

# Consultative Selling for Insurance Agents

# Not a Technique. A Mindset.



Product Seller: You are there to pitch a product.



Problem Solver: You are there to diagnose a problem.  
The product is just the tool.

# Transactional vs. Consultative

## Transactional Approach

- Presents features immediately
- Talks more than listens
- Writes one policy and disappears

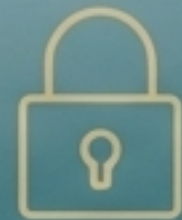
## Consultative Approach

- Leads with questions
- Diagnoses before presenting
- Becomes the trusted advisor for decades

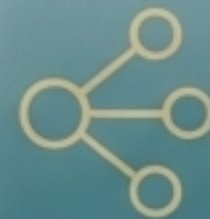
# The Consultative ROI



1. Close More Business



2. Retain Clients Longer



3. Generate Endless Referrals

# The 5-Step Conversation



Build  
Rapport

Understand  
Situation

Identify  
Needs

Educate  
Simply

Guide to  
Decision

# Discovering the Real Problem

1

## Build Rapport

- Be genuinely curious
- Stay present, do not mentally prepare a pitch



2

## Understand Situation

- Go deeper than the surface
- Ask the critical follow-up question

# Step 3: Identify Needs



**Do not just collect data. Reflect it back.**

- Summarize top priorities
- Confirm budget limits
- Ask for verification

Feeling heard builds the trust that leads to a decision.

# Step 4: Educating Simply

Presenting solutions, not plans.



**Instead of:**

This plan has a \$200 out-of-pocket maximum for specialists.

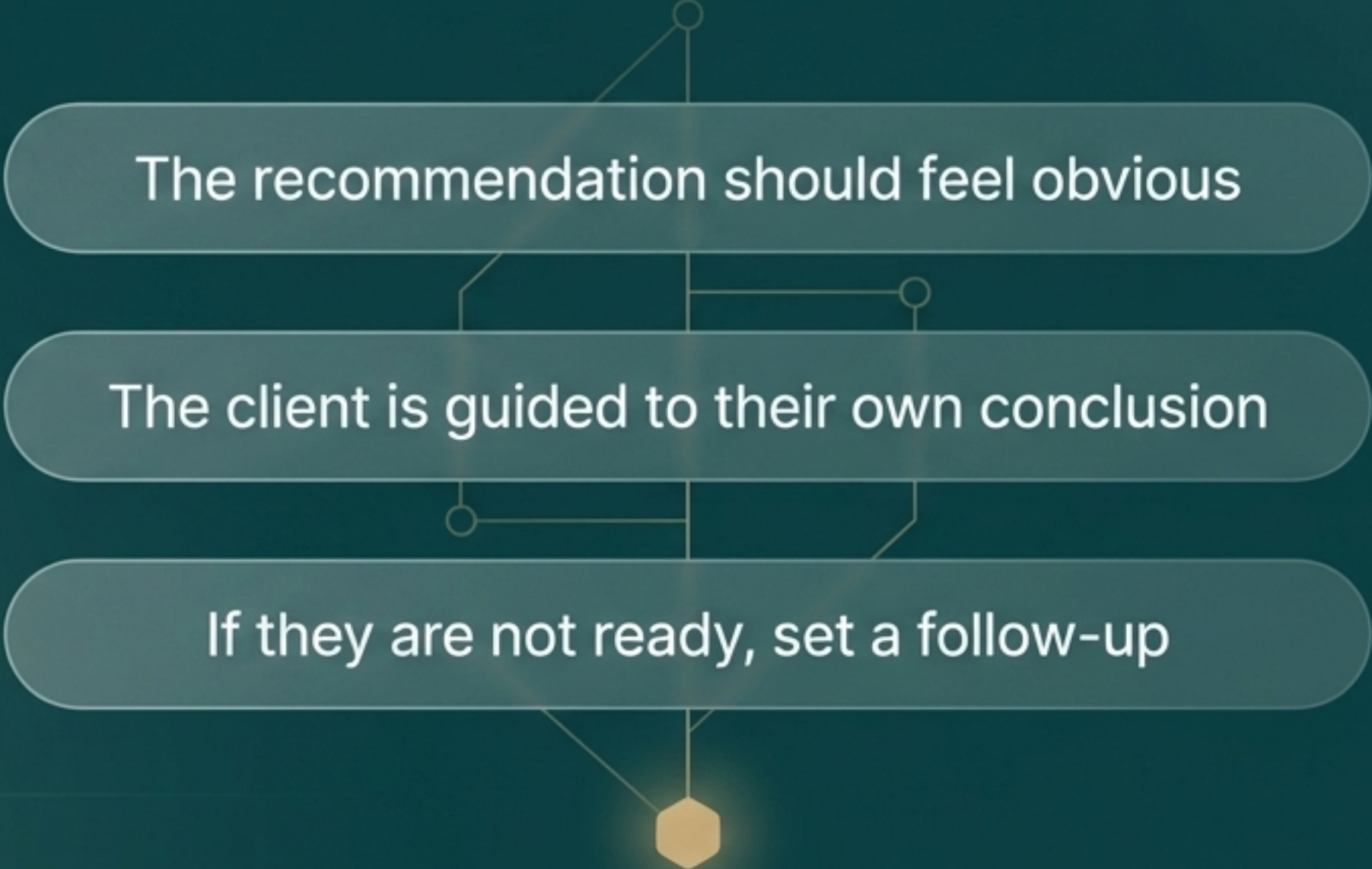


**Try This:**

Because you see two specialists regularly, this plan caps what you pay for those visits.

## Step 5: Guiding to a Decision

# Create clarity. Never pressure.



The recommendation should feel obvious

The client is guided to their own conclusion

If they are not ready, set a follow-up

# A Book That Feeds Itself


High Retention &  
Endless Referrals

Upfront Investment  
in Diagnosing



Client Feels Helped,  
Not Sold

## Action Step



# The 10-Minute Rule

At your next appointment, do not mention a plan name or a product until the client has talked for at least 10 minutes.

- Ask questions
- Listen
- Reflect back what you hear

# Transform the Conversation

**When they know you understand their situation, the rest of the conversation takes care of itself.**