



Rejection of the Objection



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Why do so many Agents have a problem with handling appointment objections? There are many reasons, but to fully address this problem, we need to stop and examine what happens before an objection actually surfaces.

Most salespeople simply do not prepare for objections that might occur when calling prospects to set an appointment. They forget or avoid anticipating objections.

There are several sources of objections to consider. Expect objections from the following....





1. Direct Mail

In order to anticipate these objections, you need to read the direct mail lead copy currently being sent to prospects. Then *underline the "buzz words" that can be used in your approach* to get a prospect's attention or arouse curiosity.

Read the following direct mail copy sample:

"Do you know Medicare has undergone several changes? The government has standardized all the plans available to Seniors. For your free information booklet on what Medicare will and will not pay, complete the enclosed card and send it back today."

Try to anticipate some of the possible appointment objections.





-  I thought you were going to mail the **information** to me.
-  Just drop the **information** in the mail.
-  I didn't send for any **information** or fill out any card.
-  I don't remember what **information** you're talking about.

The word "information" is what most consumers will focus on. People want information because they have questions and want answers. You are the person trained to answer those questions, which most written information cannot do. *You can overcome objections if you avoid mentioning you have any information; rather you are following up to their inquiry to answer questions about Medicare.* Or, if you want to use the written information as your way in, let them know you would like to deliver it in person and take them through it. **In either case, you must be prepared in advance for any possible objections.**

2. Telephone or Front Door Presentation

Objections will surface based upon what you say in your *appointment approach*. For example, using the same lead copy we just reviewed, your presentation probably reads: "Hello Mr. Prospect. I'm Bob Agent with XYZ Insurance Company, and I'm calling you today to set up an appointment to drop off the information you requested."

Obvious objections will be:

-  Oh! That's, OK, just drop the **information** in the mail.
-  Well, I don't want any **information**.
-  I didn't request any **information**.
-  Is this an insurance sales call?

You need to be ready to develop at least two responses for each of the four objections. It is essential that you rehearse each of your responses so they sound easy and conversational. **The more fluid and automatic your response sounds, the more effective you will be in converting the lead into an appointment.**

3. Your Market's General Objections and Concerns

These are things that will surface as a matter of conversation. In fact, in most instances, they have little to do with the **information** contained in your approach.

For example: Your appointment approach states that you are calling because you want to deliver **information** requested regarding what Medicare will and will not pay. Now your prospect might object by saying, "Well, I never let a stranger in my home."

This is something people in the Senior demographic are conditioned to say no matter what purpose you are calling. *You must recognize that there are three potential categories of appointment objections.* If you are surprised by the objection, you will not be able to convert your lead into an appointment. **You must surprise your prospect by not appearing to be taken off guard. Be in control and keep your purpose focused on setting an appointment — not selling insurance.**