

Objection Handling

The purpose of dialing is ONLY to book an appointment. Practice and rehearse the rebuttals below until you can respond to all objections without any hesitation. Having these rebuttals down is important; however not as important as understanding why you are saying what you are saying and understanding who you are in this client/agent relationship. The goal is not to make a new friend, but to position yourself as the professional that has something that they want. YOU are doing THEM a favor. You have to first get in the state of mind that they are the patient and you are the doctor. You are not trying to sell anything, you are NOT bothering anybody, but simply there to help them with what THEY are asked for.

You want to see the so-called 'objections' they are giving you more as; they just need more clarification. You need to convince yourself that they need it (because they do). NOBODY sends in a request to protect their family and doesn't have any interest in it. So when they are hesitant, remember that they are simply seeking clarification on the process to get to their desired goal; protection for their family.

As you will see in the following rebuttals, you are always answering a question with a question. Whoever asks the most questions wins and because they are in need of the service we provide, it only makes sense for you to stay in control and provide the structure of the conversation with questions.

KEY WORD:

1. **Perfect:** Whatever objection they give you, it's "perfect". You are meeting them where they are and then through the rebuttal going to guide them back to booking the appointment.

KEY PHRASES

1. **I don't have a lot of time... I can put you down in between appointments... They have me scheduled for 15 appointments tomorrow, so I only ask that...** All of these key phrases are intended to evoke the thought process that we are extremely busy and doing them a favor. Everybody who requests this, gets it and we are running behind so it's urgent

MOST COMMON OBJECTIONS

1. *I got to go, call me back later...*

- a. Perfect, listen _____. I am actually leaving the office myself and don't have time either. I was just calling to tell you that they are delivering that info you requested. The field underwriter has to just go through a quick questionnaire. What time are you typically back in the door from work? Okay he/she doesn't have much time, but will put you down at _____. The only thing I ask is to give him/her a window because some people have more questions than others and sometimes he/she is dealing with traffic. Okay we look forward to helping you out, have a great day

2. *I already got it taken care of/I am already meeting with someone else/ I already have coverage...*

- a. Perfect, that's exactly why I'm calling. Your request was flagged for review because it's not showing its taken care of in my system. You either have an outdated plan or are overpaying for your current plan. What I'm gonna do is have our local field underwriter review the benefits of the policy you have and see if we can get your premium lowered and your policy up to date. He/She doesn't have a lot of time, but we squeeze in a quick review between appointments at either _____, or _____. Which one do you want?

3. *(The Quote Objection) I just wanted a quote / Can you tell me how much it costs? Can you send it to me in the mail?*

- a. I get asked that all the time... It would definitely make our lives easier. But I'm just the scheduler so I'm not 100% sure... I know that _____ is really good though and will definitely get you taken care of so make sure you ask him/her... So looks like he/she has a _____, or _____ on _____. What time is better? Great! We look forward to helping you then..

4. *(The Scheduling Objection)*

- a. Yes I definitely understand being busy... Here's what I'll do. So I won't play the messenger game; I'll just put you down for _____ on _____. (This is a time where you know for sure they'll be there, they're just lying about being busy). But I'll have _____ call you right before to make sure that still works with you alright? *Double book these appointments*

5. *I have gotten multiple calls about this*

- a. Perfect, yeah you filled out multiple forms... Some people do it accidentally but most people do it on purpose because they wanted to compare to make sure they were getting the best price. I'm assuming that's why you did right? Perfect...

6. *I don't want anybody in my house because of COVID*

- a. Oh yeah of course. We are very aware of the situation and are taking precautionary matters to protect not only you but our underwriters as well. So they will give you 2 options when he/she gets there: 1. Social distancing, gloves, mask and no contact will be made. All paperwork is done electronically. Or 2. He/She still needs to verify your ID so you can just show him/her yours through a glass window or door or something and then he/she will go back out to the car and finish the health questionnaire from there. So looks like he/she has a ____ or ____ on _____. Which one of those

7. *I don't remember filling that out*

- a. I understand, I don't remember what I ate for breakfast either. To refresh your memory, you put down your DOB as _____ and your address is _____, is that correct? Perfect, most families fill this out because they wanted to make sure there's no financial burden on the family when there is a death. That's what was on your mind I'm assuming. I was just calling to let you know that they have assigned your request to an underwriter, his/her name is _____

8. *I can't afford it*

- a. Ok, ____ is just a field underwriter, not the sales person. He/she will be able to look around and see what the cheapest plans are. If she can't help you out, there's no problem and if she can, great. There's no obligation. So it looks like he/she has a ____ or ____ on _____. Which one is better?

9. *What company are you with?*

- a. Oh it's not just one, we work with all of the major life insurance companies... I'm sure you've probably heard of Mutual of Omaha, John Hancock, Americo, etc... The list goes on.