

PREPERATION FOR DIALING MIND SET AND OBJECTION HANDLING MANUAL

The purpose of dialing— is simply to book an appointment. Practice, drill and rehearse the rebuttals below until you can respond to all objections without 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? Right?! 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 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. Whatever they say it's 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
- **That's why I am Calling you-** This word is used as a relating word, you are meeting them where they are and then through the rebuttal going to guide them back to booking the appointment.

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
- Don't quit

OBJECTIONS

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 I'll 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'M NO LONGER INTERESTED

- Ok, most people tell me they are not interested because they feel they don't qualify or someone told them it might be too expensive. Which is the case for you?

I ALREADY GOT IT TAKEN CARE OF / I AM ALREADY MEETING WITH ANOTHER AGENT THIS WEEK.

- Perfect, that's exactly why I am calling OR I completely understand now _____ what we are finding is most families are getting the old policies and not the ones with the free-living benefits and many times even cheaper prices. My job is to review what you have to make sure you have the best plan as I am a broker and have access to all the companies ... now we are running behind, so I won't 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, I'll 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 IN THE MAIL OR EMAIL?

- 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 won't have a lot of time, but can get you in either at _____, or _____ what time is better.
- We already mailed you something, and you mailed it back to us - so now, I have to bring out the information to go over it with you, what you do with it after that is up to you.

I DON'T HAVE TIME THIS WEEK, CAN YOU CALL ME BACK NEXT WEEK (The Scheduling Objection)

- Perfect, I definitely understand being busy _____. I'm super busy as well. But this is urgent and time sensitive. I have to review these options with you and we are already behind. It only take 10-15 minutes. Like I was saying my company has me in your area on _____ and _____ which one works best for you?

I HAVE GOTTEN MULTIPLE CALL 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 30 carriers to best help each client and I'll 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 ALREADY HAVE AN APPOINTMENT

- Oh fantastic, you must have mailed more than one form back! When is your appointment scheduled for? That's good that you did because it's important to shop around to make sure that you're getting the best price for your family. Here's what I can do (*set an appointment after the other agents appointment*) Now, don't sign anything until after we meet with you, because we just want to make sure you are being represented by the best companies with the best benefits. Also just so you know I'm an independent broker and I have access to 30 different insurance companies I know I can get you the best coverage possible.

I ALREADY MET WITH SOMEONE

- Oh great did you take care of it? If YES: same answer is **I already got it taken care of.** If NO: How come? Did someone tell you that you don't qualify? or was it just too expensive? I understand, we can cover anybody no matter what their health situations are. not sure why they told you that, we can help you. So I be in your area anyways on _____ and _____ which day works better for you?

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?

IT'S TOO EXPENSIVE / I CAN'T AFFORD IT

- Sometimes I hear people say that because they were quoted something completely ridiculous, was that the case for you? I've never had a family we couldn't find something that fit their budget, so I'll be in the area tomorrow what time works best for you
- Oh, so are you have you already met with someone? Out of curiosity, what did they quote you per month? *(wait for an answer)* What? Why so much? Were you buying another house listen _____, I'm an independent broker and I have access to over 30 different companies, I know you can get covered for a lot less. I'm going to be in the area all day tomorrow meeting with families will you be home about 6:00 o'clock? I'm going to swing by in between appointments I can go over some different options for you

I DON'T THINK I CAN QUALIFY / I'M UNINSURABLE

- Everyone qualifies for a policy here not sure why you would think that but it sounds like maybe if you met with somebody they didn't have access to all the companies that I do , 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, Listen I'm not a salesperson 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

- Oh good!!!! Did you get the new kind with the free-living benefits or the old kind that only pays if you die? I'm sure I'm sure you're not opposed to saving money either. we find that a lot of companies out there don't offer the new kind with living that's free. Listen _____, I won't I have a lot of time, but can do a quick review between appointments at either _____, or _____ what time is better?

I'M DRIVING

- Perfect!! I'm calling to set up another time to talk put me on speaker it's really important you won't want to get a ticket.

COVID -19

- We are essential workers and because of COVID-19, it makes it more important to review this information with you we follow the CDC guidelines, wear a mask, gloves, and sanitized frequently.

LET ME THINK BOUT IT (In the house)

- Let me ask you a question... Are you saying you're going to do something for sure today, tomorrow, in two weeks? OK, so you say you're going to do something and the reason I'm asking is I have to fill out the application for the insurance company and it actually does take about a week to two weeks for you to get approved is that enough time for you to think about it
- You said you need time to think about it is that like two to three days or one to two weeks OK you're going to face the same question so can I ask you a question and be honest with me that OK now any of your answers are fine with me.
 1. is the price affordable?
 2. Do you understand the product?
 3. Do you trust me?