



Objection Solution Guide

15 Examples to Overcome Objections
& Win Over Customers

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Proof of Identity

How do I know for certain that you are from Allstate? How do I prove that?

I totally understand the caution. There are so many scams these days.

Two options, you can Google the agency. It's called <<COMPANY>> and you can see the website. I can also give the agent's license number.

Already Decided

I've already went with another company, why don't you try me again in 6 months?

I completely understand! If you don't me asking who's your current provider? Competitor was able to save you money? That's surprising! Just last week, we had a customer switch from Competitor to Company, and we saved them \$73 a month on their auto insurance alone. This is looking great. I need to confirm: are you still at 123 Main Street?

Can You Beat X?

I pay X amount per month, can you beat that?

We've seen rates lower than that recently! Let me get my Sr Agent in charge of your quote on the line.

[If they say something absurdly low]

Oh my goodness. Everything we see that low has basically no coverage. We need to make sure if you're in an accident you have adequate protection!

Hurt / Out of Work

I got hurt on the job and am no longer working so I'm not really looking for any quotes at the moment.

I'm very sorry to hear about that, I hope everything is ok!

This actually sounds like a great time to save you some money while you are out. I have you at 123 Main Street...

Trade-In/Shopping for Car

No thanks. We are looking to trade in our vehicles for other ones first.

That's no problem! It's always exciting looking for vehicles.

What are you looking at? I just need the year, make and model!

When you decide to purchase, you'll have our information already!

Friend is an Agent

My friend is my agent and I'm not interested in changing companies.

Glad to hear you're in a great spot already!

I can definitely understand wanting to stay put if your friend is your insurance agent, but I'm sure he/she would understand if you found a policy with better coverage and saved money!

When's the last time you were quoted by Allstate? How long have you been insured with them? No harm just seeing if we can help!

When you decide to purchase, you'll have our information already!

Moving

We're going to be moving so I'd rather not.

Moving is exciting!

Are you staying in-state or moving to another? We actually cover the entire state!

Looking Local

I want to deal with an agent in my area.

Tell you what, you can't get more local than your back pocket. In this day and age, you never need to step foot into an agency to have ANY issues handled.

You can give us a call or text whenever you need to. If you prefer face to face meeting's we can always set up a Facetime or Zoom for you as well. This quote is looking great. I just need to confirm...

Already Spoke

I already spoke with one of your agents and he was supposed to call me back several days ago but hasn't. That is very unprofessional and if the customer service isn't better than that then I'm not interested.

Oh I'm so sorry to hear that happened and is well below our standards. I want to show you the respect you deserve and switch your profile over to another agent within our branch.

Let me connect with you real quick. Again, I apologize about this!

Call Back

I'll call you back

Well we are pretty busy this afternoon with some appointments.

I would hate for you to reach out and not get with us.

Let's try and scheduled something.

Why My Age?

What does my age have to do with getting a quote?

All insurance companies require an address and date of birth to provide quotes on auto or home insurance! The information helps insurance companies determine pricing, risk factors etc.

Without providing date of birth, your quote would be a ballpark figure, something we could not stand behind.

Claim Issue

I need to go to the DMV to sort out a claim where they put me at fault. I have gotten a few quotes and they have been unreasonably high because of the claim that was put on there, so I am going to take care of that first then we can set something up.

We can go in and adjust it from At Fault to Not At Fault and give you a rate that reflects the proper change.

We would just need to have proof before we put coverage into place!

Already Quoted

I already did a quote with your company three weeks ago.

Ratings are constantly changing like gas prices. Have you ever driven by a gas station and thought I can go back later then you do and its 20 cents cheaper! Same thing.

Wouldn't take long to re check. Just need to confirm are you still at 123 main.

High Net Worth

I'm not looking at your company. I'm only looking for high net worth insurance.

Glad we connected! We do provide insurance coverage for many high net-worth clients. Are you looking to insure a high value property or vehicle that's a certain value?

I think we can help you! Just to confirm are you still at 123 Main Street?

Loyal Customer

I have been with my current insurance company since I was 16 and I have no interest in switching.

Oh wow, that's amazing! We definitely appreciate that type of loyalty.

If you don't mind, what has kept you with your company all these years?

Have you ever received a quote from our company before?

I would love to give you our numbers so at least it gives you something to think about! It seems like the clients we help save the most money and provide a better policy are those that have been in the same spot for a very long time.

I have you at 123 main street, correct?



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