🛡️ P&C to Life Insurance Cross-Sell Cheat Sheet

🎯 1. Target Audience & Hooks (The "Who" & "Why")

Target Profile	**CRM Filter Criteria**	**The Hook (One-Liner)**
The "Hazard Zone" *(Highest Yield)*	Age: **30–45** Pol: **Homeowners** Stat: **Married**	*"If something happened to the breadwinner, most work policies only cover 1 year of salary. We need to look at **'Paycheck Protection'** to cover the 20-year gap."*
The Young Renter *(Easiest Sell)*	Age: **22–30** Pol: **Renters** Stat: **Single/Married**	*"Since you're already a client, I can lock in a '20-something' health rating for you. You're buying **future dollars for pennies** before life gets expensive."*
The Pre-Retiree *(Urgency Play)*	Age: **50–59** Pol: **Auto + Home** Tenure: **5+ Years**	*"You are entering the 'Red Zone' for retirement. This is the **last window** to lock in preferred health rates before age-related issues make coverage impossible."*
Single Homeowner *(Asset Protection)*	Gender: **Female** Pol: **Homeowners** Stat: **Single**	*"You worked hard to build this equity alone. If something happens, let's ensure your family inherits the asset, rather than the bank **foreclosing** on it."*
The Grandparent *(Gifting)*	Age: **60–75** Pol: **Homeowners** Stat: **Married/Widow**	*"I'm not calling for you. Many clients are setting up **'Legacy Policies'** for their grandkids. It locks in their health rating for life, regardless of future illness."*

🔄 2. The "Pivot" Script (Overcoming Objections)

Objection	**The Pivot Response**
"I have it through work."	*"That is great, keep it. But work policies are like a **company car**—you don't own it. If you change jobs or retire, you lose it. We focus on portable coverage YOU control."*
"I can't afford it."	*"I understand. But did you know adding life*

Objection	**The Pivot Response**
	*insurance often triggers a **Multi-Line Discount** on your auto? In many cases, the car insurance savings pays for the life policy."*
"I'm young/don't need it."	*"You don't need it for today. You buy it now because you're **renting your health rating**. If you wait until you 'need' it, it will cost 3x as much. Lock it in while you're bulletproof."*

📅 3. Weekly Focus Schedule

Day	**Target Audience**	**Strategy & Mindset**
Mon	**Hazard Zone** (30-45)	**High Energy / Revenue Focus.** Start the week with the most valuable prospects.
Tue	**Hazard Zone** (30-45)	**Consistency.** Continue hitting the primary list; follow up on Monday's "maybe"s.
Wed	**Young Renters** (22-30)	**Volume / Low Friction.** Easy conversations, low premiums, high closing ratio.
Thu	**Pre-Retirees** (50-59)	**Consultative.** Slower paced, deeper conversations about health and final approvals.
Fri	**Grandparents** (60-75)	**Relationship Building.** Friendly, low-pressure chats. Focus on legacy and grandkids.