

# COMMON OBJECTIONS

## 1. I Thought You Were Going To Mail Me Something. Just Drop It In The Mail.

- You know Mrs. Jones; we don't allow that as it's impersonal. We like to meet you face to face, put a name with a face and see if you even qualify for the State Regulated policy
- Plus... we wouldn't like to be known as some distant agent in some distant city, if God forbid we had to pay the \$20,000 cash benefit to your family
- I can't stay long but let me rearrange my schedule and get over here on \_\_\_\_\_ or is \_\_\_\_\_ better?

## 2. I Have Insurance

- Great, let me ask you, do you have the old kind or the new kind?
- Prospect – “What do you mean?”
- Agent – “Got a minute? Let me explain”

## 3. I Have Too Much Insurance Already... I'm Insurance Poor

- Wow, sounds like you're paying an awful lot for insurance, money that you probably shouldn't be spending. Do you have a quick minute?

## 4. I'm Really Not Interested

- (*Laughingly...*) That's OK Mrs. \_\_\_\_\_, but I'll try to be **interes-TING!**
- My company just asked me to go over this with you real quick as you did send the card in. And I'll leave you some info
- I appreciate your time, as I do get credit just for going over it with you
- Can I come in real quick or should I come back tomorrow or Thursday when I'll be enrolling more folks in this area?

## 5. I Don't Like People Just Calling Out Of The Blue... I Thought They Would Mail Me Something (See #2) and...

- I understand \_\_\_\_\_, and I'm the same way. But we're kind of old fashioned I guess. We didn't just want to come right to your home unannounced because that wouldn't be fair
- So my company asked me to call you since I'm in your area on Wednesday and Thursday
- I just want to drop off the literature that you requested. I'll be kind of in a hurry but if I have time, I'll try to go over it with you

## 6. I Don't Like People Who I Don't Know Coming To My Home

- Oh OK... I understand, actually I'm kind of like that myself. I'll tell you what, how about I give you my office address and you can come here
- Or should we meet at the Senior Center lobby which is 1 block from your home?

### **7. I Don't Like People Just Showing Up At My House Unexpectedly**

- I understand\_\_\_\_\_, and I'm the same way... but we're kind of old fashioned I guess
- We like to meet our customers face to face. (Smiling) Can't be too careful who you let in your home these days without a trust factor involved
- We wanted to respect your privacy as you didn't list your phone number (or if they are on do not call list)
- So I'm just here to go over what you requested real quick, but I can't stay too long because a lot of your neighbors are also wanting to enroll. Got a quick minute?

### **8. I'll be Busy for the Next Couple of Months. Call Back In 3 Months**

- Sure, OK Mr.\_\_\_\_\_. I definitely will. Actually, you know what? Can you do me a favor Mr.\_\_\_\_? *(wait for answer)*
- Look, I'm enrolling 4 families in your neck of the woods on Thursday and Friday
- Can I just drop off the brochures real quick while I'm over that way? This would save me a lot of time and *(laughingly)* also satisfy my manager
- I'll leave you a business card, put a name with a face and be on my way
- Oh... and if I have time, I'll try to go over it real quick with you. Thanks, this really helps me out

### **9. I Don't Remember Sending In Any Card**

- That's OK\_\_\_\_\_. Most people don't. Quite honestly, it can be hard to remember
- With all the piles of mail people get these days, it's hard to remember what you got yesterday let alone 2 weeks ago
- We tried to get here sooner, but with the overwhelming response for family plans in this area, we just got a little behind in our enrollments
- *If a door approach – Is this your writing? Wait for answer*
- *If a phone approach – Are you at 123 Main Street and is your date of birth - April 17<sup>th</sup>? Wait for answer*
- Yep that's you. OK, my company asked me to rearrange my schedule and get you this information... *continue...*

### **10. I'm Shopping Around**

- Excellent, that's great and you should, but guess what? I want you to know that I already did that
- I don't work for any 1 company, I work for you and we're constantly shopping for the best coverage and best price so we know who the best is
- What companies have you looked at?
- Can tell you a little about them and why you may or may not want to consider them?
- Please keep in mind; we also want to have the strongest companies that have been around for a very long time with impeccable customer service and claim paying history

### **11. That's Too Expensive**

- I understand Mrs. \_\_\_\_\_. Let me ask you, as you recall, I mentioned my job is to get you the most coverage for the least amount of money
- OK, what can you comfortably set aside each month to take the final expense cost burden off of your children?
- *(Let them answer, then say)* Mrs. \_\_\_\_\_, I know you told me \$45 per month, and I appreciate that.
- But, how about we just go with \$37 per month for the \$8,000 of coverage for now? Then we can possibly increase up the road if you like. I really want you to be comfortable and not drop this valuable coverage and possibly lose your equity

### **12. I Want To Think About It**

- Absolutely, I want you to think about it...and to be honest with you Mrs. \_\_\_\_\_, the company has to think about you as well
- So let me tell you what most of my clients who wanted to think about it did. Let's go ahead while I'm here and apply for the benefit
- We'll just get 1 month's check from you
- And while you're thinking about it, if you should decide this is not what you want to do, you'll have from the time the policy arrives, and at least 10 days from the day you receive your policy, to get every cent of your money back