Objections Unique to Phone Sales

Let's assume that your client has selected a face amount that suits their need and budget and they've told you what day works best for the automatic draft. You're getting excited, because those are two significant milestones that have been passed. You start to ask the questions on the carrier worksheet and you get to the social security number or bank account and your client balks at giving that over the phone. He says that there are so many scams today that he'd rather not give that information on the phone. What do you do?

Response 1

"I understand ***First Name***, and you're right to be cautious. There are people who will steal your information and *your* money! Your social will allow the insurance company to approve you *today***,** without the need of a medical exam. No one will have to come to your home to collect blood, urine and measure your height and weight. The Medical Information Bureau (MIB) is a database of your medical history that the insurance carrier will use to verify your health history, and they need your social for that. **Isn't that much easier than having someone come to your home to do a medical exam?**

Now, what are the first three numbers of your social?

(If there is still reluctance)

I started our conversation by giving you my phone number and National Producer Number so that you can contact me when needed and verify my credentials with the state of ***Lead State.***

First Name, are you able to receive text messages on your phone, or are you close to your computer? I'd like to send you copy of my state insurance license so that you can see that I'm licensed by the state of ***Lead State*** to sell the products we talked about. The state of ***Lead State*** only grants these licenses after a thorough background check.

You will need a pdf of your license for each state in which you are contracted to be able to send a copy to a prospect immediately to overcome this objection. As this objection is being raised you should be in the process of sending a copy of your license to the prospect. You do *not* want to disconnect the call to complete this step.

You can go to https://sbs.naic.org/solar-external-lookup/license-manager to get a pdf copy of your license for select states. If your state isn't available here, you must go to the specific state Department of Insurance website.

Response 2

(If after receiving the text message or email with your license, or if the prospect can't receive electronic communications and is still resistant, then:)

"One other thing I can do ***First Name*** is call the carrier I quoted you and have them verify me as an agent authorized to sell their product in your state. **Will this help us get this policy issued for you today to protect your family?**

(If using a carrier that requires a point of sale (POS) interview, call the POS interview line for the verification. They are readily accessible and answer the phone quickly. The phone numbers for all of our carriers are located on the "Quick Reference" page of the FLIG Calculator for easy access.)