

# Managing Phone Objections

## Objections During 1<sup>st</sup> Paragraph of the B.E.S.T. Script

### Deflection

- “That’s exactly why I’m calling...” [Back to script, *no pause*]
- “That’s a great question. I’ll get to that in a minute...” [Back to script, *no pause*]

## Objections After 1<sup>st</sup> Paragraph of the B.E.S.T. Script

*Can you call me back?*

### Deflection

“I only have about 15 seconds worth of questions to verify, and then I can get some quotes out to you.” [Back to script, *no pause*]

*How much does it cost?*

### Deflection

“Everyone is different, but I can honestly say that I’ve never witnessed a time that I couldn’t help a get a client coverage because it wasn’t affordable.” [Back to script, *no pause*]

*I don't remember doing that...* [call in lead]

### Deflection

“No worries, I forget doing stuff like this all the time. Most of the time, my significant other does things and forgets to tell me, too. It happens all the time! Really, the important thing is to realize that for 91% of people in this country, if a family breadwinner dies or can’t work due to disability, the family ends up losing their home. So, I’m here to make sure that doesn’t happen.” [Back to script, *no pause*]

*I already looked into it / it's too expensive.*

### Deflection

“I can understand that, was it because you’ve priced it already?” (“Yes”)

“Do you know if what they showed you was the A, B, or C protection?” (“I’m not sure”)

“The reason I asked is because most agents only show the A protection (which is the most expensive type) without showing a client the B and C options. What we do is show a client all three types and let him or her decide what’s best. I’ve never witnessed a time that I couldn’t help a client get protected because it wasn’t affordable. With that in mind, I need to verify the information you sent in to us, and then I’ll get some quotes out.” [Back to script, *no pause*]

*We don't have a mortgage anymore / don't need it.*

**Deflection**

"That's great to hear! Congratulations! I can offer more than just mortgage protection. I specialize in critical illness, disability, final expense, children's plans, etc. Really, what I'm doing now is obtaining some information to see what would best suit your needs. Then, we can determine if what I suggest makes sense for you. I'll be helping about 15-20 other people out your way, so if it makes sense, great! If not, it won't hurt my feelings. I have about 10 seconds worth of questions, and then I'll do my research."

[Back to script, *no pause*]

*I'm not interested anymore / let's put this on hold.*

**Deflection**

"That's exactly why I'm calling. You folks got this letter in the mail, and you actually took the time to fill out your personal information, put this back in the mail, requesting a quote from us. The letter discussed a death benefit to pay off your mortgage, perhaps including disability protection for the mortgage or critical illness protection.

Statistically, for 91% of the population, when one of the breadwinners in a home dies or can't work due to disability, the family ends up losing their home. So, generally when folks take the time to send the letter back to us, it means these facts stood out as a concern for the family. What do you think stood out to you as a concern?" [Wait for answer]

(Still Not Interested)

"Well, if something happens to one of the breadwinners in your household tomorrow, will your family be secure?"

(Still Not Interested)

Let them go.

*Isn't this just life insurance?*

**Deflection**

"It is life insurance designed specifically to protect your mortgage. It also has the ability to return all the premiums that you pay in, if you outlive the policy. Not only that, it can provide income in the event of a medical disability that would cause you to lose time at work. These are just some of the things this life insurance can do. With that in mind, I need to verify the information you sent in; then I can get some quotes out to you." [Back to script, *no pause*]

*We're selling the home / moving*

**Deflection**

"Oh perfect! Where are you moving to?" [Wait for response]

"Did you know, in the past, mortgage protection insurance was tied to your mortgage? Now, that's not the case!" If you move, refinance, or sell the home, your policy stays in place. With that being said, I only have about 10 seconds of questions." [Back to script, *no pause*]

*Who do you represent? Are you with my mortgage company?*

**Deflection**

"If you got a mortgage years ago, the bank would have just asked you if you wanted to bundle the insurance policy in with your mortgage, but things have changed since then. I work for a company called Symmetry Financial Group, and we handle mortgage protection in the \_\_\_\_\_ area. I am an insurance broker. I represent close to 30 carriers that offer mortgage protection insurance. Typically, I spend a few hours to work up around 20 scenarios, and then I pick the best three to four to share with you. Keep in mind, banks are lending institutions, not insurance companies. It can be more beneficial for you to let a licensed insurance agent help you, to ensure that you are in the right plan (that's also in your budget). Not only that, a licensed insurance agent, like me, can help you apply for coverage so that you have the best chance to get approved by the carrier. I only have about 10 seconds of questions to get this taken care of for you." [Back to script, *no pause*]

*I already have coverage.*

**Deflection**

"That's great! I've been speaking with a lot of people who have something in place lately, which is good to hear. However, I'm a broker who works with over 30 different carriers, so when I've been putting my clients' information through my system (in most cases), I've been able to find them better coverage, at a better rate. So, I'm sure if I could save you money or get you better coverage, you wouldn't be too mad at me, would you? Well, I only have 10 seconds of questions so that I can get that quote for you." [Back to script, *no pause*]

"That's great! Before I let you go can I ask you a quick question?" [Wait for response]

"Did you get a term or a whole life policy?" [Wait for response]

"I work with over 30 different carriers, so I can usually save people money or get them better coverage for the same amount of money. So, wouldn't you agree if I could save you money or get you better coverage it would be worth taking a look?" [Back to script, *no pause*]

*Can you email me some quotes?*

**Deflection**

"This is exactly the reason I'm calling! I need to verify the information you sent in, and then I'll get some quotes out to you."

## **After Offering an Appointment Time**

*Can you email me some quotes?*

**Deflection**

"I wish I could, but the insurance carriers require that I can guarantee your insurability. The only way I can do that is to visit with you, but please don't misunderstand what I'm doing. I'll be seeing about 12-15 people that day, so I'll only have about 15 minutes to show you those quotes." [Back to script, *no pause*]

*Does my spouse have to be there?*

**Deflection**

"Is your spouse going to be your beneficiary?" ("Yes")

"And you'll be your spouse's beneficiary?" ("Yes")

"Because this pertains to both of you, I'd rather meet with you together, but please don't misunderstand what I'm doing. I'll be seeing 15 people the day we meet, so I'll only have about 15 minutes to go over the quotes with you." [Back to script, *no pause*]

*I have to check my spouse's schedule.*

**Deflection**

"Let's do this... let's find a time that you know is good for you and that you think will work for your spouse. I'll hold the spot, and then you can check with your spouse. So, assuming the time is good for your spouse, would \_\_\_\_\_ be good or \_\_\_\_\_ be better for YOU?"

"Okay, I'll hold that spot for you. If you could give your spouse a call really quick after we talk to verify the time, I'd appreciate it. If it ISN'T a good time, call me back within an hour (give deadline). But, if I don't hear from you within an hour (deadline), I'll assume we're all set, and I'll look forward to seeing you then. How does that sound?"

*I am not sure if this time is good / I'll try to make it / if nothing comes up.*

**Deflection**

"Well, do you think you can make it, or are you sure you can make it? The reason I ask is that I have very limited spots available. So, are you "sure" this is going to work for you (and spouse)?"

*I am so busy! I'm not sure I can book anything right now.*

**Deflection**

"Busy doing anything exciting?" [Wait for response]

"Wow, I can understand that you are busy because (repeat what they said here). I am extremely busy too! I only have a few spots left over the next few days. Right now, I have \_\_\_\_\_ & might be able to squeeze you in at \_\_\_\_\_. Which one would be best when you (and your spouse) will be home?"

*Can you call to remind me of the appointment or when you're on your way?*

**Deflection**

"I would love to. However, I generally meet with about 10 folks in a day, and to be quite honest, a lot of the time, I don't even remember to eat! So, I hate to promise I'll give a reminder call when I know I probably won't be able to. Typically, I'm super focused on the client I'm sitting in front of, and I am sure you can appreciate that! What would be best is if you folks can put me down on your calendar or perhaps set a reminder in your phone. Can I count on you for that? Then, I'll do my best to get there as close to the appointment time as I can."

(If they are still unsure, offer to book another time they are more sure about. If they can't commit, then book another time close to this time. This is not a sure appointment).