

THE OBJECTION HANDLING WORKBOOK

The purpose of dialing— is simply to book an appointment. Practice, drill and rehearse the rebuttals below until you can respond to all objections with out thinking and with a smooth transition.

Now having these rebuttals down is important; however not as important as to understanding why you are saying what you are saying and understanding who you are in this client/agent relationship.

The goal is not to build a friendship, or cover information, but to posture and position yourself as the professional that has something that they want— protection and peace of mind for their family. 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, simply there to help them with what THEY are asking for. You want to see the so called, “objections”, they are giving you, more as they just need clarification. You are convinced they need it, as who sends in a request for protection and doesn’t need it, so when they ask something, they are simply seeking clarification on the process to get to their desired goal— protection for their family. You are in control as they have filled out a request and raised their hand desiring and needing the service you are providing. As you will see in reading these rebuttals you are always answering a question with a question. Whoever asks the most questions wins and because they are in need of your service, it only makes sense for you to stay in control and provide the structure of the conversation with questions. You will notice that the **Key question** to ask is the closing question— “what time is better _____, or _____.” **This is also a yes/yes question**, which are the only questions you want to ask, outside rhetorical questions.

Key words to point out:

- Perfect- this word is used as a relating word. What ever they say its perfect, you are meeting them where they are and then through the rebuttal going to guide them back to booking the appointment.
- Listen- this word is used to say lean in what I am going to say is important and I am important, because you need protection for your family and I am trying to help you

Key phrases

- I don’t have a lot of time
- I can put you down between appointments
- I will have 15 appts tomorrow, so I only ask that....
- I am a field underwriter not a sales rep
- I have to verify that you are alive and breathing
- I know how important this is to you

(All the key phrases are intended to evoke the thought process that you are busy, you are doing them a favor, everybody is getting this and it’s urgent)

Actions steps to get better with objections

- Massive Activity— the more you get them the better you will get
- Make sure you mind is right, remember you are the doctor they are the patient— read affirmations aloud, declaring you are the professional etc.
- Practice, drill, rehearse

Key transitional phrase to transitions from any objection they give you is: **“perfect the purpose of my call is to see what you will best qualify, now _____ let me ask you....”**

I got to go, call me back later

- Perfect, listen _____, I am living the office myself and don't have time now. The purpose of the call was to set up a time to get back to you. What time are you typically back in the door from work? Ok I don't have that time, but will put you down at _____. The only thing I ask due to the amount of appointments I have scheduled, is to give me a window between _____ and _____, is that fair enough? Ok perfect ill be out there at that time to drop off the information you want and I look forward to meeting you and helping you then... have a great night.

I already got it taken care of/ I am already meeting with another agent this week.

- Perfect, now _____ most families send back multiple request, to look at different options, compare and make sure they have the best plan for their family. Is it fair to assume you did the same thing? Ok, perfect, what ill do is get the information and options out to you that you haven't received, so you can do what you originally wanted and compare... now we are running behind, so I wont have a lot of time. I'll have about 5 minutes and can put you down between appointments either at _____, or _____ what time is better? Ok and because of our schedule, ill have about 15 appts that day, can you give me a window between _____ and _____. Perfect and _____ the only thing I ask and expect because of our schedule is that you definitely make sure to be there... is that fair enough. Perfect I look forward to meeting you and helping you.

Can you tell me how much it is going to cost? (The Quote Objection) and Can you send it to me in the mail?

- Great question, now _____ these plans are non medical, which means you don't have to give your blood, or pee in a cup. As a filed underwriter they just want me to verify you are alive and breathing and get the information out to you. Now we are running behind, so I wont have a lot of time, but can get you in either at _____, or _____ what time is better.

I don't have time this week, can you call me back next week (The Scheduling Objection)

- Perfect, I definitely understand being busy _____ the next couple of weeks they have me managing several different counties as were behind. Listen I know how important this is to YOU and YOUR family, so ill put down some notes to best accommodate. What time are you typically in the door from work? And your spouse? Ok what ill do is this, my schedule is booked the only two days I'm out there in that area, so I cant promise anything, but I know how important this is to you, so ill go ahead and see if I can reschedule my _____ with an earlier time and get you in then. If I can't do that I will let you know and the only thing I ask as I'm trying to get you in, is to give me a window between _____ and _____, is that ok?

I have gotten multiple calls about the mortgage protection

- Yes most families do as its typical to fill out a couple of request to shop and compare and make sure you got the best plan for your family. Now listen _____ , I am a field underwriter not a sales rep, so we use over 10 carriers to best help each client and ill have about 15 appts tomorrow but can fit you in between appointments to get off the information dropped off to you either at _____, or _____ what time is better?

I have gotten multiple calls about the mortgage protection

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Objections specific to dealing with older leads

I don't remember filling this out.

- I understand, to refresh your memory you put down your DOB is _____ and your address is _____ and your loan amount is _____, is that correct? Perfect most families that send back the request like you did, want to ensure when they die that there is no financial hardship and they don't struggle with the house, does that sound like something that would have been important to you as well? Perfect my job is to get that information out to you that you originally requested as it shows you haven't received it. I will have 5 minutes to get this out to you between appointments at either _____, or _____ which time is better?

I'm no longer interested

- Ok, and I know this was originally important to you like it is every family that sends back the request. Are you no longer interested because you don't believe you can afford it, or you don't think you will qualify?

I can't afford it

- Ok, I am a filed underwriter, not a sales person, so what I will do is look at the carriers and options that will fit your budget, now listen we are behind, so I wont have a lot of time, but I can fit you in between appointments at either _____ , or _____ to drop this off for you, what time is better?

I don't think I can qualify

- Ok, I am a field underwriter, not a sales person, so what i will do is look at the options you can qualify for. Now I know this is important to you, but I won't have a lot of time as we are running behind. I can put you down between appointments at either _____, or _____ what time is better?

No, I am just not interested, take me off the list

- ok I am not interested either. Listen I'm not a sales person I'm simply a field underwriter and my job is to get the information out to you to release us of liability, what you do with that is up to you. Now, I won't have a lot of time as we are running behind but I can stop by between appointments to have you sign off that you are not interested either at _____, or _____ what time is better?

We already got it taken care of

- Perfect I will update our system that we have already helped you. Now it shows that you haven't got your courtesy annual review completed. What I can do as a field underwriter is review the benefits of the policy we helped you with and see if there is any cost of insurance changes to see if we can get your premium lowered. I won't have a lot of time, but can do a quick review between appointments at either _____, or _____ what time is better?