

# BUNDLING



# **BUNDLING: ASSUME THE CROSS QUOTE**



- **ALWAYS ASSUME THE SECOND PRODUCT QUOTE**
- **GIVE THE BUNDLED PRICE**
- **"DO YOU OWN OR RENT YOUR HOME?"**
- **"HOW MANY AUTOS DO YOU OWN? MAKE AND MODELS?"**
- **BUNDLING CREATES LONGEVITY. THE MORE POLICIES WITH YOUR AGENCY THE LONGER THEY ARE YOUR CLIENT**

# **BUNDLING: MONOLINES AND HOW TO TACKLE**



- **MANY MONO LINE OPTIONS TO CHOOSE FROM:**
  - **AUTO NO HOME, AUTO NO RENTERS, AUTO NO PUP, HOME NO AUTO, ETC.**
- **OPEN THE CONVERSATION BY THANKING THE CLIENT FOR THEIR BUSINESS**
- **"THANK YOU, MR. CUSTOMER, FOR BEING OUR CLIENT SINCE 2001!"**
- **OFFER A MINI REVIEW OF THE CLIENTS POLICIES**
- **WHAT DISCOUNTS ARE THEY MISSING**

# **BUNDLING: OBJECTIONS**



- **EDUCATE THE VALUE OF THE SECOND POLICY QUOTED**
- **ACKNOWLEDGE, RESPOND, MOVE ON**
- **THERE IS VALUE IN HAVING ALL OF YOUR POLICIES IN ONE PLACE**
- **PRESENT BUNDLED PRICE AFTER COVERAGES**
- **DISCOVER GAPS IN COVERAGE**
- **PAINT THE VISION AND TELL A STORY**

# **BUNDLING: PRESENTING BUNDLED PRICE**



- **DON'T BE IN A RUSH AND ONLY QUOTE 1 LINE OF BUSINESS**
- **WE ARE NOT ORDER TAKERS– SLOW DOWN AND BE CONFIDENT IN WHAT YOU OFFER**
- **"ITS SO CONVENIENT TO HAVE EVERYTHING WITH US!"**
- **"ALL OF YOUR POLICIES IN ONE PLACE"**
- **YOU ARE DOING YOUR CLIENT A GENUINE SERVICE BY OFFERING MORE COVERAGE AND POLICIES**

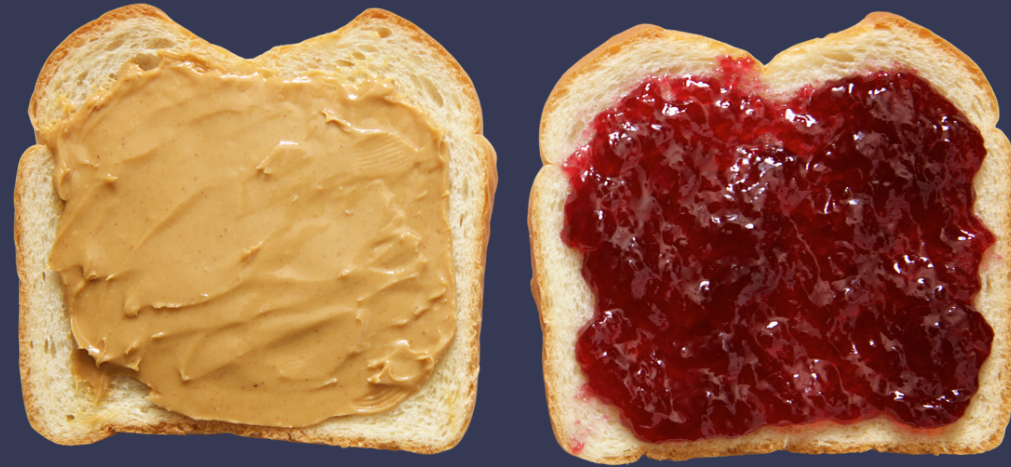


# **BUNDLING: URGENCY**



- **SENSE OF URGENCY CAN MOTIVATE THE CLIENT TO MAKE A DECISION AND ACCEPT THE BUNDLED POLICIES**
- **POTENTIAL RATE INCREASES**
- **MISSING OUT ON POTENTIAL SAVINGS**
- **ADDRESS OBJECTIONS CONFIDENTLY AND PROVIDE SOLUTIONS THAT REINFORCE THE VALUE OF THE BUNDLED POLICIES**

PICK A  
COMBO  
AND SELL  
THE  
BUNDLED  
PRODUCT!



PEANUT BUTTER & JELLY



SHOES AND SHOE LACES



HAMMER & NAIL



MASHED POTATOES & GRAVY