

**Dr. Troy Clark's**

**FINAL EXPENSE Life Insurance**

**SALES PRESENTATION** ©

**Customer Objection/Concern, Agent Rebuttal**

*Sample Script*

**[www.finalexpensesuccess.com](http://www.finalexpensesuccess.com)** ©

Copyright © 2011 Connect To Success, Inc. Dr. Troy G. Clark. All rights reserved.

Writings contained herein are from the author unless otherwise referenced.

**No part of this publication may be reproduced**, stored in a retrieval system or transmitted in any way by any means -electronic, mechanical, photocopy, recording or otherwise - without prior permission from Dr. Troy Clark.

**DISCLAIMER:** The information provided in this sales manual do not guarantee satisfactory results for individual agents or agencies who apply any information to their selling technique. All information provided is a suggestion, and may or may not be the best suggestion for the selling techniques and scenarios any agent encounters. Any user - person/agent/agency/corporation - who utilizes any part of this sales manual, is 100% responsible for their own individual or corporate selling performances, while utilizing this sales manual. Every customer is to always be treated by an agent with utmost respect and dignity.

Other publications by Dr. Troy G. Clark at [www.troyclark.net](http://www.troyclark.net)

## **The secret to selling is to *sell the secret.* ©**

(Explaining your product should sound like the  
“best kept secret”  
in the entire insurance industry.  
Make qualifying for one of your plans a  
“mystery of anticipation”.)

**Troy G. Clark, Ph.D.**

## **Life ♦ Insurance**

1809, Noun

Providing payment of a stipulated sum  
to a designated beneficiary  
upon death of the insured.

**Merriam-Webster's Dictionary**  
11th Collegiate Version 3.0, 2003

## Customer Objections Explained

Any customer objection to making a buying decision today can be slight apprehension over a minor unaddressed detail, or a polite way of saying “not right now”. Rarely does any customer ever bluntly say “No, I do not want your coverage”. Simply put, a customer *objection* is not always a *rejection*. It is simply the customer’s way of telling me *how to make the sale*.

I look at a customer objection at the close of a sales presentation as a final plea for help with a certain obstacle in the customer’s way to purchase coverage today. It is the final “tie down”. A customer is giving me their objection, because they want me to know that they need more help to overcome something specific without actually saying so....

ETC.

Dr. Clark's Customer Objection Agent Rebuttal SAMPLE

## Selling Techniques To Avoid

1. **Twisting** involves convincing a client to replace an existing policy, or switch insurance companies, through misrepresenting the existing policy's terms and values. Never tell a prospective client that your policy benefits will do something, knowing that it will not do it. Never tell a prospective client that their existing policy will not do something without reviewing their actual policy first.
2. A **Rebate** is illegal for both the agent and the consumer. An inducement offered (anything of value) not specified in the agent's policy contract within an insurance purchase agreement is a rebate. It is illegal for any person to offer or accept such an inducement.
3. An agent may not charge in excess of the policy premium for the performance of the agent's service.
4. It is also a misdemeanor to the agent in most states to transact a contract that is unlawfully executed. That is, soliciting and transacting business with a non-licensed company.
5. Knowingly making false statements on an application is punishable in most states as a Class I felony. This includes insurance agents, physicians in charge of medical checks, or applicants of life insurance. A blank application cannot be signed legally by an agent. Exceptions may be travel accident insurance, or a baggage loss policy, intended for issuance through a coin-operated machine.
6. Refrain from "hustling" or "badgering" a customer with untrue or unkind remarks, i.e.: "This is your last chance to ever qualify for these benefits", "Don't be a fool, sign up today", "If you wait another day to apply for this coverage, your chance will be lost forever."
7. Inherent within the insurance industry, unfortunately, are licensed agents whose only concern is to position a potential client to "sign on the dotted line" at all cost. To do so, a dishonest agent may withhold important, deal breaking information from the customer about a certain policy feature that may influence the customer's decision one way or another. For example, if a plan for coverage has a 2-3 year "waiting period" before 100% of the natural death benefits goes into full force, the customer should know this up front during the initial explanation of the benefits. If the "waiting period" is not properly and thoroughly explained at the time of purchase by the sales agent, a family may get surprised by the sting of having a fraction or zero coverage they were counting on, if the client passes away during the 2-3 year "waiting/elimination period". Up front honesty by the agent always wins more success in the long run.
8. Misrepresenting your product, or the product of another company that a customer is currently insured with, is detrimental to both parties involved and is no way to begin a lifelong, trusting business relationship. A customer is more likely to buy from a forthright, honest agent, who holds nothing back from the customer. There must be no "surprises" later to the customer or agent. On the flip side of this coin is manipulating a customer to buy insurance based upon untrue or over-the-top explanations of policy benefits. An agent must never promise a customer that their policy will do something that it will not do. We officially term this "twisting" of the facts in insurance terminology. If a professional agent is unsure how to explain policy benefits, or how to answer a customer's question about benefits, a correct response would be:

**"That's a good question. Let me make sure I can give you an accurate answer by looking it up for you. Because I am a professional, I do not want either of us to be surprised later by giving you a guess answer. We'll come back to that later, I promise."**

An Insurance Commissioner may revoke, suspend, or deny licensure to any individual for:

- ⊗ Cheating on the State Licensing Exam.
- ⊗ Fraud.
- ⊗ Misrepresentation of policy terms.
- ⊗ Violation of any insurance law.
- ⊗ Misappropriation of funds.
- ⊗ Conviction involving moral turpitude or any felony.
- ⊗ Violation of the Unfair Trade Practice.
- ⊗ Coercive or dishonest practices.
- ⊗ Forging names on an application.
- ⊗ Failure to comply with continuing education requirements.

# Customer Objections/Concerns, Agent Rebuttals

\*The objection/rebuttals below represent the most common an agent faces approx. 99% of the time.

1. Customer Objection: ***"Send Me Something In The Mail."***

**Agent Rebuttal:** It's nice of you to try to make my job easier. Unfortunately, if I spent all day mailing information, I wouldn't get my job done. I have a "long line of families standing behind you" reaching out for my help today. To save us both some time, why don't I briefly explain who I am and what I do IN ONE MINUTE to help folks just like you every day. This will allow us both to know the level of benefits you are entitled to. After I clear up your questions, you tell me what to do next, ok?

2. Customer Objection: ***"I do not share my bank account information" / "I only pay with a check or money order."***

**Agent Rebuttal:** Have you ever written a check to the pizza delivery guy? Grocery store? As you know, this never authorizes them to draw money from your bank account. YOU are the only person who can give that authorization to your bank. This is what you are doing today with your policy application. You are authorizing your bank to send in monthly payments to the insurance company. The only information required is the information that you would normally give to the pizza delivery guy / grocery store. Once we set it up through your local bank, you're set for life!

3. Customer Objection: ***"This doesn't seem like enough coverage for the premium."***

**Agent Rebuttal:** Look at your benefits as a bucket of money. Your coverage (Ex: \$10,000) is a \$10,000 bucket of money that (Insurance Company) sets aside with your name on it. When you make ONE, small premium payment, the bucket of money becomes yours for one month. Your funeral is PAID for, if you pass away in the first month, with only one payment. You keep paying the premiums, your \$10,000 bucket of money stays the same. The \$10,000 bucket of money pays out to (Customer Beneficiary) immediately within 48 hours-5 business days after your decease. One payment. One Big Bucket of Money!

4. Customer Objection: ***"I need more time to think about it". "Can I call you back?"***

**Agent Rebuttal:** Sure. Take all the time you need. As I am working at my desk here for 5-10 minutes, decide which plan works best for you. Take all the time you need to discuss it among yourselves. When you decide, just pick the phone back up, and let me know which plan is right for your budget, while I have approval for your plan today.

5. Customer Objection: ***"I don't remember making any inquiry into your benefits."***

6. Customer Objection: ***"I already have some insurance."***

7. Customer Objection: ***"I need to talk it over with\_\_\_"***

8. Customer Objection: ***"This doesn't seem like enough coverage for the premium."***

9. Customer Objection: ***"My premiums over time will exceed my total coverage."***

10. Customer Objection: *"I can put these premium amounts into my bank each month, and save up for my funeral bill."*
11. Customer Objection: *"I do not share my Social Security number."*
12. Customer Objection: *"I can't afford it."*
13. Customer Objection: *"Are you sure this is for real?"*
14. Customer Concern: *"What is the difference between term and whole life insurance?"*
15. Customer Concern: *"Will I be able to get more coverage later?"*

## ***MORE*** Customer Objections / Agent Rebuttals :

***"How YOU Can MASTER Final Expense"***

By Dr. Troy Clark

[www.finalexpensesuccess.com](http://www.finalexpensesuccess.com)

[www.troyclark.net](http://www.troyclark.net)