



## How to Cross-Sell Insurance during Open Enrollment.

Cross-selling is an ideal way to generate more revenue for your insurance agency without starting from scratch. You can build from the book of business you already have and your current client relationships. When done right, your cross-selling isn't a pitch for more money from your clients. [It's about adding value and delivering solutions](#) to the insurance-related challenges your customers are facing. Below we've put together insurance cross-selling tips.

### Here are seven tips to further your cross-selling efforts:

#### 1. Focus on the relationship

[80% of your future revenue will come from 20%](#) of your existing customer base. Look at your outreach to current customers as another way to enhance your relationships with them – not just as an opportunity to sell more products. Review your clients and their risks; ask yourself if you have a [potential solution](#) to address their needs. Frame yourself as offering total asset protection – from personal health to employee benefits, property risks, life insurance, dental, vision, and more.

#### 2. Know your clients

To address your client's needs, it's important to know what's happening in their lives. That includes marriage (or divorce), birth or adoption of new children, sending a son, daughter, or grandchild to college, and planning for or entry into retirement. By building rapport with your clients, [you're able to establish stronger relationships](#) – and create an opportunity for future cross-selling.

[Check out our webinar on how to build rapport with clients.](#)

### 3. Slice and dice the data

Analyze your [customers' data](#) as it compares to information for customers of similar age, gender, ZIP Code, etc. You may find you're able to cross-sell based on profile information that is readily available to you.

### 4. Make it a process

Just as you use systems for [lead prospecting](#), you can do the same for cross-selling. Meet with your customers regularly to review their full financial and insurance needs. You'll find changes in their lives often present natural opportunities for you to cross-sell.

### 5. Use email marketing

Many, if not most, of your email subscribers, are probably current clients. Use email to stay in touch with them and build awareness of lesser-known lines of insurance like identity theft coverage (often attached to homeowners or renters insurance), short-term health (to ensure medical coverage between jobs), or business interruption insurance (to keep a business running in the event of a principal's death or disability), to name just a few.

Communicate your value to prospects and customers as an ongoing consultant for their changing needs. **It can often lead to more referrals, too.**

You can build out automated email campaigns based on a particular behavior that makes your customers a candidate for cross-selling. This ties back to the idea of knowing your clients. In 1970, the average age for a first-time mother was 21.4 years. [As of May 2020, it is reported](#) that the average age has risen to 26 years. If

you have clients in their 20s, 30s, and 40, they may be candidates for parenthood – and more insurance after the birth or adoption of a baby.

## 6. Don't give up after one shot

Cross-sale attempts don't always work the first time you bring it up with your clients or the second time. Although they may not happen this year, they could happen next year. Always be cross-selling. But always do it in the best interests of your clients. If you come across as just trying to get more money (and not helping your clients), it can undermine your relationship.

## 7. Prospect during the sale

When gathering information in your initial contact, ask more questions about your prospect's or client's current insurance policies and needs. Understanding their situation and circumstances will help you cross-sell more in the future.

Cross-selling can really help you build your insurance business. **Get started today and watch your revenue grow! Click the link below.**

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