

The Blueprint of a Decision

Insurance Objection Handling - I Need to Think About It



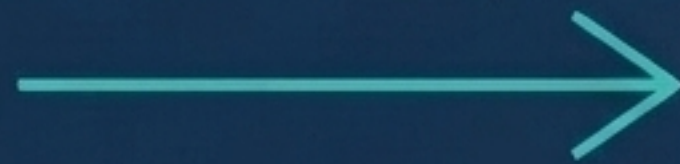
Curiosity Over Aggression

Top agents don't close by pushing harder. They close by shifting from a soft "no" to a real conversation.


Translate, Don't Overcome

It is almost never about “thinking.” The prospect is using a polite phrase to cover a specific feeling they don't know how to say. Your job is to translate it.

The Polite
Excuse



The Specific
Reality



0%

The Brutal Math

Prospects who “need to think about it” almost never return. If you freeze or counter-pitch, you delay the loss. The conversation you skip today is the close you lose this month.

Dissolve the Fear

“Take your time.”

Signals lack of belief.
Prospect walks out
unconvinced.

“Professional Curiosity.”

Asking a calm question
surfaces the true concern
without pressure.
It is
exactly why they hired you.

A Symptom, Not a Problem



Treat the objection like a doctor treats a symptom. Do not write a prescription based on the symptom alone. Ask questions to find out what is actually going on underneath.

The Four Root Causes



Unclear Value.
(Confusion masked as doubt).



Missing Authority.
(Needs a spouse or advisor).



Fear of Mistake.
(Confidence issue, fear of regret).



Comparison Shopping.
(Wants one more look, fears being played).

The Diagnostic Question

“Of course, take whatever time you need. Just so I can help you the right way, can I ask what specifically is on your mind?”

Pause. Smile. Let them speak.



Listen for the Cue

“Let me make sure I understand...” → Unclear Value

“I want to talk to my husband.” → Missing Authority

“I just want to be sure...” → Fear of Mistake

“I’d like to look at a couple options.” → Comparison Shopping

Four Tailored Responses

Recap, don't re-pitch.
Invite them into specifics.

Surface it gently.
Give them an easy out to bring in a partner.

Reduce stakes.
Reassure them the decision is reversible.

Give permission.
Anchor them on the three things that drive real cost.



Real-Life Scenario

You spend forty minutes walking Mr. Burns through the plan. He nods, but then says: “Let me think about it.”

Most agents say “take your time” and lose the close forever.

The Diagnosis

You pause, smile, and ask the diagnostic question.

Mr. Burns: “I just don’t want to make the wrong choice. My friend hated his plan.”

Fear of mistake. Identified immediately.

The Resolution

Reduce the stakes.
Remind him of the
right to change plans,
AEP, and that he has
you to fix issues.



He enrolls 15 minutes
later. Same plan, same
value. You just surfaced
the real concern.

Your Action Steps Today

1

Memorize the diagnostic question word-for-word so it flows naturally.

2

Find one person and role-play it today.
One rep prepares you for the real thing.

The Winning Shift

The agents winning in this business aren't smarter or smoother. They are more curious. Ask the question, listen for the cue, respond to the concern.