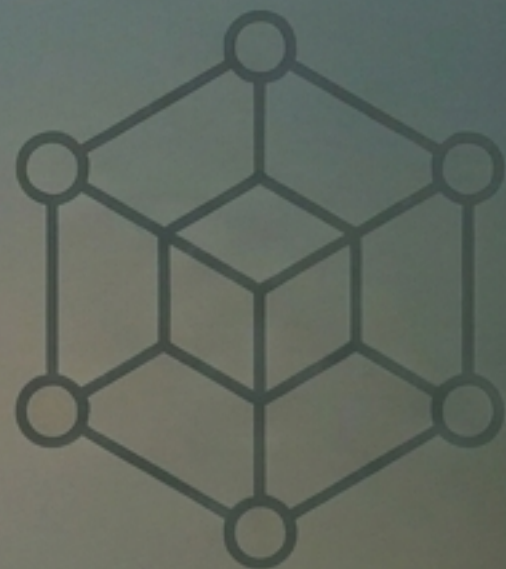


# When to Cross-Sell Insurance Products to Clients

# The Cross-Selling Equation



## What to Sell

Knowing what to sell is only half the equation.



## When to Sell

Knowing when to sell separates helpful agents from pushy ones.

# The Golden Rule of Cross-Selling

Solve the primary problem first.



- Usually Medicare-related
- Need help choosing, understanding, or enrolling
- No additional products until this is resolved

# The Trust Threshold



Layering products before the core need is met **destroys** trust.

Clients stop feeling **helped**.  
Clients start feeling **sold to**.

# The Ready Signal

How to know the primary problem is solved.



- Client is successfully enrolled



- Body language relaxes



- Expressions of relief or gratitude

# The Transition Formula

A natural extension, not a new pitch.



# Identify the Logical Gap

Match the secondary product to the primary situation.

Medicare Advantage



Hospital Indemnity

Medicare Supplement



Dental, Vision & Hearing

Uncovered Family



ACA Coverage

# The Rule of One

Pick the single most relevant product for this client.

Never stack multiple products into the same appointment.

# Beyond the First Appointment

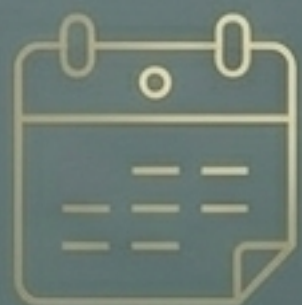
Trust deepens over time. Use follow-up touchpoints.

- 3-Month Check-Ins

- Annual Reviews

- Policy Delivery Calls





# In Practice: The First Appointment

## 67-Year-Old Couple

### 1. Primary Solution

Enroll in Medicare Advantage plans.

### 2. The Natural Extension

Identify hospital copays, mention Hospital Indemnity. They enroll.



## In Practice: Two Weeks Later

### The Check-In Call

#### 1. Confirm Satisfaction

Check cards and network. Client is happy.

#### 2. Expand Coverage

Mention dental gap, offer bundled Dental, Vision & Hearing.

Result: 3 product placements across 2 interactions. Zero pressure.

# Write It Down

Before your next appointment, choose the single most relevant cross-sell product for that specific client.

Plan to mention it only after primary enrollment is complete.

