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# Overcoming Objections In Insurance Sales: What To Do (& Why)

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Let me ask you a question, and be honest with your answer: How confident are you in your approach to selling insurance to internet leads? If you're like most agents, you may not admit it out loud, but you



feel you could improve your insurance sales process—especially in your objection handling. You wouldn't be a great agent if you didn't feel this way—if you asked any top agent if they thought there was room to improve, they'd be able to immediately tell you some areas for growth! So you're not alone.

Coming up with good answers to insurance objections is a common problem faced by insurance agents every day. And let's face it—you won't get far in the sales process if your prospect shuts you down on the first contact.

To help you remove this roadblock, let's explore the most common insurance sales objections, what you can do to overcome them, and why these tactics work. (After reviewing, make sure to bookmark this article as your go-to resource for insurance objection handling scripts!)

## Overcoming Objections In Insurance Sales

You've no doubt heard numerous sales objections that dealt with a wide range of subjects. Cost is always a big one in any industry, but insurance customers seem to be even more price conscious by comparison. And there are plenty of others.

I've thought back to the countless customers I've talked with, as well as agents like yourself, and come up with tactics for five major insurance sales objections that take a bit of finesse to overcome. Not to worry, though. I've also included relevant tactics to employ to ensure your sales efforts are a resounding success!

### **The Confused Prospect: “I didn't request a quote.”**



In the vast majority of cases, they *did* request a quote. So recognize that the person is likely telling you nicely that they weren't expecting—and probably don't want—a phone call. To overcome this objection, establish a connection as one human talking to another, not an insurance agent trying to sell a prospect on a policy. Try this:

*"I know you probably weren't expecting a phone call right away, but we're already on the phone and I have your info in front of me. I want to do my best to help you get the quote you were looking for."*

*"Is it ok if we have a quick conversation right now, or would you prefer I call you back later today?"*

**Why this works:** You're noting the underlying intention of their statement—without accusing them of being untruthful—and calling attention to the fact that you're already talking and can handle their needs.

## The Annoyed Prospect: "I'm getting too many phone calls."

Given that a prospect's information can often get shared with more than one agent, it's difficult to control how many times that person is contacted in a particular time frame. Still, if you've got him or her on the phone, give them a brief explanation of why they're getting calls and take advantage of having the person's attention. Try this:

*"I understand you're probably getting more calls than you'd like because a few different agents have your information. And I want to be respectful as possible with your time."*

*"How about we schedule a time to talk that's convenient for you? Just 10 minutes and I'll be able to get you that quote you were looking for."*



**Why this works:** It calms the prospect because you're recognizing his or her situation and not adding further pressure. You're also giving the prospect control in allowing him or her to tell you when to call.

## The Economical Prospect: "This quote is too expensive."

Most insurance prospects are price shopping online, so you undoubtedly have heard this objection many times. It can be tough to counter, but building rapport is always a great start. Try this:

Talk about how your coverage is better than that of your competitors. Be sure to describe specific scenarios that the person might find themselves in and how you'll have them covered.

You should also have a list of value-adding benefits specific to your carrier that go beyond just the insurance. For example, your carrier may offer discounts with corporate partners, such as hotels or home security products.

**Why this works:** You're bringing other factors into the conversation that highlight *what they're getting for the price*, not just the price itself.

## The Busy Prospect: "I don't have time to talk right now."

Compared to the previous sales objections, this one is fairly simple—as long as you go into the call aware that the prospect may not be ready to buy *right now*. Believe it or not, they have lives! Work, family, and/or friends are probably distracting them from their purchase decision.

So, how do you handle this one? Try this:



Get the prospect to schedule a time to either meet in person or speak on the phone. Being flexible with the time will be a big help with this. A prospect may need to talk after your regular business hours or on the weekend.

If the prospect can't (or won't) schedule a specific time, ask what time of day he or she is typically more available. You can then follow up with the prospect around that time, or simply email him or her.

**Why this works:** As before, you're showing respect for the prospect's time and giving him or her some control over the process.

## The Preferential Prospect: "I don't like your carrier."

This is an interesting one because there are all sorts of reasons why someone may have a bias against your carrier. Some reasons will be... well, reasonable. Other reasons may be less sensible —and in some cases a prospect may not even know why!

This is a tough one to overcome because if a person has a preconceived notion about your carrier, over the time it may have become an entrenched belief. Try this:

Probe to find out *the why*. Your approach, of course, will depend on what you learn. For example, if a prospect's previous insurance agent didn't give him or her enough good service, you can provide them with assurances about the way you operate and examples of how well you take care of your customers. Other reasons for the bias may be similarly addressed.

**Why this works:** Getting to the root of prospects' hang-ups not only shows you are listening, but it also gives you the opportunity to directly address their concerns.

## Final Thoughts

Adding these insurance objections answers to your sales arsenal will help you better engage with prospects and push them along in your sales process. But for those situations where the call just doesn't work out for whatever reason, there's still potential for progress towards a sale.

If you've invested time with the prospect and he or she just is not ready *now*, follow up with the prospect a few months or a year later. People's life situations change all the time—from buying a new car to becoming annoyed with a current carrier—and they may be ready to buy the next time you reach out.

## Tired of struggling to even get enough leads on the phone to overcome their objections?

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4 Example Scripts To Help Agents Handle Consumer Objections



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