

Common Phone Objections and Possible Responses

+ I'm busy – I can't talk right now, can you call me later?

- Listen I'm busy too. When are you and your wife going to be at home so I can drop off this information you requested?

+ I've already taken care of that.

- Did you go with our company or another company?
- Are your rates locked in?
- Do you have a waiting period before your coverage goes into effect?
- Are you going to get your money back?
- If I could save you some money on your current policy and give you the same or better coverage would be interested in taking a look at it?

+ I just want some prices. Can't you give it to me over the phone or internet?

- I wish I could. It would save me a lot of time. But as a field underwriter I'm required to have you prove that you are who you say you are, so I will need to look at your driver's license. I also have to confirm that you are standing upright and that you aren't in a wheelchair or on oxygen.

+ I'm no longer interested.

- What's changed? Did you win the lottery or come into some money?

+ We already have enough insurance.

- Is your other insurance for income replacement in the event of death or disability? This is something completely different. This is to protect your loved ones from losing their home.

+ I don't want anyone coming to my house?

- I understand. If you want to get removed from the calling list we need to get a signature on the form so nobody bothers you again. I'll be glad to arrange to have a courier sent to your house to have you sign off this form. What time would be good for a courier to drop by?

+ I've already looked at some plans and it's too expensive for me.

- We have some creative ways of providing cost effective solutions to protect you. We have been able to provide solutions for lots of people who thought they couldn't afford it.

Phone Objections

Q) Can you just send me some info?

That's exactly why I am calling!

I just need to ask you a couple quick questions so I can put the quotes together for you.

I will actually be in your area all day on _____ & _____.

It will only take about 15 minutes to show you what your options are and how it works.

I have a _____ & _____ on _____ available, which one of those works best for you?

-Send me something

I wish I could, it would make my job a lot easier!

But because most of our products do not require a nurse to come over

and stick you with a needle and take blood and urine,

I am required as the **local field underwriter** to actually see you and your driver's license.

(Like I said though) It will only take me about 15 minutes to show you what you qualify for.

I have a _____ & _____ on _____ available, which one of those works best for you?

-Send me something

There are a couple of graphs I need to show you to explain how these products work.

Unfortunately, that cannot be done through the mail.

But, I will be in your area on _____,

I have a _____ & _____ available, which one of those works best for you?

Q) Can you just tell me how much it cost? Can you give me a ballpark cost?

I wouldn't even know where to begin.

I am going to put together about 15 to 20 proposals for you based on the information you give (gave) me and pick the best two or three options to show you.

It will take me about 15 minutes to show you what you qualify for and how it works.

I have a _____ & _____ on _____ available, which one of those works best for you?

-They press for a ballpark number

OK. I can give you a ballpark number.

Let's see. Based on the information you gave me... hmm...

I hate to give you such a *broad* ballpark.

That's why it's hard for me to give you a quote over the phone...

I've seen homeowners coming across my desk paying \$20, \$30 a month and up.

We've got some homeowners paying \$150, \$200 to \$300 a month for more well-rounded coverage.

Again, it's not really a one-size-fits-all program.

So a brief meeting is necessary.

I have a _____ & _____ on _____ available, which one of those works best for you?

Another good line if they don't want to meet

There is no obligation to buy at all.

The bulk of what I do is being an educator.

I teach you how the products work.

AND if it's something you need or are interested in at this stage of your life, that's great!

If not, that's perfectly fine too.

I am just happy to be able show people how to best use their income to prepare for their future.

It will only take 15 minutes to show you and explain what fits your the best.

I have a _____ & _____ on _____ available, which one of those works best for you?

If they say they already took care of it

Congratulation on protecting your family! Did you get the old kind or the new kind of insurance?

(nobody knows what the new kind is so if they say the new kind, they have not taken care of it)

(Just so that we are clear what the new kind means)... With the new kind **you get all your money back at the end of the term if you do not pass away**. So, instead of spending money on insurance, you get all your money back if you don't pass away, and you get protected if you do pass away. So it's a win-win! Instead of money spent, it's money that you save for you and your family.

I will be in your area on _____ and have a _____ & _____ available.

It will take me about 10 to 15 minutes to show you your options, which one of those times works best for you?

-We already got it taken care of:

(Name of client), that's great!

That's probably one of the most important things to get taken care of.

Well, let me just verify some of your information here so I can update your file and we'll stop calling you.

Fair enough? ...

What do your current premiums look like?

Does it give you back your money if you don't use it?

I will tell you what I'll do (Name of client).

Sounds like you might be paying a little bit too much.

I don't want to bother you, but would it be OK if I do a little research for you... and if I can find you something that's a little more attractive, maybe I can give you a call? (Silence)

Well, I don't want to bother you.

But if I can save you some money OR get you more coverage at the same price, that probably would be something you'd be interested in, huh?

Well, OK, let me do a little research here (Name of client). And if I can find you something more attractive than what you have right now, I will give you a call back.

We don't need the info anymore; we just bought a couple weeks ago

Great! I am glad you took care of your family!

It is so important to make sure they will not struggle financially if something were to happen.

Just so you know, we work with a large selection of insurance carriers in the state like ING, Mutual of Omaha, etc. and can typically save our clients 15-20% on their monthly premiums.

I will be in your area anyway on _____ and I can swing by for 10 to 15 minutes and take a look at what you have and see if we can save you some money each month.

I will be in your area on _____. What is the best time for me to review your policies with you? It will take about 10 to 15 minutes. (If they book the appointment tell them to have the policies ready for you when you get there to save time: Just a reminder, please get your policies ready prior to our appointment so we can get right to it when I arrive. That'll save both us some time.)