



Quick Hit:
A Reference for Handling Objections

As we continue to provide resources for insurance agents adapting their business for telephonic enrollments, here is a quick reference for keys to handling objection over the phone.

The most important thing for telephonic sales is to understand how to handle objections in a manner which is effective. First, you must understand your audience – who are you talking to? For example, if you’re speaking with a client in New York, you’re going to speak faster than you would if you’re speaking to someone from Georgia.

It’s also vital to ensure you understand that you call them, so they may be in the middle of their favorite television show or completing a task. Once you recognize this, you will understand that having to overcome an objection could be very slim, but chances are, you will have objections, otherwise they would have called you if they were ready to buy.

That’s why you have to be ready for an early objection.

There are so many different ways to handle objections, but one way that never fails is to use a very simple three step process – no matter the objection!

1. Acknowledge the objection by repeating it back to them.
2. Relate it to yourself or someone you know.
3. Show empathy or understanding

Let’s say the objection is, “I am happy with my current plan.”

To give you a complete example using the 3-step process:

“Mr. Jones, I have no doubt that you’re happy with the Plan F (acknowledge), my mother was extremely happy with her plan also. So, I understand fully. What she did not know was that she could enjoy the Plan F she has now with a lower premium (relate). Who doesn’t want more money in their pocket, Mr. Jones?”

Be sure to use the correct tone – remain empathetic and understanding.