touch

Every touch must have a legitimate reason to exist.

- Birthdays in the month they turn 65.
- Open enrollment season reminders.
- Plan year change updates from carriers.
- Tax season financial planning notes.



Rule 1: Segment Everything

One sequence fits nothing.

A homeowner requires a totally different headspace than a 64-year-old approaching Medicare.

Tedious upfront work creates permanent backend conversion lift.



Rule 2: Mix Your Channels

Purely email-based sequences leave money on the table.

Layer text messages with strategic voicemail drops.

Use calendar prompts to trigger live producer phone calls.



Rule 3: Intent Signals Escalate

Watch for high-intent behaviors: multiple visits, email replies, opening a message 3x.

The moment a signal fires, the lead is pulled out of automation.

The sequence did its job. Now the producer closes.



Walkthrough: The First 24 Hours

Minute 5: Friendly text confirming request, sets 1-hour expectation.

Hour 1: Live producer call, leaves personalized voicemail.

Hour 24: Email specific to Medicare, referencing producer and calendar.

5 Min

1 Hour

24 Hour

Walkthrough: Days 3 Through 14

Day 3: Medicare Supplement vs. Advantage explainer.

Day 6: Short customer story solving a similar problem.

Day 10: Soft direct invitation to book a call.

Day 14: Final friendly check-in.

Day 3

Day 6

Day 10

Day 14

Walkthrough: Reactivation & Escalation

Post-Day 14: Enters long-term track (Birthdays, Open Enrollment).

The Escalation: If prospect replies or revisits quote page, automation stops.

Producer handles the moment.



**Escalate to
Producer**

Mistake 1: Set It and Forget It

Rates tell you a story every week.

Test one variable at a time:
Subject lines, send times, message length.

Small tweaks compound.



Monthly

Mistake 2: Automating the Wrong Moments

Do not automate the first appointment, the close, policy delivery, or the renewal review.

These moments belong entirely to a human.
Automating them destroys retention.



The Action Step

- ✓ Audit your last 50 unconverted leads from the past 90 days.
- ✓ Build just Layer 1 (the immediate response) this week.
- ✓ Build one layer at a time. The next 90 days of data will prove its worth.