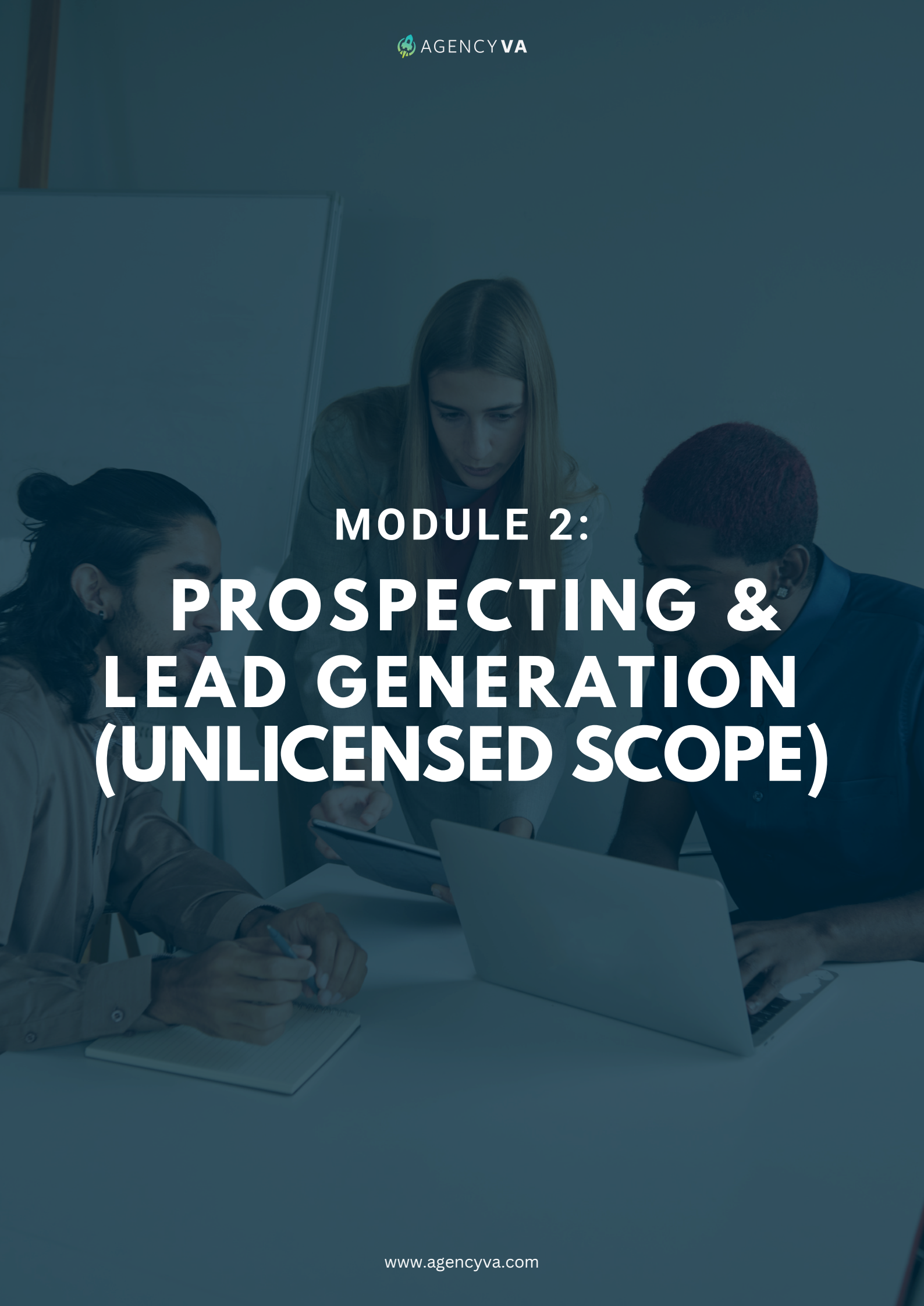




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MA COMPLIANCE TRAINING

 A background image showing three business professionals (two men and one woman) in a meeting. They are gathered around a table, looking at a laptop and a tablet. The image is dimmed with a dark blue overlay.

MODULE 2:
**PROSPECTING &
LEAD GENERATION
(UNLICENSED SCOPE)**

MODULE 2: PROSPECTING & LEAD GENERATION (UNLICENSED SCOPE)

“Fill the Pipeline – Legally: Prospecting with Power Without a License”



PURPOSE OF THIS MODULE

This module trains you to generate leads, gather key data, and fill your agency’s pipeline – without crossing the line into licensed activity. Prospecting is the foundation of growth, and unlicensed reps are essential to keeping that foundation strong.



WHAT IS PROSPECTING?

Prospecting is the process of identifying, researching, and making first contact with potential customers who may be interested in purchasing insurance.

As an unlicensed rep, your job is to:

- Identify target businesses or individuals
- Initiate the first connection using pre-approved scripts or templates
- Log the lead and capture the right data for licensed agents to follow up

Your job is incredibly valuable – and powerful – when done within the legal limits. Let's break those down.



WHAT YOU CAN DO (UNLICENSED PROSPECTING TASKS)



1. Target List Development

- Use public data sources to build lead lists, such as:
 - Secretary of State business registries (MA Corporations Division)
 - Yelp/Google listings by industry (e.g., roofers, daycares)
 - Property records (assessors' sites)
 - Online marketplaces (Thumbtack, Angi, etc.)
- Tag x-dates or renewal anniversaries when visible



2. Outbound Communication (Scripted & Non-Salesy)

- Send intro emails or texts introducing the agency and licensed agent
- Use outreach templates like:
 - “Hey [Name], I help our licensed agents connect with small business owners in your industry. Are you open to a free quote or review?”
 - “We’re helping [your industry] businesses reduce risk and cost – can I schedule a quick call with one of our licensed advisors?”
- Schedule callbacks or appointments (Calendly, Google Calendar, CRM booking links)
- Leave voicemails requesting a callback for a licensed rep

3. Lead Intake & CRM Data Entry

- Log all contact attempts, email opens, replies, and notes in CRM (e.g., BetterAgency, AgencyZoom)

Update fields like:

- Update fields like:
 - Business name / contact info
 - X-date (if shared)
 - Lines of business requested (e.g., General Liability, Auto, BOP)
 - Preferred time/day for callback
- Add call disposition tags (e.g., Interested, Not Now, Do Not Contact)



WHAT YOU CANNOT DO

Under Massachusetts regulations, unlicensed reps may not:

- Ask or answer any insurance-related questions
- Offer a quote (even if it's already prepared)
- Recommend coverage
- Explain product features
- Say anything suggesting that coverage is better, cheaper, or more suitable



Even phrases like “This should save you a lot” or “We specialize in contractors” could be interpreted as licensed solicitation.

Phone/Message Templates You Can Use



Voicemail Example:

“Hi [Name], this is Dan from J&D Insurance. I’m reaching out on behalf of our licensed team about your business coverage. I’d love to connect you with one of our advisors for a quick review or quote. You can call us at [XXX-XXX-XXXX] or reply to this message with a good time. Thanks!”



Email/DM Example:

Subject: Quick Intro – Local Coverage Support

Hi [First Name],
I work with J&D Insurance helping licensed advisors connect with great local businesses like yours. We’d love the chance to offer a second opinion or explore better coverage options – no pressure.

If you’re open to chatting, I’ll schedule a 10-minute call with one of our licensed agents at your convenience.

Best,
[Your Name]
Prospecting Support | J&D Insurance

LEAD SOURCE EXAMPLES (LEGAL & EFFECTIVE)

LEAD SOURCE	HOW YOU USE IT
Massachusetts Secretary of State	Look up new business filings to identify fresh leads
Yelp / Google Business Listings	Find local contractors, restaurants, shops
Facebook Groups or Community Pages	Capture referrals or mentions of insurance needs
County Tax Assessor Websites	Find owners of commercial properties or landlords
CRM-Generated Reports (Cold Leads)	Recycle old or cold leads for reactivation campaigns



BEST PRACTICES: HOW TO SUCCEED IN UNLICENSED PROSPECTING

- **Always Use a Script or Template**

Never “freestyle” unless it has been approved by compliance or your agency leadership.

- **Keep It Conversational – Not Advisory**

Your job is to connect, not to convince.

- **Be Transparent**

Let the prospect know you are part of the support team and work under licensed agents.

- **Know When to Stop**

If someone asks:

- “What kind of policy do I need?”
- “How much coverage should I carry?”
- “Is this better than my current policy?”

STOP and escalate to a licensed producer immediately.

Compliance Tip: The “Handshake Rule”

If you wouldn’t be allowed to say it in a licensed conversation in person, don’t write it in an email or text.

Simple Workflow: From Cold Lead to Warm Hand-Off

- **Find Target**

Use your assigned tools and criteria (contractors, new businesses, etc.)

- **Initial Contact**

Send pre-approved message or call script

- **Log Lead**

Enter all relevant info into CRM

- **Schedule or Tag**

Book appointment or set reminder for licensed team

- **Escalate When Necessary**

If they have questions you can't legally answer, tag and refer immediately

QUICK KNOWLEDGE CHECK (SELF-TEST)

Can you ask a prospect what limits of coverage they currently carry?	No
Can you email a local business owner asking if they're open to a free quote from your licensed agent?	Yes
Can you say "Our rates are better than most carriers"?	No
Can you pull a list of roofing contractors from Google Maps for outbound calling?	Yes



KEY TAKEAWAYS

- You are legally allowed to prospect, but you cannot sell or suggest coverage.
- Stick to scripted, templated outreach that connects but doesn't advise.
- Use the CRM diligently — what you log becomes the starting point for the licensed sales process.
- When in doubt, escalate to a licensed producer.



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