

# TRUCKERS INSURANCE

## AGENT PRODUCT GUIDE + TELESales SCRIPT

Final Expense & Life | CDL Holders | Owner-Operators | Ages 25–70

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### SECTION 1 — PRODUCT OVERVIEW & IDEAL CUSTOMER PROFILE

#### What Is Truckers Life/Final Expense Insurance?

The Truckers vertical targets CDL holders — owner-operators, company drivers, and independent contractors in the trucking industry — for life insurance, final expense, and accidental death policies. Truckers are a dramatically underserved market: they frequently work as 1099 independent contractors with no employer-provided benefits, are away from home for weeks at a time, earn solid incomes, and face statistically elevated mortality risk on the road. Standard carriers often rate truckers higher or decline them — BDL-sourced leads route to carriers that specialize in or accept the occupational risk, making proper carrier matching critical.

#### Ideal Customer Profile (ICP)

<b>Age Range</b>	25–70 (sweet spot: 35–60)
<b>Occupation</b>	OTR drivers, owner-operators, regional/local CDL drivers, small fleet owners
<b>Employment Type</b>	Predominantly 1099 / self-employed — no employer group benefits
<b>Income Profile</b>	\$55K–\$120K+ annually; variable but often strong cash flow
<b>Family Status</b>	Often married with children; spouse at home; strong provider identity
<b>Insurance Gap</b>	Little to no life insurance; may have commercial truck insurance but nothing personal
<b>Pain Point</b>	'If something happens to me on the road, my family has nothing.' Statistically elevated accident risk is real.
<b>Health Profile</b>	Mixed — sedentary lifestyle, sleep apnea, obesity, cardiovascular risk are common; GI options needed
<b>Schedule</b>	Hard to reach during the day. Best contact times: early morning, evenings, and weekends

<b>Digital Behavior</b>	Active on Facebook trucking groups; responds to trucker-specific ad creative
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**💡 PRO TIP:** Truckers have an extremely strong provider identity. The most powerful emotional hook is: 'You protect every load you haul — who protects your family if you don't make it home?' Use trucker language: 'back home,' 'miles,' 'load.' They respond to agents who respect their work.

## SECTION 2 — META LEAD EXPERIENCE

### Lead Type: Meta Instant Form — Standard & Live Transfer with OTP

BDL sources leads through Meta (Facebook/Instagram) advertising using Instant Experience forms. When a prospect clicks the ad CTA, Meta auto-populates their profile data into the form before they see it — reducing friction and increasing completion rates. The prospect reviews pre-filled fields, answers any custom questions, and submits. Their data routes directly into the BDL lead system.

**i NOTE:** LIVE TRANSFER + OTP (One-Time Passcode): When a campaign runs in Live Transfer mode, after the prospect submits the form Meta sends them an automated SMS containing a One-Time Passcode. The prospect enters this OTP to verify their phone number in real time. Upon verification the lead is flagged as 'Live' and routed immediately to an available agent — often within 60–120 seconds of submission. Live leads carry contact rates of 40–70% vs. 15–30% for standard leads. Speed to answer is everything on Live transfers — treat every Live ping as top priority.

### Common Instant Form Fields

**⚠ WARNING:** FIELDS DISCLAIMER: The fields listed below represent common fields that may appear on BDL Meta instant forms for this vertical. Not all fields are guaranteed to appear on every campaign or lead sheet. Field availability is subject to change based on active campaign configurations, A/B testing, carrier requirements, and platform updates. Always reference the actual lead sheet you receive. Never assume a field is populated.

Field Name	Source / How Populated	Agent Use
First Name	Meta pre-fill	Use first name — truckers respond to informal, direct tone
Last Name	Meta pre-fill	Application completion
Email	Meta pre-fill	Follow-up when unreachable by phone
Phone	Meta pre-fill	Cell phone — may be hands-free while driving
State	Meta pre-fill	Home state — carriers vary; helps with call timing

DOB / Age	User entered	Quote and eligibility
CDL Status	User selected	Active CDL? Class A/B/C? Validates trucker identity
Years Driving	User selected	Underwriting context — experienced drivers are lower risk
Tobacco Use	User entered	Rate tier — common in trucking demographic
Health Status	User selected	Route to standard vs. GI carrier; sleep apnea is very common
Coverage Amount	User selected	Frame around family income replacement
Employment Type	User selected	Owner-operator vs. company driver — impacts pitch angle
Beneficiary Info	User entered (opt.)	Pre-warm the close conversation

### SECTION 3 — LEAD CHARACTERISTICS & BUYER PSYCHOLOGY

<b>Contact Challenges</b>	Truckers may be driving when you call. Expect voicemails, late callbacks, and background noise. Be patient and flexible. A text confirmation after voicemail dramatically improves callbacks.
<b>High Mortality Awareness</b>	Truckers know the risk. They've seen accidents. Many have lost colleagues. The mortality fear is real and present — not hypothetical. Use it respectfully.
<b>Provider Identity</b>	These men and women define themselves by providing for their families. Anything that protects the family's income resonates deeply. Never underestimate this emotional driver.
<b>Skepticism of Complexity</b>	Truckers are practical. Don't over-explain. Keep it simple: 'You pay X a month, your family gets Y if something happens. That's it.'
<b>Health Complications</b>	Sleep apnea, obesity, diabetes, and back injuries are common. Be ready to pivot to GI carriers quickly without making the prospect feel judged.
<b>Decision Independence</b>	Owner-operators especially are used to making business decisions independently. They often one-call-close when convinced. Don't over-complicate the process.
<b>Income Variability</b>	Earnings vary significantly. Frame premium as a fixed monthly cost they can plan around — like a truck payment or insurance bill.

<b>Referrals</b>	Truckers are a tight-knit community. A satisfied customer is a referral machine. Always ask: 'Is there anyone else in your circle who hauls that might need this?'
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## SECTION 4 — COMMON OBJECTIONS & REBUTTALS

Prospect Says	Agent Response
<b>“I’m on the road right now / bad time.”</b>	No problem at all — I completely respect that. Can I ask for literally sixty seconds before you go? [Get key info or book callback.] When are you typically off duty or at a rest stop? Let me call you at a time that works. Morning or evening?
<b>“Insurance won’t cover me — I’m a trucker.”</b>	I hear that a lot — and it’s true that some carriers are difficult. That’s actually why we exist. We work specifically with carriers that accept CDL drivers and owner-operators at competitive rates. Let me pull what you qualify for — you might be surprised.
<b>“I can’t afford it right now — loads are slow.”</b>	I get it — the freight market has been rough. Here’s the thing: when loads are slow is exactly when your family needs a backup plan most. We have coverage starting at \$25–\$30 a month — less than a tank of diesel additives. Can I show you the minimum option?
<b>“My wife handles the insurance stuff.”</b>	Perfect — is she available right now? I’d love to get her on the line because honestly, she’s probably the most important person in this conversation. If something happens to you, she’s the one who needs to know there’s money there.
<b>“I don’t need life insurance — I’m healthy.”</b>	I’m glad to hear that. But here’s the honest truth: the healthier you are right now, the better your rate — and the cheaper this stays for the rest of your life. If you wait until something happens, the price doubles or they decline you. Your good health is an asset right now. Let me lock in that rate before it changes.
<b>“I already have something through the company.”</b>	A lot of guys have a small group policy through a carrier or owner. Can I ask how much coverage it is? Most company policies are \$25K–\$50K — but the average funeral costs \$10K–\$15K alone, and your family has years of bills after that. This fills the gap.

## SECTION 5 — EXPECTED KPIs & PERFORMANCE BENCHMARKS

Truckers leads require more flexibility on contact time than other verticals. Supplement dial attempts with an SMS or voicemail follow-up strategy. Evening and weekend contact rates are significantly higher than daytime.

Metric	Developing Agent	Solid Agent	Top Producer
Dials Per Day	70–90	90–120	120–150

Contact Rate	12–18%	18–26%	26–35%
Presentation Rate	30–40%	40–55%	55–65%
Close Rate (of pres.)	18–25%	25–35%	35–48%
Issued-to-Submitted	60–70%	70–80%	80–88%
Avg Monthly Premium	\$50–\$80	\$75–\$110	\$100–\$160
Avg Face Amount	\$10K–\$20K	\$15K–\$35K	\$25K–\$50K
Apps Issued / Week	2–4	4–7	7–12
Best Contact Times	6–8am EST	Eves/weekends	Flexible + text

**⚠ WARNING:** KPIs are directional benchmarks based on BDL lead quality and industry norms. Actual results vary by carrier appointment, state, dialer, script adherence, and lead age. Review your own numbers weekly against these targets.

## SECTION 6 — FULL TELESales SCRIPT

**i** **NOTE:** Speak plain and direct. Truckers don't want a polished sales pitch — they want respect and straight talk. Use their language. Be fast and clear. Get to the point.

### STAGE 1 — OPENER

#### Agent says:

*"Hey, is this [First Name]? ... Hey, this is [Agent Name] over at [Agency Name]. I'm calling because you put in a request for life insurance information — specifically coverage for CDL drivers. You still looking into that, or did you already get squared away?"*

 *Casual, direct tone from the jump. 'Squared away' is trucker-familiar language.*

### STAGE 2 — SITUATION & HOOK

#### Agent says:

*"So here's what we do — we work specifically with truckers and owner-operators to get them coverage that most carriers won't touch because of the occupation. A lot of companies out there will look at a CDL and either decline you or triple the rate. We have carriers that are built for guys like you. Quick question — do you currently have any life coverage in place, or are you basically uncovered right now?"*

 *Validating their occupational challenge builds instant credibility.*

### STAGE 3 — EMOTIONAL ANCHOR

#### Agent says:

*"Let me ask you something real quick. You're out there putting in the miles — a lot of guys I talk to, the thing that keeps them up at night is knowing that if something happened on the road, their family's got nothing. Is that something that's crossed your mind — like what happens to your family if you don't make it home one night?"*

 *Pause. Let them reflect. Don't rush past this moment.*

### STAGE 4 — HEALTH SCREENER

#### Agent says:

*"Alright. Let me pull up some options for you real quick. I need your date of birth first. ... Height and weight? ... Any tobacco — cigarettes, chew, cigars? ... Any health stuff in the last couple years — heart, diabetes, blood pressure? ... And you're still active CDL — Class A?"*

 *Fast and conversational. Truckers don't want to feel like they're at a doctor's office.*

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## STAGE 5 — PRESENTATION

### Agent says:

*“Okay, here's what I've got for you. Based on your age and health, I can get you [coverage amount] — that's [X thousand] dollars that goes straight to your family if something happens to you. The premium is [X dollars] a month — that gets auto-drafted, so you don't have to think about it. No medical exam. Phone approval today. This is through [Carrier Name] — solid company. Does that coverage amount feel like enough, or do you want to look at bumping it up?”*

 *Always ask if they want to look at higher coverage — many truckers will take it.*

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## STAGE 6 — CLOSE

### Agent says:

*“Alright, I can get this done for you right now — takes about five minutes. Who's your beneficiary — your wife [name]? ... And do you use checking or savings for your bills? I'll need your routing number and account number to set up the draft.”*

 *Assumptive and fast. Truckers respect efficiency. Don't slow down.*

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## STAGE 7 — CONFIRM & WRAP

### Agent says:

*“You're all set. Your coverage is [\$X] with [Carrier]. [Beneficiary] is covered. You'll get a packet in the mail in about a week. Carrier might call to verify — just answer straight like you did with me. Hey — you got anyone else out there hauling that might want this? We pay referral bonuses.”*

 *The referral ask at the end is gold in this vertical. Truckers talk to truckers.*

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