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*How to Break Through the Most Common
Sales Call Stalls & Obstacles*



This training guide was designed to help you quickly overcome the 7 prospect obstacles that stop many sales professionals in their tracks:

1. **Money**
2. **Time**
3. **Shopping around**
4. **Indecisiveness**
5. **Need spouse's review**
6. **Too many calls**
7. **Too busy right now**

Each section provides sample scripts that you can use to address each of these common obstacles. They're easy to learn and remember — and they're deadly when used by a confident sales person with a good line of products.

Before you dive into these killer scripts, however, there are three tips you'll need to use these scripts effectively:

Practice

Your next sales call shouldn't be the first person to hear you try out these new scripts. Feel free to customize the lines to fit your style. But you should memorize your lines, so you never have to struggle to remember them.

Then take the time to practice them with a colleague or friend. Keep practicing until the scripts come out naturally. You may even want to consider taping your script to see how you sound.

Believe

You have to believe in your product. If you don't believe that you're delivering a worthwhile product, most prospects will quickly pick up on it.

You also have to believe in your sales ability. Some people are born with it. But most of the top sales professionals learn their sales skills through experience and training.

Act

As soon as you've addressed the obstacle, jump back into your sales flow. Address the obstacle, then put it aside and move forward. You'll see examples of this important tactic in each of the scripts provided.

Money

Examples:

- I don't think I can really afford...
- Money's a little tight right now...
- I don't know if my budget can...

Solution:

Stress the fact that there's no need for any upfront payment and that you can find a policy for practically any budget.

Script:

"The good news is that there's no application fee and you are NOT charged today ... all I need is some basic information ... LET'S GET YOU STARTED ... AND YOU SAID YOU'RE REALLY HEALTHY CORRECT?"

[Continue call...]

Time

Examples:

- I'm really crunched for time right now...
- I don't have time to go through this...
- Can you call me back when I have more time

Solution:

Stress the fact that you can complete their application quickly and that it will actually save more time doing it now.

Script:

"We'll have this done in less than 5 minutes over the phone; and you will NOT be charged today. Also, you'll actually save more time by doing it right now, because you'll no longer have agents calling you day and night. HOW WOULD YOU LIKE YOUR NAME TO APPEAR ON YOUR CARD?"

[Continue call...]

Shopping Around

Examples:

- I'm just shopping around right now...
- I'd like to get competing quotes...
- I want to see how you compare to other agents...

Solution:

Stress the fact that there's no need for any upfront payment and that you can find a policy for practically any budget.

Script:

"The good news is that there's no application fee and you are NOT charged today ... all I need is some basic information ... LET'S GET YOU STARTED ... AND YOU SAID YOU'RE REALLY HEALTHY CORRECT?"

[Continue call...]

Indecisive

Examples:

- I can't make up my mind on these plans...
- It's hard to decide the best way to go...
- I don't know what I want right now...

Solution:

Guide them toward a decision that works for them.

Script:

"Out of the 2 (or 3) policies I quoted — if you had to pick one — which would fit your needs the best? ... I AGREE — THAT WAS MY PICK AS WELL ... I JUST NEED SOME BASIC INFORMATION, AND WE'LL BE DONE IN LESS THAN 5 MINUTES ... IS YOUR NAME SPELLED...?"

[Continue call...]

Need Spouse's or 3rd-Party Review

Examples:

- I really have to run this by my husband...
- I'd like my wife to take a look at this first...
- I need to check with _____ for advice...

Solution:

Reiterate the fact that they'll get copies of everything and have the right to cancel the application if the other person doesn't like it.

Script:

"No problem. You'll be receiving a copy of everything by email and postal mail as soon as we're done with these preliminary steps ... so if your husband/wife wants to go over the documents, they'll have everything... WHY DON'T WE GET THIS OFF YOUR TO-DO LIST RIGHT NOW? CAN I CONFIRM WHICH ADDRESS YOU WANT YOUR WELCOME KIT TO BE SENT TO? IS IT _____?"

[Continue call...]

Too Many Calls

Examples:

- I'm sick and tired of all these phone calls...
- You're the 20th person to call me...
- I'm getting too many offers...

Solution:

Acknowledge their frustration, then highlight why you're different from all the other agents bothering them.

Script:

"I understand a lot of brokers are calling, and you know what? We're all selling the same thing for the same price - EXCEPT THAT I'M NOT A BROKER. I'M AN AGENT...I CHARGE NO FEES."

"GIVE ME A CHANCE AND I GUARANTEE I CAN FIND THE BEST PLAN AND BEST COVERAGE IN YOUR AREA. SINCE I DON'T WORK FOR ONE INSURANCE COMPANY, I CAN SHOP AND WORK FOR YOU — NOT THE INSURANCE COMPANY! SO HOW IS YOUR HEALTH?"

[Continue call...]

Too Busy

Examples:

- I'm too busy to go through this now...
- You caught me at a bad time...
- I'm so swamped right now...

Solution:

Acknowledge their busy schedule, but stress the fact that you can help them save time.

Script:

"I understand you're busy. Me too. But I just need to know which plans I can send out to you. I'm looking at about 100 plans in your area. HOW IS YOUR HEALTH?"

[Continue call...]

Make it your own and be consistent. Many sales professionals give up on opportunities to quick. Don't forget people still want to trust who they buy from, so happy sales to you and thank you from Oberlin Marketing!