Property & Casualty

A practical briefing, intake guide and calling script.

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 and estimates

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 and decision-making 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.

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Intake & qualification

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

Stop, disqualify 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

Information to collect

- 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

Training material, not legal, medical, financial or insurance advice. The campaign owner must obtain current professional compliance approval before use, including calling permissions, suppression, state rules, licensing, disclosures and recipient identity. Never call after an opt-out. Never invent consent, source history, prices, health facts or eligibility. Do not collect payment credentials, Social Security or Medicare numbers in initial screening.

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Frontier calling script

OUTBOUND ONLY TO LAWFULLY CONTACTABLE RECORDS after campaign approval and suppression checks.

01 Greetings & introduction

• Hello, my name is [Agent first name], and I am with Leads Cell. This is a marketing call about property & casualty. Is now a convenient time for a brief conversation?

02 Reason for the call

• I can ask a few brief questions about your interest in property & casualty and, if you wish, connect you with a licensed insurance agent. I cannot confirm eligibility, prices or outcomes.

03 Permission to continue

• Would you like to continue? You can decline or ask us not to contact you. Wait for an affirmative response; if declined, stop. This question does not cure an unlawful initial call.

04 Eligibility / needs questions

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

• What state and ZIP is the property or vehicle in?

• Are you the person who makes decisions about this coverage?

• Do you currently have coverage, and when is the renewal?

• What would you most like to change: protection, deductible or cost?

• May a licensed agent review the details with you?

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Transfer & verifier

05 Permission & disclosure before transfer

• With your permission, I can connect you now to [actual receiving person or organization], a licensed insurance agent, about property & casualty. May I share the answers you just provided for that conversation? There is no obligation to purchase or engage a service. Wait for a clear response and record it through the approved process.

• Identify the real recipient before transfer. Use the approved campaign-specific disclosures, recording notice and applicable consent process. Do not claim that a spoken yes overrides a Do Not Call request.

06 Warm handoff

• To receiving team: I have [Prospect first name] in [state], interested in property & casualty. With permission, here is the relevant summary: [accurate answers]. Are you available to take the conversation?

• To prospect: [Receiving person] is now on the line. They will explain their role and review the details directly. Thank you for your time. Do not tell the prospect to falsely say they initiated the call.

07 Verifier follow-through

• Thank you for staying on the line. I am [Verifier first name] with Leads Cell. You have been connected to discuss [confirmed topic]. Is that correct?

• Confirm the minimum facts, the actual receiving destination and permission. Do not repeat unnecessary sensitive questions or turn verification into pressure. Stop or return for clarification if answers differ.

If a direct transfer is approved instead of a warm transfer, identify the actual destination, obtain permission, explain any hold and confirm that the receiving team is available. Never instruct the prospect to misrepresent how the call began.

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Rebuttals & references

Not interested

Understood. Thank you for your time. End the pitch; do not cycle through rebuttals after a refusal.

Do not call me

Understood. I will record your request not to receive further marketing calls from us. End the call and promptly update the suppression process.

I am busy

Of course. Would you prefer to end here, or choose a specific time for a permitted follow-up? Do not schedule without agreement.

How did you get my number?

State the actual documented source and permission accurately. If you cannot verify it, do not invent an explanation; stop and escalate the record.

I already have help or coverage

That may already meet your needs. There is no need to change it for this call. Would you like to end here? Do not interfere with existing legal representation.

What will this cost?

The receiving professional must explain the actual quote or fee agreement. I cannot promise a rate, saving, payout or approval.

I will not share personal details

That is fine. Do not provide account numbers, passwords or sensitive records on this screening call. You may verify the receiving professional and use their approved secure process.

Is this a government program?

Leads Cell is a private business, not a government agency. Explain the actual service without suggesting government endorsement.

Reference reading

Coverage shopping guide

Historical auto premium data

Calling safeguards

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