

# BREAKING BARRIERS:

A GUIDE TO OVERCOMING HESITATIONS & REBUTTING CHALLENGES



# TELE SALES OBJECTIONS

## HESITATION:

**I DID NOT FILL ANYTHING OUT**

## REBUTTAL:

LOOKS LIKE THE DOB YOU LISTED HERE WAS \_\_\_\_, IS THAT CORRECT? NO WORRIES. GO AHEAD AND GRAB A PEN AND PAPER SO WE CAN GET THIS OUT OF THE WAY FOR YOU.

## HESITATION:

**I'M NO LONGER INTERESTED**

## REBUTTAL:

I KNOW THIS WAS IMPORTANT TO YOU LIKE IT IS FOR MOST FAMILIES WHO SEND THIS IN. ARE YOU NO LONGER INTERESTED BECAUSE YOU DON'T THINK YOU'LL MEDICALLY QUALIFY FOR IT OR YOU DON'T THINK YOU'LL FIND ANYTHING IN YOUR BUDGET?

*\* LET THEM ANSWER \**

## HESITATION:

**IF RUDE FROM THE START**

## REBUTTAL:

I APOLOGIZE, I DIDN'T MEAN TO OFFEND YOU. THIS IS (AGENT NAME) \*GET BACK TO SCRIPT\*

# TELE SALES OBJECTIONS

**HESITATION:  
I CANNOT AFFORD**

**REBUTTAL:**

I COMPLETELY UNDERSTAND. MY JOB IS JUST TO GET YOU THE INFORMATION AND WHATEVER YOU DECIDE TO DO WITH THAT IS COMPLETELY UP TO YOU. GO AHEAD AND GRAB A PEN AND PAPER. WHAT HAD YOU LOOKING INTO THIS?

**HESITATION:  
VA COVERS EVERYTHING**

**REBUTTAL:**

VA COVERS THE BURIAL AND PLOTS JUST NOT THE SERVICE. TYPICALLY, THAT COSTS 2-3K AND YOUR FAMILY WILL HAVE TO PAY THAT OUT OF POCKET. WERE YOU LOOKING TO LEAVE SOME ADDITIONAL MONEY BEHIND TO YOUR FAMILY OR WALK ME THROUGH WHY YOU FILLED OUT THE FORM?

# TELE SALES OBJECTIONS

**HESITATION:**  
**WHO DO YOU WORK FOR?**

**REBUTTAL:**

I'M LICENSED WITH THE STATE, CONTRACTED WITH OVER 30+ COMPANIES TO BEST FIT YOUR NEEDS. DID YOU HAVE ANY IDEA OF WHAT YOU WERE LOOKING FOR?

**HESITATION:**  
**IT'S TOO EXPENSIVE**

**REBUTTAL:**

DO I HAVE PERMISSION TO BE HONEST WITH YOU?  
YOU'RE NOT AS YOUNG AS YOU ONCE WERE AND YOU'RE NOT IN THE BEST HEALTH. THIS IS THE CHEAPEST OPTION OUT OF 30+ COMPANIES I WAS ABLE TO FIND FOR YOU AT THIS COVERAGE AMOUNT. NOW WOULD YOU BE WILLING TO EASE THE FINANCIAL BURDEN ON YOUR FAMILY OR IS IT ALL OR NOTHING?

**\*SHOW LOWER PLANS\***

# TELE SALES OBJECTIONS

**HESITATION:  
I ALREADY HAVE IT**

## **REBUTTAL:**

**PERFECT, THAT MAKES MY JOB A LOT EASIER. LET ME GET THAT UPDATED FOR YOU, SO WE CAN STOP THE PHONE CALLS.**

**HOW MUCH COVERAGE WERE WE ABLE TO GET YOU APPROVED FOR?**

**WHAT COMPANY DID THEY SET YOU UP WITH?  
ANY MAJOR HEALTH ISSUES?**

**I'M NOT SURE IF I'D BE ABLE TO HELP YOU. I'D HAVE TO KNOW A BIT MORE ABOUT YOUR SITUATION TO SEE WHAT OTHER OPTIONS ARE THERE. WOULD THAT BE HELPFUL?**

**OKAY GO AHEAD AND GRAB A PEN AND PAPER.**

# TELE SALES OBJECTIONS

**HESITATION:  
I HAVE COVERAGE WITH JOB**

## **REBUTTAL:**

**THAT'S GREAT THAT YOU HAVE SOMETHING IN PLACE! I'M NOT FAMILIAR WITH MANY JOBS THAT OFFER PERMANENT WORK COVERAGE. USUALLY, IT'S LIKE A COMPANY CAR. WHILE YOU'RE WORKING THERE YOU GET TO KEEP IT AND USE IT, BUT ONCE YOU RETIRE OR LEAVE YOU DON'T GET TO KEEP THOSE BENEFITS. DO YOU KNOW THE INSURANCE COMPANY YOU HAVE YOUR WORK COVERAGE THROUGH?**

***No:* OH OKAY, WELL IF YOU DON'T KNOW THE COMPANY NAME, THERE'S PROBABLY OTHER THINGS ABOUT THE COVERAGE YOU DON'T KNOW AS WELL IS THAT CORRECT?**

***MOST PEOPLE* DON'T KNOW. MY JOB IS JUST TO SHOW YOU THE PLANS THAT DON'T EXPIRE ON YOU WHEN YOU LEAVE. NOW I'M NOT SURE IF I'D BE ABLE TO HELP YOU YET, I'D HAVE TO KNOW A BIT MORE ABOUT YOUR SITUATION, BUT WOULD THAT BE HELPFUL TO YOU IF I SHOWED YOU YOUR OPTIONS?**

***GO AHEAD AND GRAB A PEN AND PAPER***

# TELE SALES OBJECTIONS

**HESITATION:**  
**YOU ARE THE 1<sup>ST</sup> PERSON  
I HAVE SPOKEN WITH**

## **REBUTTAL:**

THAT'S GREAT! THE GOOD NEWS IS YOU'RE SPEAKING TO THE CORRECT AGENCY RIGHT OFF THE BAT. HERE AT INFINITE INSURANCE GROUP, WE ARE A FULL-SERVICE BROKERAGE SO WE CAN COMPARE ALL YOUR OPTIONS AND GET YOU THE RIGHT PLAN BASED ON YOUR HEALTH HISTORY AND STAY WITHIN THE PRICE RANGE THAT IS MOST AFFORDABLE FOR YOU. THAT WAY YOU DON'T HAVE TO CONTINUE PURSUING THIS FOR WEEKS OR MONTHS. ONE LESS THING ON THE TO-DO LIST, RIGHT?

MOST PEOPLE CHOOSE TO USE THE SERVICES OF A LICENSED AGENT LIKE ME BECAUSE THE MARKET AND PROCESS CAN BE VERY COMPLICATED WITH ALL THESE OPTIONS. I MAY BE THE FIRST PERSON YOU SPOKE WITH, BUT I PROBABLY WON'T BE THE LAST. WHEN YOU APPLY ONLINE LOOKING FOR INSURANCE OF ANY KIND, AGENTS ARE GOING TO REACH OUT TO YOU. I'M WILLING TO COMPARE WHAT I HAVE FOUND FOR YOU TO WHAT ANYONE ELSE MAY FIND FOR YOU BECAUSE AT THE END OF THE DAY ALL THAT MATTERS IS THAT YOU AND YOUR FAMILY ARE PROTECTED.

# TELE SALES OBJECTIONS

**HESITATION:**  
**I NEED TO SPEAK TO MY SPOUSE**



**HESITATION:**  
**SPOUSE REBUTTAL #2 (IF #1  
DOESN'T WORK**

## **REBUTTAL:**

I COMPLETELY UNDERSTAND, I DISCUSS EVERYTHING WITH MY (HUSBAND/WIFE) AS WELL. THERE HAVE BEEN MANY TIMES WHERE MY (HUSBAND/WIFE) AND ME AREN'T TOGETHER TO MAKE A DECISION. OVER THE YEARS WE'VE BEEN ABLE TO COME TO A COMMON AGREEMENT – IF THE DECISION WILL SAVE US MONEY AND LOOK OUT FOR THE BEST INTERESTS OF OUR FAMILY, THEN WE BOTH HAVE THE GREEN LIGHT TO MAKE THE DECISION. THE GOOD NEWS HERE IS THAT WE'RE ABLE TO DO BOTH FOR YOU AND YOUR FAMILY.

## **REBUTTAL:**

NOT A PROBLEM, THIS IS PART OF MY JOB, I GO THROUGH THESE SITUATIONS EVERY DAY. LET'S GO AHEAD AND CONFERENCE IN YOUR (HUSBAND/WIFE) SO WE CAN ALL TALK THROUGH IT TOGETHER! REMEMBER I'M JUST HERE TO HELP YOU GUYS OUT, SO WHAT IS THEIR NUMBER, OR DID YOU WANT TO CONFERENCE THEM IN YOURSELF?



# TELE SALES OBJECTIONS

**HESITATION:**  
**I'M NOT GIVING YOU MY SOCIAL**

## **REBUTTAL:**

I COMPLETELY UNDERSTAND YOUR HESITANCE. ESPECIALLY WITH EVERYTHING GOING ON TODAY. THAT'S WHY THEY HAVE US PROVIDE YOU WITH OUR LICENSE NUMBER IN THE BEGINNING BECAUSE THAT'S KIND OF LIKE MY SOCIAL FOR INSURANCE AND IF ANYTHING HAPPENS WITH YOUR INFORMATION, I WILL LOSE MY JOB AND I LIKE WHAT I DO SO I DON'T WANT TO LOSE IT, HAHA. GO AHEAD AND VALIDATE THAT ON THE (STATE) DEPARTMENT OF INSURANCE WEBSITE. DO YOU NEED ASSISTANCE PULLING THAT LINK UP?

**HESITATION:**  
**I'LL GET BACK TO YOU LATER**

## **REBUTTAL:**

(CLIENT NAME) IS THIS...IMPORTANT TO YOU?

**YES:** MOST PEOPLE WANT TO TALK TO THEIR SPOUSE ASAP SO THEY DON'T KEEP KICKING THE CAN ON THIS. WILL 2-3 DAYS WORK TO TALK TO YOUR SPOUSE?

*IF STILL NO ASK HARD HITTING ?S AND USE EVIDENCE FROM BEGINNING OF CALL*

**No:** OH... OKAY AND WHY IS THAT?

# TELE SALES OBJECTIONS

## **HESITATION:**

**I'M NOT GIVING YOU MY BANKING**

## **REBUTTAL:**

**I COMPLETELY UNDERSTAND YOUR HESITANCE, NOTHING IS COMING OUT OF YOUR ACCOUNT TODAY, BUT THE INSURANCE COMPANY WILL OBVIOUSLY REQUIRE YOU TO VALIDATE YOU CAN PAY FOR THE POLICY IF THEY GO THROUGH THE HASSLE OF SEEING IF YOU EVEN QUALIFY FOR THE COVERAGE FIRST. MOST OF THEM JUST USE ACH FOR PREMIUM BANK DRAFTS, SO WHO DO YOU BANK WITH?**