

The Insurance Call Conversion Benchmark 2026

Set rates, close rates and what moves them, from 24,263 insurance sales calls, mostly life and final expense.

24.7%

of live first calls ended with “call me later” and no set time

32.7%

of live first calls booked a set day and time

0.5%

of lost bookings were about price. Price stalled 13.8% of long closing calls.

Five findings, ranked

Built from what happened on real calls, not surveys. For agency owners, managers and reps who book and close insurance appointments by phone. The playbook is on the next page, and the 30-day plan is on page 10.

24.7%

"Call me later" is the biggest leak.

24.7% of live first calls ended with no set time.

→ DO THIS

Offer two set times on every call and confirm by text.

Section 01, page 4

38.4%

"I'm busy" and "Send me the info" are not brush-offs.

Busy callers booked 32.0% (vs 31.0%); "send me the info" callers booked 38.4% (vs 30.8%).

→ DO THIS

Keep going and ask for a time.

Section 03, page 6

0.5%

Price is a closing objection, not a booking one.

It caused 0.5% of lost bookings, but stalled 13.8% of long closing calls.

→ DO THIS

Train setters on scheduling, closers on price.

Section 02, page 5

39.0%

Lead source decides the first minute.

Union leads booked 39.0%, free-kit leads 24.1%. Past one minute, the gap narrows from 18.6 to 12.6 points.

→ DO THIS

Report booking rate by source monthly and rework the opener for weak sources.

Section 04, page 7

18.4%

The application step loses more sales than price.

Payment or ID stalled 18.4% of long calls that didn't close.

→ DO THIS

Run the pre-application checklist before you quote.

Section 06, page 9

What to say when they say...

One page for your team. Lines in "Try this" are suggestions. Adapt them to your offer and your state's rules.

THEY SAY

WHAT THE DATA SHOWS

TRY THIS

BOOKING THE MEETING

"I'm busy right now."	Top reason for no booking (24.6%), yet busy callers booked as often as others (32.0% vs 31.0%).	"Totally get it. I just need 10 seconds to grab a time. Does Tuesday at 6 or Wednesday at 10 work better?"
"Call me later."	24.7% of calls ended this way, with no set time.	"Happy to. Let's put a time on it so I don't catch you at a bad moment. Morning or evening?" Then send a confirm-by-text.
"Just send me the info."	38.4% booked vs 30.8% for other calls. Matched by call length, they booked about as often. Not a brush-off.	"I will. It makes more sense with 15 minutes to walk through it. When can we look at it together?"
"I already have coverage."	20.8% still booked.	"Good. Most people we talk to do. A quick review makes sure it still fits. Want to check it Thursday?" Ask once.
"I need to ask my spouse."	7.7% of lost bookings.	"Makes sense. Let's pick a time you're both home."
"I don't do Zoom."	6.7% of lost bookings.	"No problem. We can do it by phone, or I can mail it to you first."
"Is this a scam?"	5.5% of lost bookings. Reps said "I'm a licensed agent" on only 7.7% of booking calls.	"Fair question. I'm [name], a licensed agent with [agency], and you can verify my license on your state's insurance department site before we meet."
"Not interested."	5.2% booked. One question, then move on.	Try one question: "Understood. Is it the timing, or is coverage just handled?" Then let it go.
"Stop calling me."	4.2% booked. Remove them today.	"Done. I'll take you off our list today." Then do it.

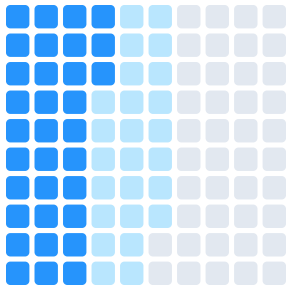
CLOSING ON THE CALL

Before the application.	Payment and ID steps caused 18.4% of stalled long calls, more than any other reason.	"Before we start, grab your bank info and ID, and keep your phone close for a text code. Takes about 20 minutes."
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What is a good booking rate for insurance appointment setting?

KEY FINDING

24.7% of live first calls ended in “call me later” with no set time. 32.7% booked a set day and time.



Outcome of live first-contact calls

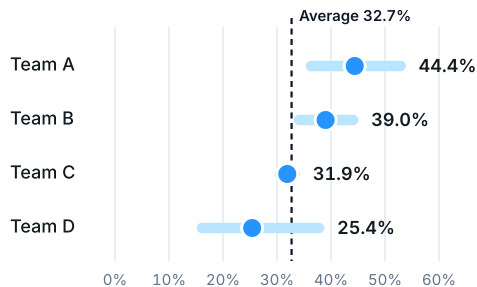
Each square is about 1% of calls.

- **32.7%** booked a set day and time
- **24.7%** “call me later”, no set time
- **42.6%** no booking

● Study: booking calls (n=4,950)

Booking rate by team

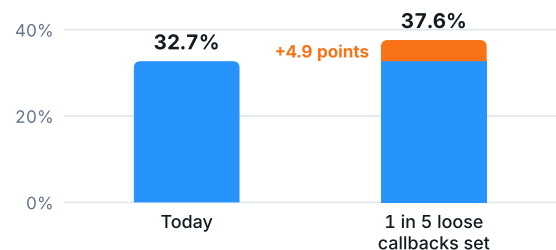
Dot is the booking rate. Bar is the likely range; wide bars mean smaller teams.



● Study: booking calls (n=4,950)

What fixing the leak is worth

Illustration: if 1 in 5 loose callbacks became a set time. That's about 49 more meetings per 1,000 live first calls, with no extra dials.



A live first-contact call means a person answered and it was the first time the team reached them. A booking means the rep and caller agreed on a day and a clock time; a loose “call me later” was counted separately. Teams with too few booking calls to chart are left out. Other published benchmarks put final expense appointment rates at 12–18% of conversations ([LineShield, 2026](#)). Our denominator is narrower, so treat the two numbers as related, not identical.

DO THIS

Close the loose-callback leak

- 1 **Never accept “call me later”**, offer two set times.
- 2 **Confirm by text** before you hang up.
- 3 **Hand hot leads to a closer** right away.

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Next Action

Sets the next step as a CRM task, so a callback has a day and a time. SMS templates send the confirmation text before you hang up.

[Next Action →](#)

[SMS templates →](#)

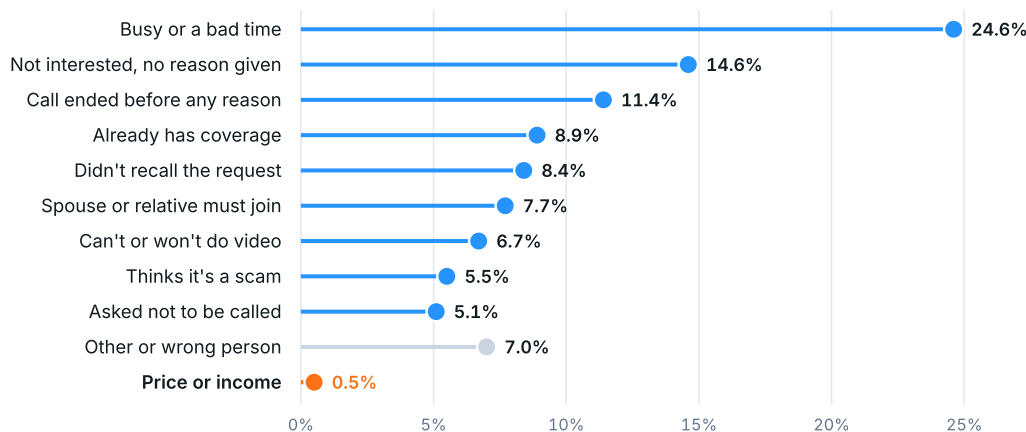
Why insurance prospects don't book: calendars, not price

KEY FINDING

Busy or a bad time caused 24.6% of lost bookings. Price caused 0.5%. Price shows up later: it stalled 13.8% of long closing calls.

Main reason a booking call didn't book

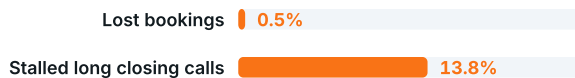
Share of lost bookings, weighted by team.



● Study: booking calls (n=4,950)

Where price shows up

Price barely stops a booking. It matters once a quote is on the table.



● Lost bookings: booking calls (n=4,950). Stalled calls: first-call close attempts of 10+ minutes (n=671).

DO THIS Fix the top four reasons

- 1 Busy:** offer two set times, then confirm by text.
- 2 Spouse:** ask who else should be there before you offer times.
- 3 No video:** offer a phone-only option or a mailed kit.
- 4 Didn't recall the request:** check that lead source.

Naming the form or mailer in the first 30 seconds did not help: 29.2% booked when the rep named it early, against 32.3% when they didn't.

Insurance objection handling: which objections are worth fighting

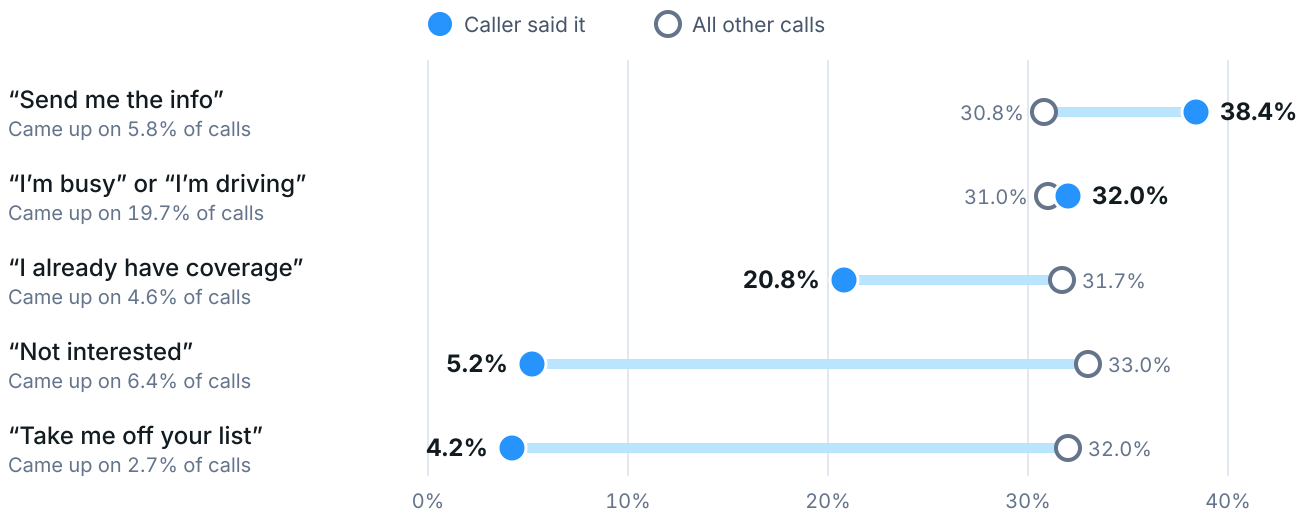
KEY FINDING

"I'm busy" and "Send me the info" are worth working. "Not interested" usually isn't.

We searched calls on appointment-setting teams for common phrases and compared booking rates.

Booking rate when the caller said it

Compared with all other calls.



Study: setter-team calls (n=6,955)

KEEP GOING

Busy, send me the info

Compared with calls of the same length, info requests booked about as often as other calls.

ONE MORE TRY

Already covered

20.8% still booked.

LET IT GO

Not interested, stop calling

5.2% and 4.2% booked. Remove stop-calling requests the same day.

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AI Call Summaries & Transcription

To see which objections your own team hears most, use AI call summaries that list the objections heard on each call.

[AI Call Summaries →](#)

Keyword search on speech-to-text, so these are lower bounds. Spouse, "let me think about it" and price each came up on under 1% of booking calls, too few to compare.

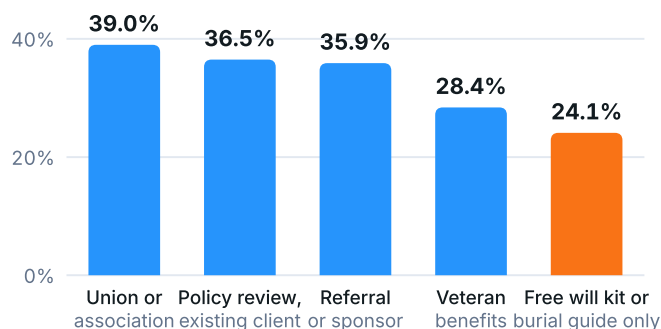
Insurance lead quality: which leads book best

KEY FINDING

Union and association leads booked 39.0% of the time. Leads that only asked for a free kit booked 24.1%.

Booking rate by lead offer

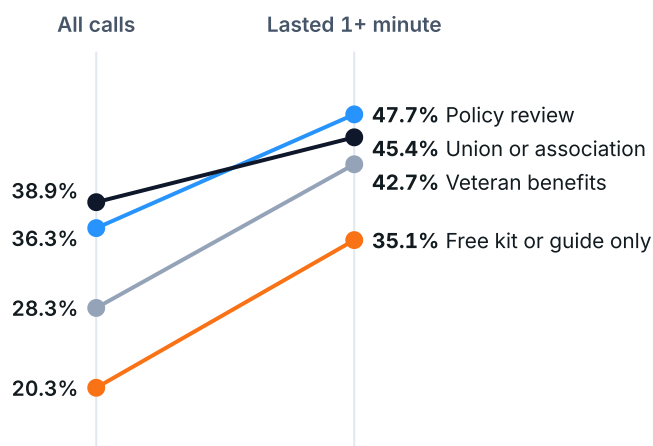
All setter teams.



● Study: booking calls (n=4,950)

Once a call lasts a minute, the gap shrinks

Largest team: all calls, then calls that lasted 1+ minute.



Gap between best and worst: 18.6 points, then 12.6

● Study: booking calls (n=4,950)

What the slope tells you

Weak sources lose callers in the first minute. That's an opener problem, not a pitch problem.

DO THIS

Buy and work leads by meetings

- 1 Price leads by cost per meeting, not cost per lead.
- 2 Report booking rate by lead source every month.
- 3 Rework the opener for weak sources, because the first minute is where they drop.

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Call Logging

To measure this on your own team, log every call outcome to your CRM, work each lead list by source, and track booking and connect rates by rep.

[Call Logging →](#)

[PowerLists →](#)

[Sales analytics →](#)

Lead offer was grouped from call review notes; most calls come from the largest team.

What to coach on insurance sales calls, and what to stop coaching

KEY FINDING

Talking speed and question rate made no difference. Buyers who talked the most early closed the least.

213 vs 215

words per minute, calls that closed vs didn't

77.1% vs 69.6%

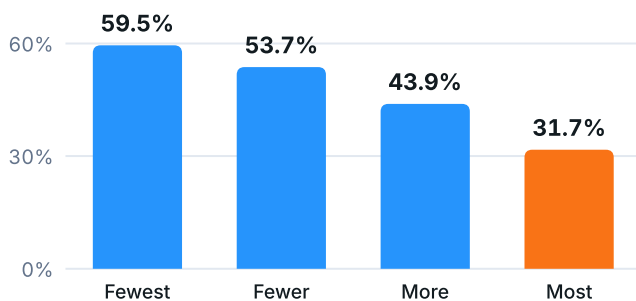
rep share of talk time in the first 10 minutes, closed vs lost

26 min

median length of a call that closed

The more the buyer talks early, the fewer closes

Close rate by buyer words in the first 10 minutes, quarters from fewest to most.



● Study: first-call close attempts (n=671)

Not because reps should talk more

Reps held more of the talk time on calls that closed. That isn't a reason to talk more: buyers on lost calls talked more because they were pushing back.

DO THIS

Coach the conversation, not the stopwatch

- 1 **Flag calls where the buyer holds more than 30% of the early talk time** and listen for the objection.
- 2 **Drop targets** for call length, talking speed and question rate.

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Live Monitor & Call Whisper

When a buyer starts to push back, a manager can listen in live and whisper the next question to the rep.

[Live Monitor →](#)

[Call Whisper →](#)

From first-contact close attempts of 10+ minutes. Most closes came from two teams.

How long does a first-call insurance sale take?

KEY FINDING

The median sale took 26 minutes, and the payment or ID step stalled more long calls (18.4%) than any other reason.

26 min

median length of a call that closed

59.6%

close rate on calls of 20 to 30 minutes

18.4%

of long calls that didn't close stalled at payment or ID

Where long calls stall

Share of 10+ minute calls that didn't close.



• Study: first-call close attempts (n=671)

Before the application, ask them to have

- ☐ Bank account and routing number
- ☐ Photo ID or SSN
- ☐ A phone that gets text codes
- ☐ Spouse or decision partner on the call
- ☐ About 20 quiet minutes

DO THIS Protect the last step

- 1 Read the checklist before the application starts.
- 2 Bring the decision partner in before the quote.
- 3 Never set a call-length target.

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PCI Phone Payments & Warm Transfer

When the buyer is ready, take the card payment on the call so the sale doesn't wait on a second call. On setter teams, hand the call to a licensed closer while the buyer is still on the line.

PCI Phone Payments →

Warm Transfer →

Close attempts come mostly from two teams, so treat these as direction, not a benchmark.

A 30-day plan to book more insurance appointments

Twelve steps, four weeks. Each one comes from a finding in this report. Check them off as you go.

WEEK 1 Measure

- ☐ Calculate last month's set-time booking rate (set day and time ÷ live first calls) and compare to 32.7%.
- ☐ Calculate your "call me later" rate and compare to 24.7%.
- ☐ Split booking rate by lead source.

WEEK 2 Fix the scheduling

- ☐ Two set times as the default ask.
- ☐ Confirm by text before hang-up.
- ☐ Ask who else should join before offering times.

WEEK 3 Objections and openers

- ☐ Keep going on "busy" and "send me the info."
- ☐ One question on "not interested", then move on.
- ☐ Rework the opener for your weakest lead source.

WEEK 4 Coaching and closing

- ☐ Drop talk-speed and call-length targets.
- ☐ Review calls where the buyer talked most early.
- ☐ Run the pre-application checklist on every closing call.

32.7% → 37%+

Turn 1 in 5 loose callbacks into set times.

Under 20%

Share of calls ending in "call me later". Today: 24.7%.

How we did this

The calls

24,263 call transcripts from 7 insurance sales teams, August 2025 to October 2026. The calls are mostly life and final expense insurance, sold to consumers by phone.

Whose calls

Calls made by insurance teams using Ring.io, anonymized and combined. No agency, rep, customer or carrier is named.

Labeling

Each transcript was labeled by an AI model against a fixed set of outcomes, and reviewed by our team.

Scope

The dataset contains connected calls only, so it doesn't measure dials, answer rates or connect rates.

What counts as a booking

A booking is an agreed day and clock time. A loose "call me back" is counted separately. A sale means an application was submitted or a payment was taken on the call. A quote is not a sale.

Who is in each study

The booking study covers 4,950 booking calls. The phrase search covers 6,955 setter-team calls. The close study covers 671 first-call close attempts.

How to read the numbers

These are associations, not proof of cause. One team made most booking calls, so we lead with findings that hold across teams. Keyword counts are a lower bound, because speech-to-text misses some phrases.

Early signal

Rep question rate showed an early pattern (mid-range rates closed more) that needs testing on new calls.

What we couldn't measure yet

Answer and connect rates, dials per appointment, show-up rates, differences between reps, and attempts per lead. The data has no contact or rep ID.

CITE THIS RESEARCH

Ring.io, *The Insurance Call Conversion Benchmark 2026*, October 2026.

Run these plays on an insurance dialer built for it

The plays in this report are easier when your insurance dialer sets the next step, sends the confirmation text and keeps caller ID clean. Ring.io is a sales dialer that works inside HubSpot, Salesforce, Pipedrive and Zoho CRM.

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Callbacks with a set time

Next Action puts the agreed day and time on the CRM task, and SMS templates send the confirmation before you hang up.

[Next Action →](#)[SMS templates →](#)**ring.io**

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Scam worries and answer rates

RingLocal gives you local numbers with watched caller ID reputation, plus spam flag monitoring.

[RingLocal →](#)[Spam monitoring →](#)**ring.io**

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Coaching

Live Monitor lets managers listen in live, and AI call summaries list the objections heard.

[Live Monitor →](#)[AI Call Summaries →](#)**ring.io**

Turn more “call me later” into set times

Parallel dialing, local numbers we keep clean, texting and every call logged to your CRM on its own.

[Get a demo](#)[See the power dialer →](#)