How to handle the objection: **I already had this taken care of**

* That’s perfect/ok/wonderful/great to hear, that’s the reason for my call.
* My job is to come over to review three items and it only takes 5-10 minutes
  + Review the policy documents
  + Verify the coverage is what you need
  + Make sure you’re not paying too much
* If I didn’t think it was worth it for me to come over, then I wouldn’t suggest it.
* The last I want to do is waste your time or my time.

If they continue to push back, you can follow up with:

* Confirm/agree with them again, then ……
* I have been doing this for XX years / for a long time.
* If I didn’t think I could improve your situation, I wouldn’t suggest it.
* I do work with an exclusive company that no one else in (your state) works with

You can also “sniff” them out in the beginning:

* That’s perfect/ok/wonderful/great to hear, that’s the reason for my call.
* Do you remember the name of the company you go coverage with   
  (then go into script above)