

Rebuttals – Desiree Blas

AIM for 3 No's

Pro Tip: BE CONDITIONED TO ASK A QUESTION AFTER YOUR STATEMENT (and transition back to script):

Example of questions to use after a statement to stay in control on the phones

- Is your beneficiary type family or spouse?
- Are you a smoker or non-smoker?
- Are you working, retired, or disabled?
 - Retired/Disabled: Any doctor's appointments tomorrow?
 - Working: When are you typically home from work?
- Have you had COVID in the last 90 days?

Rebuttals

I DON'T REMEMBER FILLING THIS OUT:

- No problem
- I know it may have been a while ago, some families tend to forget but
- Most people who fill these out just want to make sure that if they were to pass away there are no burdens left behind like burial or cremation or they just want to leave money behind for their family.
- I'm assuming that's what you were looking for, right?
- *Back to script*

Hard Question: Do you have something like this that would pay to your family if you passed away tomorrow?

I'M NOT INTERESTED:

- Perfect, were you not interested because you couldn't qualify or because it was too expensive?

Too expensive:

- Perfect. That's exactly why I'm calling
- We specialize in helping people who are on a fixed income
- (Control with a Question): Are you working, retired or disabled?
- *Back to script*

Can't qualify:

- Perfect. That's exactly why I am calling
- I'm a medical field underwriter and I specialize more on the medical side of things
- We help people who have been declined before - that makes sense why they sent this out to me
- (Control with a Question): Are you still at 123 Main Street??

- *Back to script*

I GOT IT TAKEN CARE OF:

- Perfect. Let me update the file (the last agent didn't close this out)
- How long ago did you get it taken care of?
- Was it over the phone or in person?
- Which one of OUR carriers did you end up going with?? (ex: Americo, Mutual of Omaha?)
 - Is there something major with your health that led you to that company? Like heart attacks, strokes, cancer??
- That makes complete sense why this was sent out to us and it was flagged
- Because I am a medical field underwriter, I handle more of the medical side of things
- (Optional): For your health, it looks like there might be better plans which is probably why it was flagged, let's get this fixed
 - Are you working, retired or disabled?
 - *Back to script*

CAN YOU MAIL IT TO ME / WHY DO YOU HAVE TO COME TO MY HOUSE? :

- That would make my job a lot easier if I could
- Since these are state regulated, we just have to lay eyes on you to make sure you aren't tied to a hospital bed or weigh 1,000 pounds, but that's not you right?
- (Control with a Question): Are you working, retired or disabled?

IF YOU LOSE CLIENT'S FOCUS SAY THIS:

- I am not a telemarketer or a sales person, I am a medical field underwriter

"Either way, MY JOB is to just deliver this information to you and it's totally up to you how you decide what to do with it"

Q: I'll be out there on Wednesday at 2:30 or 5:15. Which one works better for you?