

3 Common Insurance Objections and How to Respond

Objections are Uncertainty, Not Rejection

The Practical Side

3 constant
objections

Natural
responses

No scripting

80%

Of the resistance
faced in year one

From Roadblock to Normal Conversation

The shift that separates
struggling agents from
agents who close.

Objection 01

I need to think about it.



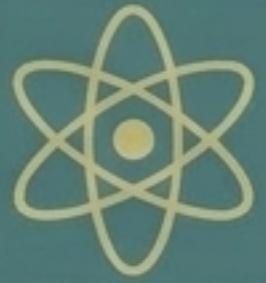
The Meaning

Not confident enough to decide right now.

The Pivot

Is there a specific part you are unsure about, or do you just want **time to sit with it?**

Why This Question Works



1

Grants permission to share the real concern



2

Isolates specific out-of-pocket or network worries



3

Respects the need for time without applying pressure

If They Genuinely Need Time

Totally fine. I will follow up with you in a couple of days. Would Tuesday or Thursday work better for a quick call?



Schedule a Next Step

Do not chase

Objection 02



I already have a plan and I am happy with it.

Curious but
Comfortable

Offer Information,
Not a Challenge

Would it be okay if I ran a quick comparison so you
can see how your current plan stacks up?

Objection 03

Just send me the information.

The Reality

The Polite Brush-Off



The Strategy



Prevents a dead email

Re-engages real dialogue

So I make sure I am sending you the right thing, can I ask two quick questions?

The Scenario

Prospect

Yeah, just send me something.

Agent

Absolutely, I want to make sure I send the right thing.

Quick question, are you more focused on keeping costs low, or is staying with your current doctors the bigger priority?

The Pivot Result

Prospect

My doctors are the most important thing.

Agent

Got it. Which doctors do you see regularly so I can make sure they are covered?

Two questions in. Needs assessment active.

Action Step

Build the Muscle Memory

- ✓ Pick the one objection you hear most often
- ✓ Practice your response out loud 3 times
- ✓ Natural responses replace rehearsed scripts