

OBJECTIONS

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1. **Price objections** – When prospects raise concerns about the cost of the product or service being offered
2. **Product objections** – When prospects have concerns about the product or service itself, such as its quality or effectiveness
3. **Timing objections** – When prospects feel that the timing is not right for the purchase, such as during economic downturns or when they are facing other financial obligations
4. **Competition objections** – When prospects are considering other products or services from competitors
5. **Authority objections** – When prospects lack the authority or decision-making power to make a purchase

OBJECTIONS

- **Ask open-ended and probing questions to understand the prospect's situation, needs, wants, and motivations**
- **Listen actively and paraphrase to ensure that you have understood the prospect's concerns and objections correctly**
- **Acknowledge the concern or objection and offer solutions or alternatives that address the prospect's concerns or objections**
- **Emphasize the benefits of the product or service and how it can meet the prospect's needs or wants**

OBJECTIONS

"I already have insurance."

- Explain the benefits of having an additional policy, such as increased coverage or lower deductibles
- Offer a policy review to see if the prospect's current policy is meeting all of their needs

"It's too expensive."

- Provide information on the value of the policy and how it can save the prospect money in the long run
- Address any misconceptions the prospect may have about the cost of insurance

OBJECTIONS

"I need to think about it."

- Address any concerns or objections the prospect may have
- Build a sense of urgency to start the policy today

"I'm not interested."

- Highlight the unique features and benefits of the policy
- Use social proof by sharing stories of other clients who have benefited from the policy

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Reframing Objections:

- Prospect: "I don't have the budget for this policy."
- Agent: "I understand that the cost of the policy may seem high, but it's important to consider the long-term benefits and protection that it provides."

Asking for Commitment:

- This technique involves asking the prospect to commit to a specific action, such as scheduling a follow-up appointment or signing up for a policy.

Trial Closes:

- Agent: "Based on what we've discussed, it sounds like this policy meets your needs. What is your account and routing number?"