

Objections

If already taken care of?(Older than 60 years of age)

Well because I work with 30 different insurance companies, I can probably save you some money on the policy you already have. Is that something you would be interested in?

If already taken care of? (60 Years of age or under)

If you don't mind me asking, did you get the old kind or the new kind? (Customer: I don't know/whats the difference?) Well with the new kind, if you outlive the term, then you get all of your money back. With the old kind, your coverage just ends and you don't get anything back. Which one do you have?

New Kind: Great, that is really good protection. Now because I work with all of the major insurance companies in __ (State) ____, I can usually save customers 15-20% on the premiums. Is that something you'd be interested in?

Old Kind: Ok, well like I said, with the new kind, you get all of your money back at the end of the term if you do not pass away, so it is kind one like a savings account with mortgage protection included. And, because I work with 30 different insurance companies, I can also probably save you some money on the policy you already have. Is that something you would be interested in?

If not interested

If you don't mind me asking, did you already pay off your mortgage or was there another reason you don't need the protection anymore?(handle objection or continue) Ok well we don't just do mortgage protection, we offer all different types of life insurance and retirement protection. Is that something you would be interested in?

What are you calling about?(doesn't remember filling it out)

It was a letter that you filled out and sent to us requesting information about mortgage protection. Basically, if you were to pass away it would help pay off the mortgage. Do you remember filling that out?

Can you just send me something?

I wish I could, but because we don't do blood work or any health tests the insurance company does require that I meet with you in person to make sure you match the application. But, the presentation only takes about 20 minutes, so what time do you and your wife get home?

How much is it?

I wouldn't even know where to begin. I am going to put together about 15-20 proposals for you based on the information you give/gave me and pick the best two or three options to show you. It will take me about 15 minutes to show you what you qualify for and how it works. So what time do you and your husband/wife get home from work?

Can you meet me at my office/Starbucks..etc

Unfortunately, because it is mortgage protection, the insurance company does require me to do it at your house just to verify the mortgage/house is real. But my presentation only takes about 20 min so what time do you (and your wife) get home from work?

I need to talk with my spouse

That's understandable. But my schedule fills up very quickly, so what I would like to do is set a time that you think y'all will be available so that way I get you into my schedule for sure. But if after you talk to her she is not available then, then you can call me and we can switch it to a different time. So do you think _____ or _____ would be better?

Can you call me later?

I won't even bother you with a call back, I only have about 15 seconds worth of questions, do you have 15 seconds?

I'm meeting with another agent already.

"Oh, that's awesome. I'm glad to see you're getting the ball rolling on this. I work with virtually all of the carriers that are out there, therefore, I am able to shop around and get you the best prices on the market place and when you think about it, it doesn't hurt to compare right? (They say "Right"). So with that in mind, I just need to verify your information and get those quotes out to you, ok ...?" (Schedule appointment after the other agents)