

OBJECTION AND REBUTTAL DIALING GUIDE

OBJECTION: I ALREADY HAVE COVERAGE / GOT IT TAKEN CARE OF

Perfect, that's the purpose of my call. It looks like no one from our office has reached out to you. It's my job to make sure all of the options have been explained and you are in the best rate class possible. (verify information/go into script)

Perfect! I'm a broker and I help my clients save hundreds of dollars every year. How much coverage did you get? How much is it a month? Let me ask you a couple of questions really quickly. Start health questions and check rates.

OBJECTION: I'M NOT INTERESTED

I understand I'm not interested either, it's just my job to release liability and complete my internal requirement, which means getting the information you requested out to you. (Verify info and go into script)

I understand that most of my clients say that because they don't think they can qualify, or someone showed them something that was too expensive. Which one was it for you?

OBJECTION: I CAN'T AFFORD IT

No worries, I am a broker, I work with all of the state-regulated carriers, and I am able to find you the most affordable rate. I work with people on a fixed income all of the time. (Verify their info/Go back into script)

I work with people on fixed income, like Social Security and disability and I can get them affordable coverage. Is that the same situation you are in? No worries, I can help you out. It says here, your date of birth is _____. I work with over 40 different companies and I can get you affordable coverage It says here, your date of birth is _____.

OBJECTION: I DON'T REMEMBER FILLING THIS OUT

No worries I completely understand. It was the request you made online for life insurance for Veterans. I have your email as/DOB as (Verify their info and go back into script)

No worries, I don't even remember what I had for breakfast. Most of my clients are looking for life insurance to cover burial expenses, cover cremation costs, or leave a legacy. Which one was it for you?

OBJECTION: CAN YOU CALL ME BACK?

If you can tell they are not in a busy area or driving.

This will only take 30 seconds to verify the information you provided, as I typically work off of appointments only. I can put you down today at ____or ____or tomorrow at ____or ____.
What works best? (Set an appointment)

If they are actually busy, driving, at work, etc.

Let me look at my calendar, today I have a _____or _____What works best for you?
Perfect, I have you scheduled for _____. I'm going to verify a couple of things so I can show you some numbers when we talk next time. It says here your date of birth is _____.

and your beneficiary is_____. Is this a cell phone number for you, so I can send you my credentials?