

Insurance Objections: Why Prospects Say No



Pushback is part of the process

- Do not panic
- Do not take it personally



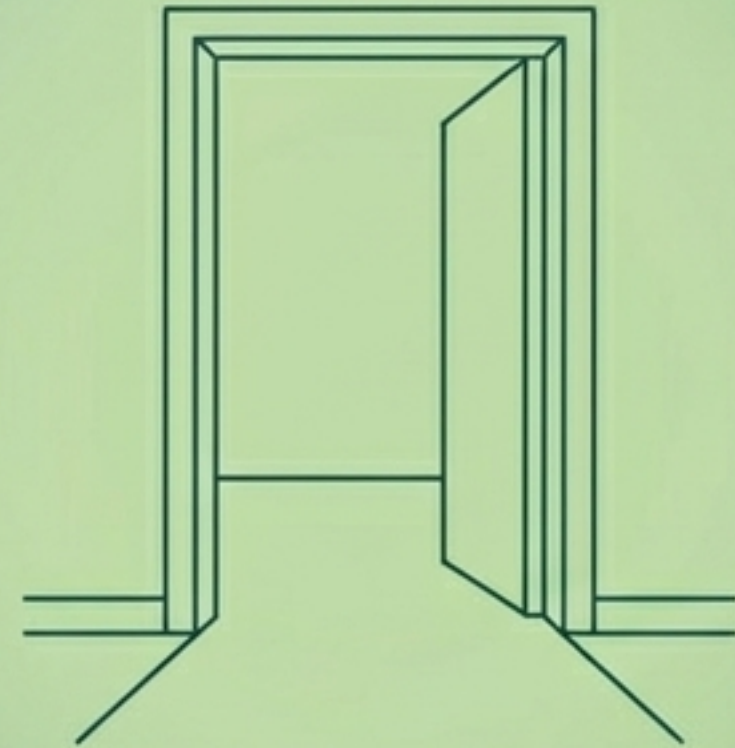
The Big Difference

Slamming the door



Rejection

Pausing at the door



Uncertainty

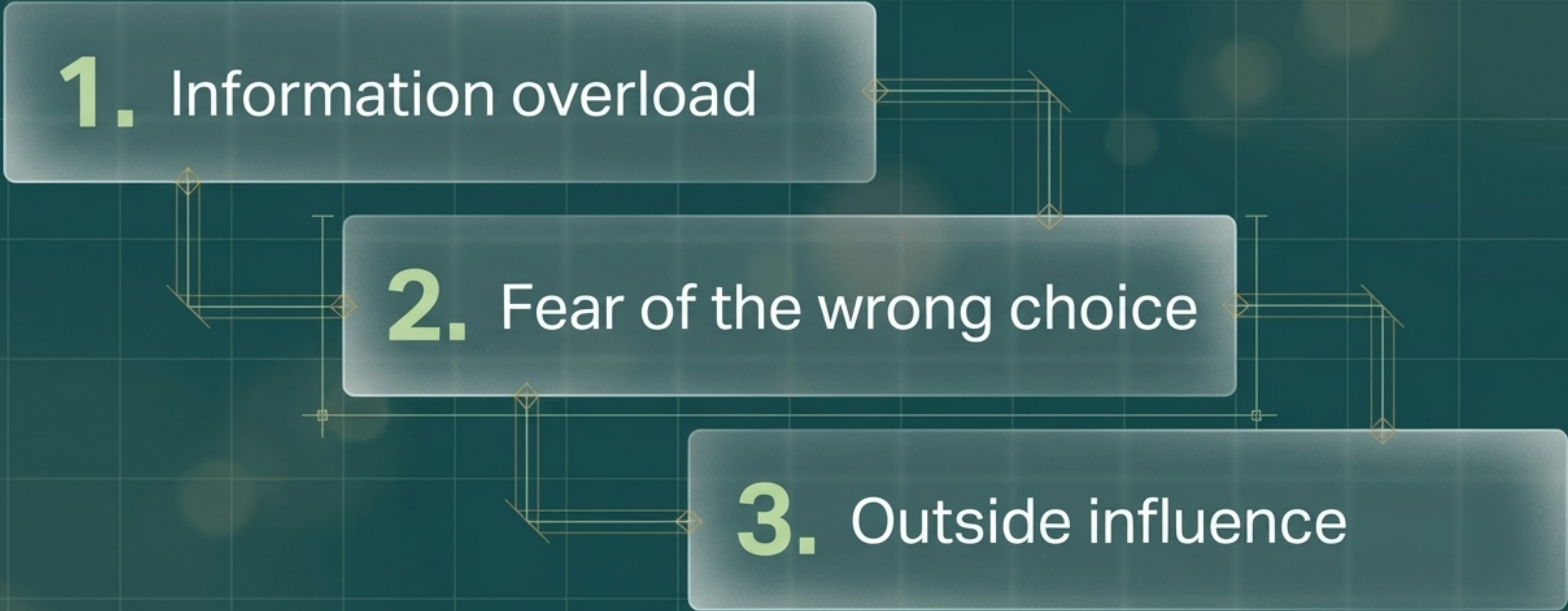


Objections equal uncertainty

Replace defensiveness with curiosity

Three Sources of Hesitation

1. Information overload



2. Fear of the wrong choice

3. Outside influence



Information Overload

**The
Symptom**

Resistance after
reviewing multiple plans

**The
Reality**

They need time
to catch up



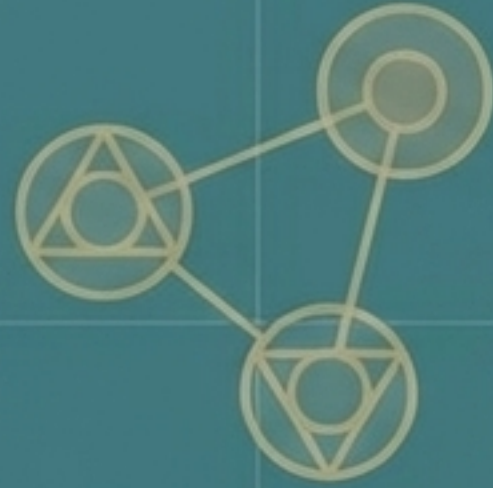
Fear of the Wrong Choice

The
Symptom

Reluctance to lock
in a decision

The
Reality

They need
reassurance they
are making a good
choice



Outside Influence

The Symptom

Wanting to consult a spouse or child

The Reality

Big decisions are family decisions

Navigating the Pause

1

Acknowledge
what they are
feeling



2

Ask one
clarifying
question



3

Let them
guide the
pace

Real Conversation

I think I need to talk to my daughter about this first.



Two Paths

Reactive Agent

Tries to answer the daughter's questions now

Result: Feels pushy

Consultative Agent

Offers a summary and a joint follow-up call

Result: Builds trust

Your Action Step



**Pause before
you respond.**

**Respond to the uncertainty,
not the words.**