

INSIGHT⑦

High-Ticket Insurance Sales

HOW TO IMPROVE CONVERSIONS AT SCALE

The Bottom Line

Same products. Same tools. Same leads. Radically different outcomes. The data from hundreds of scored insurance sales conversations reveals a performance gap so severe it cannot be explained by talent alone.

65% vs. 0%

Top-tier agents closed at **65%**. Bottom-tier closed at **0%**. Both in identical conditions. The gap is entirely behavioral.

204% Funnel Gap

The widest performance gap across all five dimensions - and the single strongest predictor of revenue outcome per conversation.

5x Participation Gap

Top agents generate **16.1 customer turns** per conversation.
Bottom agents: **3.2**. One is a dialogue. The other is a monologue.

The Real Problem

The difference isn't talent. It's **visibility** into what's happening inside every conversation - at scale, across every agent, every day

The Stakes: CAC Crisis & Channel Shift

THE CAC CRISIS

Every wasted call is a wasted acquisition cost. Here's what it costs to get one customer on the phone:

\$500 - \$900

per customer acquired, before your agent says a word



Auto insurance premiums have risen 78% in a decade. Price sensitive customers are shopping harder than ever - 57% actively compared policies last year, the highest rate in J.D. Power's 19 year history.



72% of buyers start their search online. 68% compare multiple policies before speaking to anyone. The aggregator market hit \$28B in 2025 and is growing 23% annually - meaning your leads arrive pre-shopped.



By the time your agent picks up the phone, the customer already has 2- 3 competing quotes open in other tabs. The window to win is narrow, and a weak conversation closes it permanently.

THE CHANNEL SHIFT

Your fastest growing channel is also your lowest converting one.

2x

Voice converts at roughly twice the rate of chat, yet chat is becoming the dominant channel



Chat is becoming the dominant channel - stripping away tone, pacing, and emotional cues.



When a voice call stalls, the customer is still on the line. When a chat stalls, they've already opened the next tab.



Chat QA is even more neglected than call QA, making the gap more expensive every quarter.

Why Conversion Visibility Is Now a Revenue Imperative

The performance data exists inside every conversation. The problem is that almost none of it is being captured, scored, or acted on.

98% of Conversations Are Invisible

Most QA teams manually review **less than 2%** of conversations. The other 98% pass through unscored, uncoached, and uncorrected, regardless of what happened inside them.

The Patterns Are Too Complex for Manual Review

A 204% funnel gap, a 4:1 vs. 12:1 talk ratio, a 5x participation gap - no human reviewer can track these behavioral patterns at scale across hundreds of agents and thousands of calls.

Manual QA Catches the Wrong Things

Manual review catches obvious compliance violations and egregious errors. AI evaluation catches the **behavioral patterns that actually drive binding**, and the subtle gaps that compound into a 0% close rate.

“Revenue operations that cannot see inside their conversations cannot manage them. Visibility is the prerequisite to improvement, at any scale.”

Methodology

This report is built on scored behavioral data from real insurance sales conversations

01

Real Conversations at Scale

We scored **hundreds** of real insurance sales conversations using Insight7's conversation intelligence platform. All calls involved customers who initiated a quote via an online comparison tool and connected with a licensed advisor.

03

Tier Classification

Conversations were grouped into performance tiers by weighted composite score: **Top 25% / Middle 50% / Bottom 25%**. Tier labels are used throughout this report to compare behavioral patterns across the full performance spectrum.

02

Five Dimension Scoring Framework

Each conversation was scored 1–10 across 5 dimensions, mapped to a 4-stage customer journey: Engage → Discover → Quote → Close.

Dimensions: Funnel Performance, Discovery & Engagement, Time Management, Compliance & Product, Objection Handling.

04

What This Measures

Not whether agents used the right words, but whether they executed the behavioral sequence that converts. The scoring captures what actually moves a customer from quote to bound policy.

Every score in this report reflects real behavioral data, not modeled estimates or industry averages.

The 5 Performance Dimensions

Every conversation scored 1–10 across five dimensions. The gaps reveal exactly where revenue is lost.



Funnel Performance

204% gap. Top agents complete all 4 stages. Bottom agents stall before quoting. 65.4% vs 0% close rate.



Discovery & Engagement

111% gap. Top agents ask 7 questions and generate 16.1 customer turns.

Bottom: 3 questions, 3.2 turns. Talk ratio 4:1 vs 12:1.



Time Management

114% gap. Top conversations are denser, not just shorter. More revenue per hour, more policies per shift.



Compliance & Product

108% gap. Top agents name 1.69 carriers, state exact premiums. Bottom: 0.12 carriers mentioned. Specificity builds trust.



Objection Handling

21% gap, the smallest. Bottom agents rarely reach objections — because they never get to the close attempt.

Key Behavioral Insights

Four patterns emerge from the data that go beyond individual dimension scores - signals that separate high revenue operations from those leaving money on every call.



Route High-Intent Buyers to Closers

Urgency language, specific coverage questions, and triggering events (car purchase, policy cancellation) are all signals. Teams that route these buyers to top agents in real time get outsized conversion from the same lead volume.



Capture After-Hours Demand

Customers comparing quotes at 10pm are high intent. They have time, they have competing quotes, and they are ready to decide. Whoever responds first - and responds well - wins the policy.



Set Price Expectations Before the Quote Appears

The gap between expected and actual price is a top conversion killer. Pre qualification that establishes realistic pricing expectations neutralizes this objection before it forms.



Know Where Coaching Pays Off

Some agents are one skill away from closing. Others have fundamental gaps across every dimension. Visibility into individual performance patterns lets you invest coaching hours where they'll produce the biggest return.

Ready to see which signals your team is missing? Book a demo at insight7.io

The Coaching Playbook

Translate the data into daily targets. These are the five metrics that move the needle, with current averages and what top performers actually hit.

Metric	Target	Avg Now	What It Unlocks
Funnel Completion	≥ 8.5/10	5.87	Every conversation reaches a close attempt
Questions Per Call	7+ (2 open-ended)	5.08	Personalized recommendations that convert
Talk Ratio	≤ 4:1	6.7:1	Customer engagement and participation
Carriers Mentioned	2+	1.04	Trust through comparison and specificity
Time to Quote	First third of call	Varies	Momentum and conversion velocity



Coach the Funnel First

Fix funnel completion before objection scripts. Agents who never quote can't be coached on price pushback.



Talk Less, Ask More

A 12:1 talk ratio is a monologue. Prompt agents to pause after every info block



Name the Carriers

Comparison builds trust. Agents who present 2+ carriers convert at dramatically higher rates than those who present one.

Start with funnel completion. Fix that first, and the rest follows.

Why Insight7



The performance gap isn't a talent problem. It's a visibility problem. Insight7 gives you the data to close it.



100% Conversation Coverage

AI scores every call and chat. Every conversation. Every agent. Every day.



Pinpoint Where Deals Are Lost

Identify exactly which funnel stage, talk ratio, or discovery gap is costing each agent revenue.



Targeted Coaching at Scale

Turn behavioral patterns into coaching priorities. Invest hours where they produce the biggest return.



Measurable Revenue Impact

More policies bound, lower acquisition costs, and a team that improves measurably over time.

From 0% to 65% isn't luck. It's a system. Insight7 makes that system visible.

Ready to Turn Conversations Into Compounding Advantage?

Book a demo and find out exactly where your team is winning, and where revenue is walking out the door.

[Book a Demo](#)