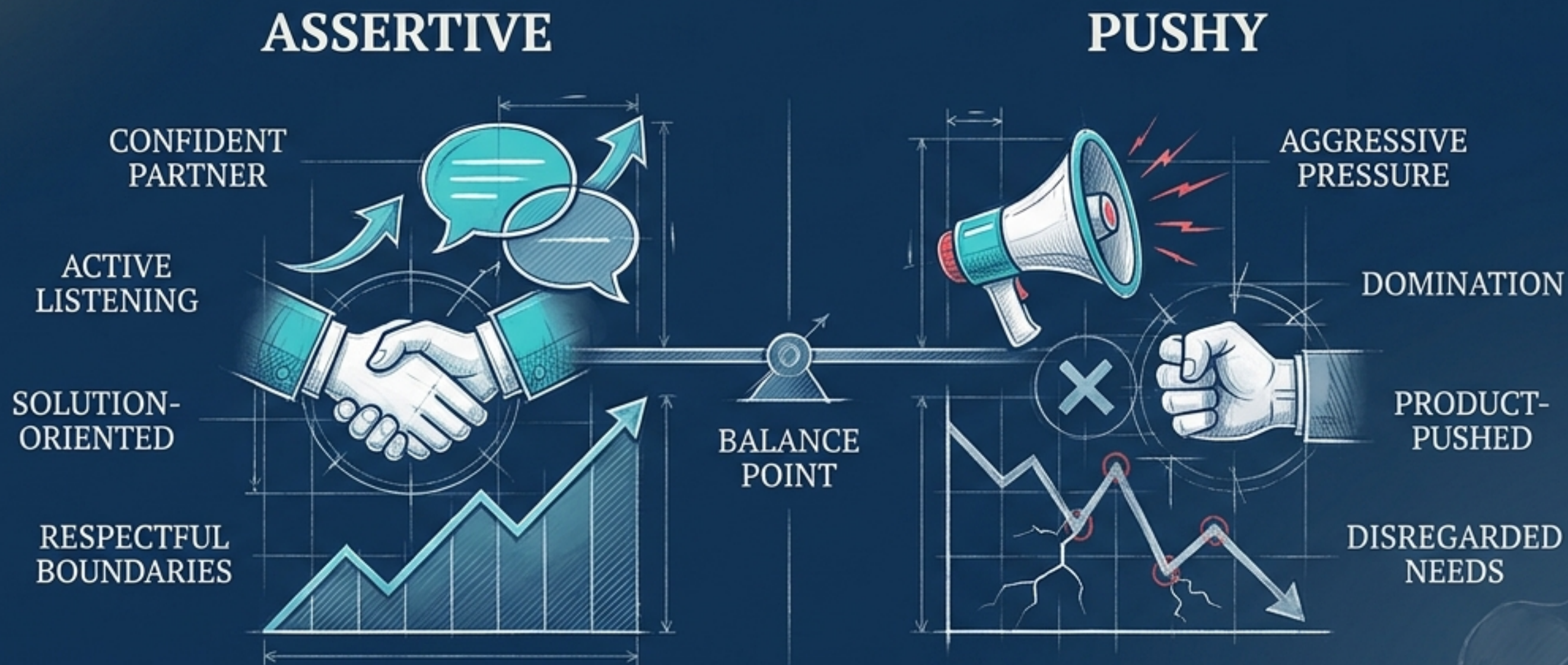


Assertive vs Pushy in Insurance Sales



The Working Definition



Acting with confidence
even during hesitation.



Acting with pressure
regardless of client outcome.

Same energy in the room. Completely different intent. The client feels the difference.

The Invisible Cost of Passivity

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The agent who never gets called pushy is almost never the top producer. They mistake passivity for politeness, taking every soft 'no' at face value. The leaderboard isn't crowded with quiet, agreeable agents. It is crowded with assertive agents who stay on the right side of the line on purpose.

Pushy is About Intent, Not Volume



The doctor who insists you finish antibiotics.

Intent: Client health.



The doctor who insists you buy their own supplements.

Intent: Self-interest.

Same words, totally different posture. If you genuinely believe the recommendation is right, you can be direct without crossing the line.

The Triple Win

1. Close more business.

2. Get more referrals.

(Clients respect the assertive experience)

3. Sleep well at night.

(Knowing every recommendation came from the right place)

Signal 1: Intent

The four behaviors that separate assertive from pushy in real time.

■ Assertive Posture

The **'Parent'** test. Before every recommendation, ask: Is this what I'd want for my own parent?

■ Pushy Posture

The **'Paycheck'** test. Before every recommendation, ask: Is this the one that pays the most or closes fastest?

The client can feel which question you asked first.

Signal 2 & 3: Pace and Listening Ratio

'Speed of Clarity' vs 'Speed of Urgency.'

Assertive agents slow down for confusion and speed up for readiness.
Pushy agents rush past objections to cross the finish line.

10

Assertive agents listen more than they talk, letting answers breathe. Pushy agents finish sentences and treat questions as obstacles.
Listen aggressively in the first 10 minutes. If you don't learn three new things, you were performing, not selling.

Signal 4: Response to “No”

**“No” =
Information.**

The agent asks one clarifying question to understand what the “no” actually means.

**“No” =
Resistance.**

The agent immediately pivots to a counter-pitch designed to overcome it.

The client knows which response they are getting within two seconds.
All four signals are choices, not personality traits.

The Three Pivot Points

Three specific moments in every sales conversation where you choose your side of the line.



The Hesitation
Moment



The Objection
Moment



The Close
Moment

Pivot 1: The Hesitation Moment

The prospect pauses:
“I don’t know, this is a lot to take in.”

The Pushy Move: Fill the silence with more pitch, features, and urgency.



The Assertive Move: Pause with them. Ask: “Totally fair. What part feels like the most?” Take a breath. Then stop talking. Get comfortable with three full seconds of silence to close more deals.

Pivot 2: The Objection Moment

The prospect says no, not yet, or needs to think about it.

The Pushy Move:
Immediately counter: "Here's why you should reconsider."
(Arguing).

The Assertive Move:
Ask one clarifying question.
"Can I ask what's making you want to wait?"
(Understanding).

Half the time, understanding the objection solves it in the next sentence. The other half, you earn the right to a thoughtful follow-up.



Pivot 3: The Close Moment

The recommendation is made, the numbers fit, the prospect is on the fence.

The Pushy Move:

Pile on closing techniques, limited time offers, and fear pressure.

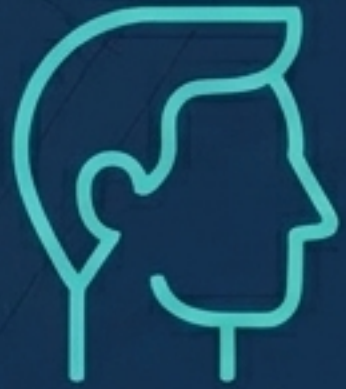
The Assertive Move:

Directness.

“Based on everything we’ve talked about, this is the right plan and I’m confident in that. Do you want me to write it up?”

Direct is not pushy. Direct is respectful.

The Walkthrough: Setup & The Push



Tom (58, married, needs term policy for retirement gap).

“I just don’t know if I need this right now.”



The Failure Path

The Pushy Agent jumps in with pressure (premiums go up, what happens to your wife).

Tom shuts down. Technically true statements land as pressure.

The Walkthrough: The Math & The Win

Pause & Test

The agent honors the hesitation. "If something happened to you tomorrow, what would her monthly income be?"

The Client's Math

Tom calculates his numbers out loud.

40%

Direct Close

"That's exactly the gap this policy covers... Do you want me to write it up?"

You win because you let his own math make the case, not because you pushed harder.

Action Step: The Posture Audit

Before your next three calls, write these four signals down.

After each call, score yourself 1 to 5.

1. Intent	2. Pace
3. Listening Ratio	4. Response to "No"

Agents who master this don't become smoother; they become more honest. Honest, confident, and direct beats every smooth pitch in the industry. **Pick a side on purpose and stay there.**