



Phones: Overcoming Objections

Mike: We're not interested anymore

Sarah: That's exactly why I'm calling—I don't have any notes here in our system that you've received the information you were looking for about the benefit that would pay off your home if you died or make a mortgage payment for you if you become sick or injured. I'm the field underwriter who's been assigned to your case and several others that I'll be working on this week....(and go right back into your script)

Mike: We already got some coverage

Sarah: That's exactly why I'm calling—they've got me auditing your original request for coverage b/c there are some new plans out there—many of which can save you thousands over the length of your contract, and I'm the field underwriter who has been assigned to your case and several others in your area..... (go right back into script)

Mike: We sent that in months ago

Sarah: That's exactly why I'm calling—it looks like we've made several attempts to get in touch with you after you requested the information. I'm the field underwriter who has been assigned to your case and several others in your county that I'll be working on this week....(go right back into script)

Mike: I don't know what you're talking about

Sarah: That's exactly why I'm calling. Looks like shortly after you financed your home with Chase Bank for \$150,000, you requested the information about the benefit that would pay off your home if you died or make a mortgage payment for you if you became sick or injured and couldn't work. I'm the field underwriter who has been assigned to your case and several others in the county that I'm working on this week. You indicated here your date of birth is 8/28/79 is that correct?

Mike: Can you just send us something?

Sarah: That's exactly why I'm calling. Most of our programs do not require a physical exam to get this coverage, but they do send me out as a field underwriter to best determine what you qualify for. I'm taking care of several of these in your area and would just need a 15 minute window to go over the coverage options with you and see if we've even got something that would help you. I'm in your area Monday and Tuesday—what time do you get home from work generally?

Mike: I need to know how much this is going to be before I let you come over

Sarah: That's exactly why I'm calling. I'm what's considered a Field Underwriter for the mortgage protection group and I'll be able to SHOP AROUND and find you the best rates based on what you qualify for. Most family's choose a program that's between \$40-\$80 a month, but it depends on what you qualify and how much coverage you want. I'm taking care of several homeowners in your area on Monday and would just need a 15 minute window—what time are you usually home from work?

Mike: Do both of us have to be here?

Sarah: That's exactly why I'm calling. This benefit can cover any person on the deed or mortgage and they do make me identify you with a photo ID. Would your wife be the beneficiary?

Mike: I already saw several people and it's too expensive

Sarah: That's exactly why I'm calling. The mortgage protection group is a broker and we can SHOP AROUND for the best program for your budget. I'm going to be in your area on Monday night helping several homeowners and would need about a 15 minute window to see if we even have anything that would help you.

Mike: I don't qualify because of my health

Sarah: That's exactly why I'm calling. Unless you are over the age of 85, we have programs for everybody. What is the health issue you are dealing with?

Mike: I don't have time right now, can you call me on Monday?

Sarah: Well that's exactly why I'm calling. I don't have time to go into this right now either and I'm going to be in your area helping several homeowners on Monday. When do you normally get home from work on Monday?