

Insurance Sales Training Flashcards for Closers

Card 1

Front: It's too expensive.

Back: Compared to what — the cost of a claim without coverage?
Break into monthly cost.
Emphasize protection vs. price.

Card 2

Front: I need to think about it.

Back: What specifically would you like to think through?
Isolate the real concern.

Card 3

Front: I already have coverage.

Back: When was the last time you reviewed it?
Look for gaps.

Card 4

Front: I'm healthy. I don't need life insurance.

Back: That's why it's affordable right now.
Lock in insurability.

Card 5

Front: I'll wait.

Back: Waiting usually means higher premiums.
What would need to happen today?

Card 6

Front: My work provides insurance.

Back: If you left your job tomorrow, would it follow you?
Stress portability.

Card 7

Front: I don't trust insurance companies.

Back: What specifically concerns you?
Share ratings & claim examples.

Card 8

Front: I never use insurance.

Back: That's the goal — protection you hopefully never need.

Card 9

Front: I need to talk to my spouse.

Back: What questions will they ask?
Offer joint call.

Card 10

Front: It's not in the budget.

Back: Is it budget or priority?
Show affordable options.

Card 11

Front: I'm young. I have time.

Back: Youth makes it cheapest.
Lock in now.

Card 12

Front: I'll get it later.

Back: Premiums rise with age.
Lock in today's rate.

Card 13

Front: I have savings.

Back: Would you rather use savings — or transfer risk?

Card 14

Front: What if I never use it?

Back: You've paid for peace of mind.

Card 15

Front: I've heard claims don't pay.

Back: Claims pay when structured properly.
Let me show you.

Card 16

Front: I'm self-employed.

Back: That makes protection even more important.

Card 17

Front: I don't want a medical exam.

Back: We offer no-exam options.

Card 18

Front: The deductible is too high.

Back: We can adjust deductible to fit budget.

Card 19

Front: I don't understand the policy.

Back: Let me simplify it in plain English.

Card 20

Front: Insurance is a scam.

Back: Would you say that to someone with a paid claim?

Card 21

Front: I'll cancel later.

Back: You can cancel — but can't lock today's rate later.

Card 22

Front: My friend sells insurance.

Back: Are they reviewing your coverage annually?

Card 23

Front: I don't want another bill.

Back: We can align billing for convenience.

Card 24

Front: I never get sick.

Back: Insurance protects against the unexpected.

Card 25

Front: Term is cheaper.

Back: Is this temporary or lifetime protection?

Card 26

Front: Whole life costs too much.

Back: Permanent coverage builds long-term value.

Card 27

Front: Medicare covers everything.

Back: Medicare leaves coverage gaps.

Card 28

Front: I don't want to switch agents.

Back: What would switching need to improve?

Card 29

Front: I need to research.

Back: What questions should I help answer?

Card 30

Front: I don't want to commit.

Back: What part feels risky?

Card 31

Front: Rates might go down.

Back: Rates rise with age and risk.

Card 32

Front: I don't see urgency.

Back: What happens if something unexpected happens tomorrow?

Card 33

Front: It's confusing.

Back: Let me break it into three simple parts.

Card 34

Front: What's the catch?

Back: There isn't one — just structured protection.

Card 35

Front: I don't want to be locked in.

Back: We can design flexibility.

Card 36

Front: I'm covered through my spouse.

Back: Would coverage remain if something happened?

Card 37

Front: I'll wait until next year.

Back: Age and health affect pricing yearly.

Card 38

Front: I don't like paperwork.

Back: We can complete electronically in minutes.

Card 39

Front: I'm too busy.

Back: This will only take a few minutes.

Card 40

Front: I've had a bad claim experience.

Back: I'm sorry. What happened?
Here's how we differ.

Card 41

Front: I'll take the minimum.

Back: Minimum covers minimum risk.

Card 42

Front: I don't want to overpay.

Back: Let's design exact-fit coverage.

Card 43

Front: I don't need disability insurance.

Back: Your income is your biggest asset.

Card 44

Front: I don't want to burden my family.

Back: This prevents that burden.

Card 45

Front: I've never needed it before.

Back: Protection is proactive, not reactive.

Card 46

Front: I want the cheapest option.

Back: Cheapest today — or strongest later?

Card 47

Front: I'm retiring soon.

Back: Asset protection matters more in retirement.

Card 48

Front: I don't believe in life insurance.

Back: Would your family need financial support?

Card 49

Front: Let me shop around.

Back: What criteria will you compare?

Card 50

Front: I'm not convinced.

Back: What would give you full confidence today?
