

How to Bundle Insurance Products and Not Overwhelm Clients

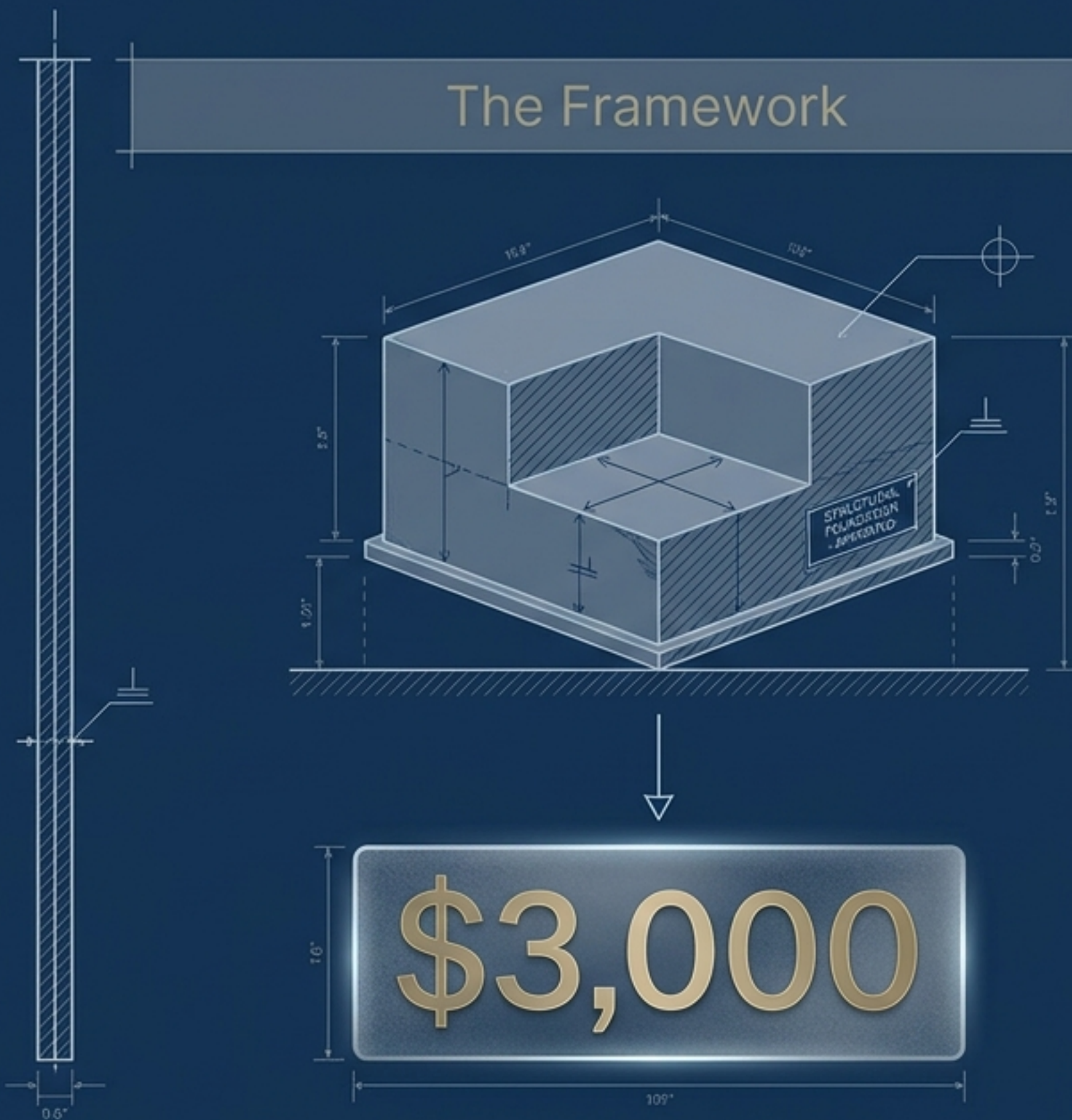


The Stakes of Bundling

The Buffet Approach



The Framework



The Cost of Stopping at One.

- Fear of stacking commissions
- Fear of decision fatigue
- Leaving unprotected gaps

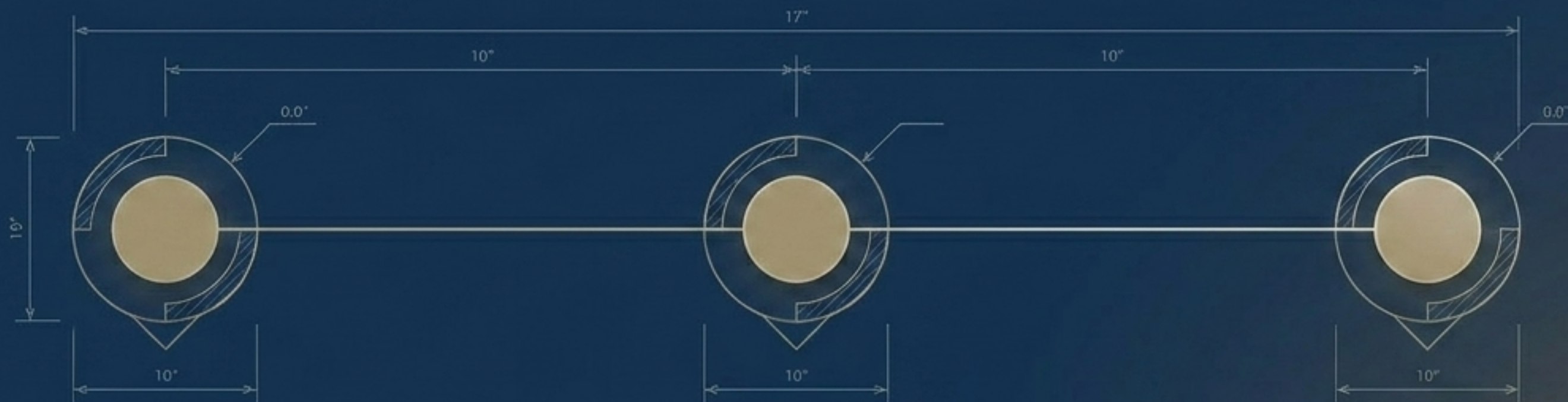


Bundling is not stacking products.

It is solving one problem with the right combination of tools.



The Three-Step Framework



Gap

Scenario

Simple
Recommendation

Step 1: The Gap



ASK. DON'T PITCH.

You are there to find out
what's missing, not to teach.

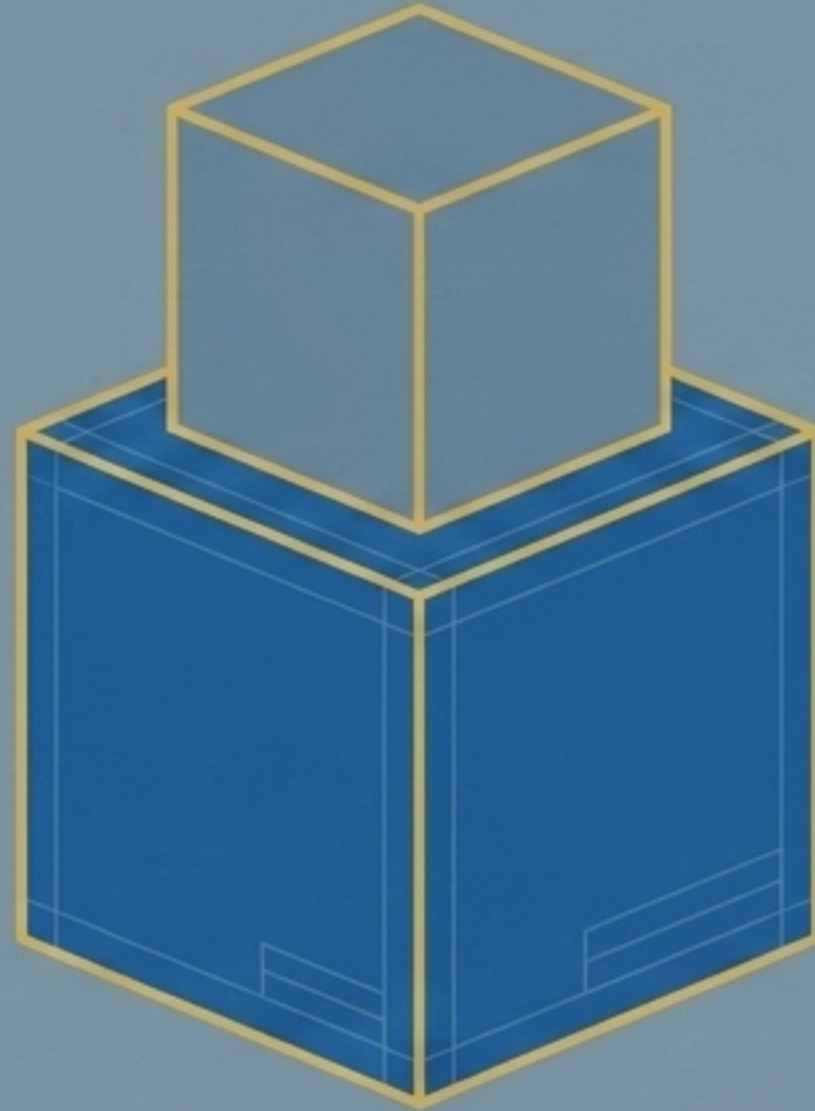
➔ Step 2: The Scenario

Script Callout

Walk me through what would happen if something happened to you tomorrow. Who's writing the check for the funeral?



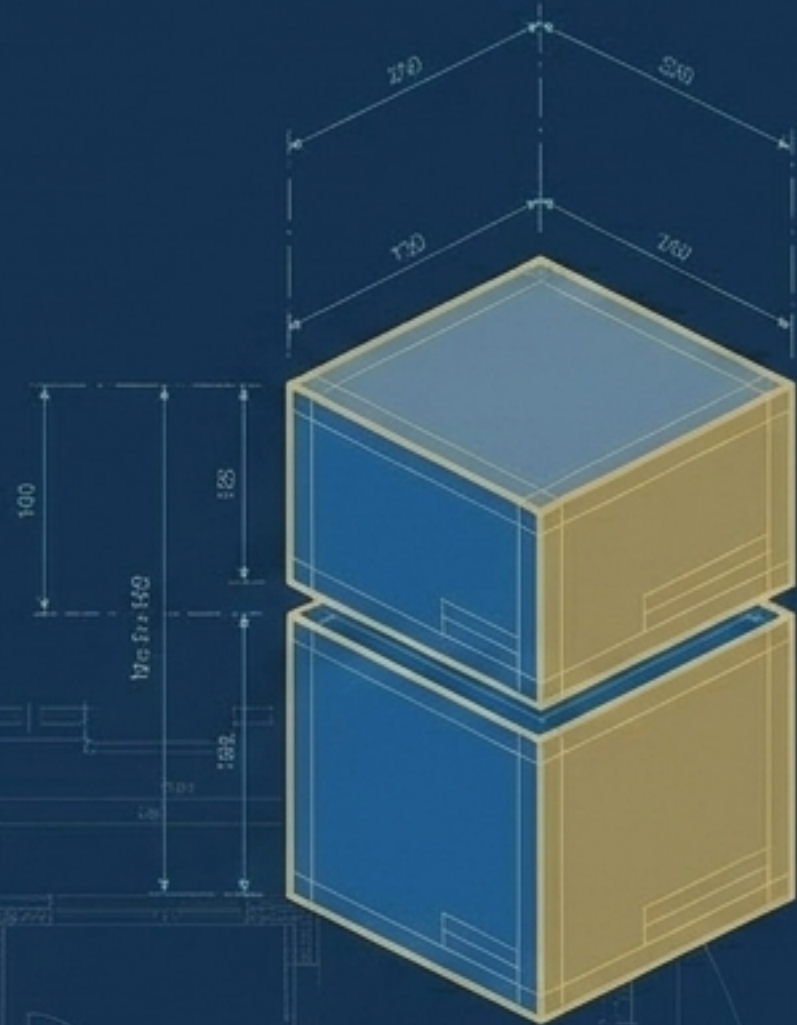
Step 3: Simple Recommendation



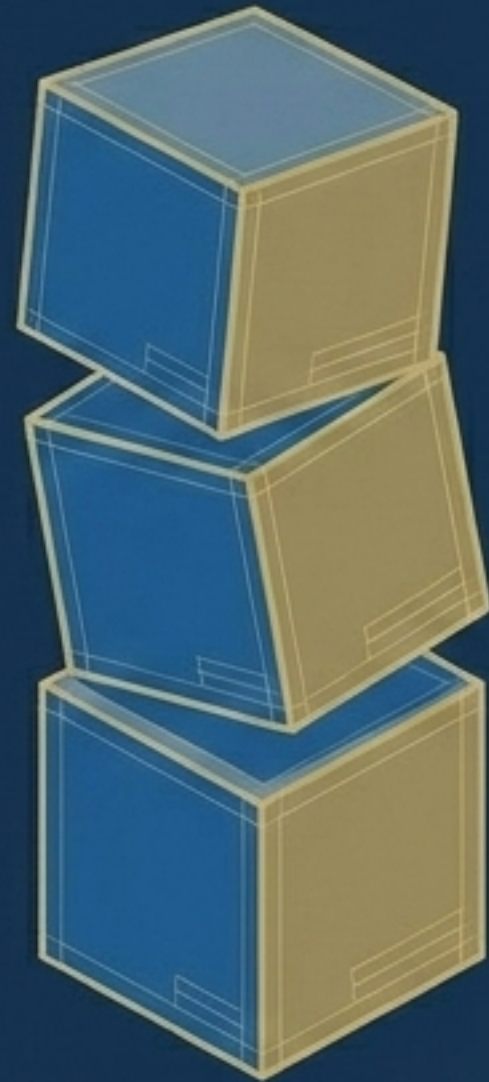
One recommendation.
Plain language. Stop talking.

The Rule of Two

2



Comfortable



Wobbles



Collapses

The Perfect Recommendation Script

Based on what you walked me through, I'd recommend two things...

Named exactly 2 products

"...a final expense policy and a dental plan because your issues are out of pocket today..."

Tied to client's stated gap

"...those run about \$150 a month combined."

Combined price (One number)

"Want me to walk through what they look like?"

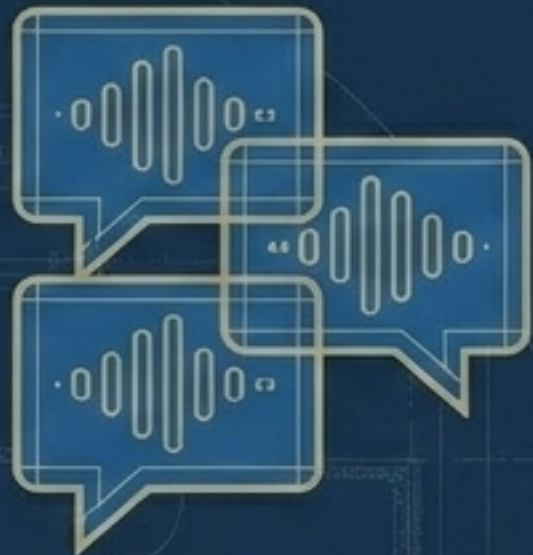
Inviting question (Not a push)

Two Framework Wreckers



1. Leading with Price.

Lead with bundle value first, then the combined price.



2. Over-explaining.

Resist the urge to keep adding features. Let them answer.

Walkthrough: Finding the Gap

Scenario Profile

Mr. Davis



Primary: Med Supp Done.

Hasn't been to dentist in 3 years because of out-of-pocket cost.

Walkthrough: Building the Scenario

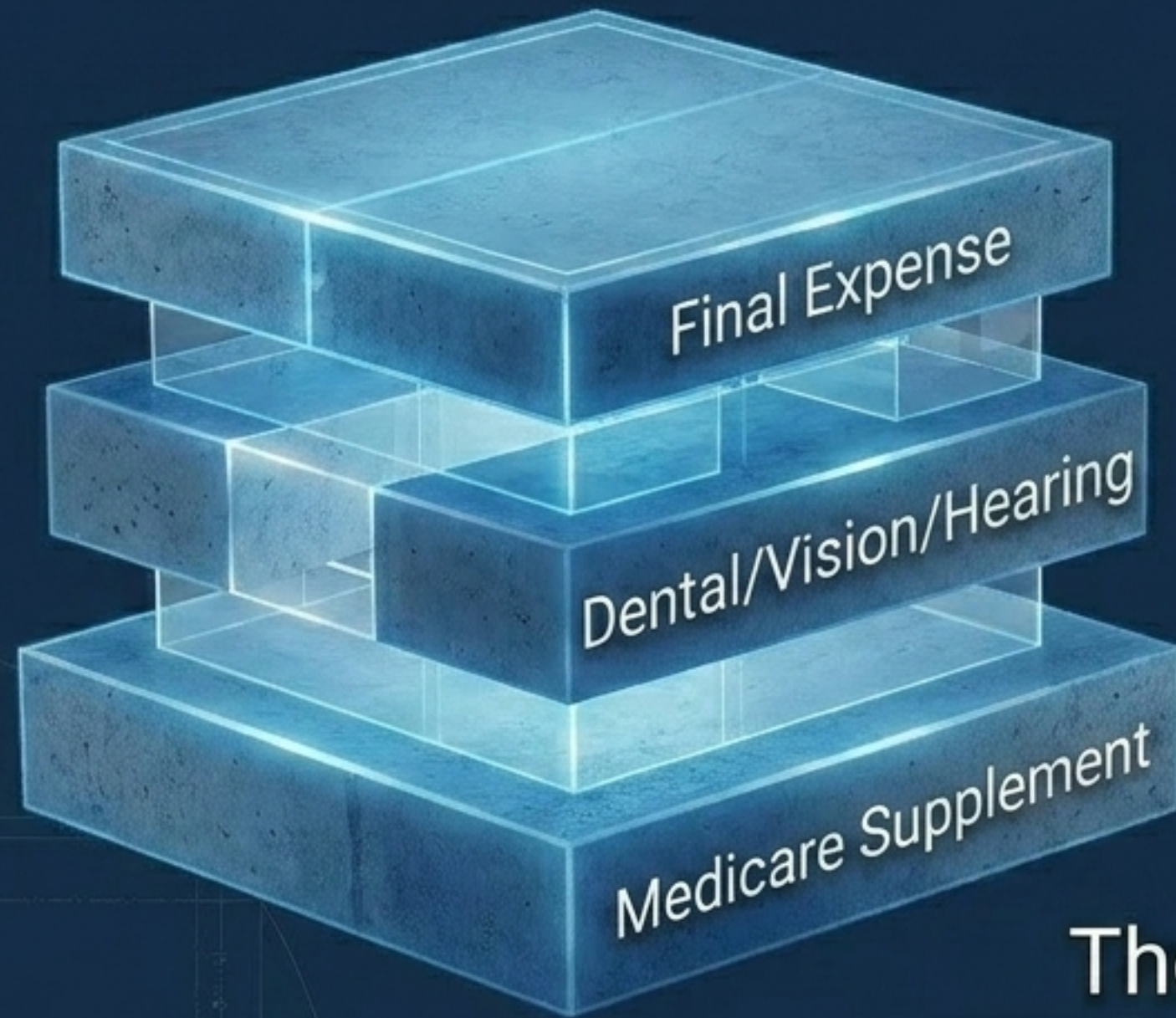
Focused Insight



\$800 Crown

The gap stops being theoretical.
It becomes a real-life daily stressor.

Walkthrough: The Closing Bundle



\$90/month
combined

The bundle is the household.

Next 3 Enrollments.

Write these words on a card.
Tape it where you sit.
Run the framework.

1. *Gap.*
2. *Scenario.*
3. *Simple Rec.*