



No insurance



Situation



- This helps in understanding the current circumstances of your customers.
- Goal of this to understand followings information about customers:
 - Warm-UP 15min
 - Needs Analysis
 - Ask Questions!
 - Where are they?
 - Meet them where they are



Problem



- This helps in illustrating the solution for different problems, that the customers are facing
- Show the customer, how your product helps in solving their major issues
- No insurance
- Not enough insurance
- No living benefits
- Wrong kind of insurance
- There is no problem



Implication



- It focuses on the problems you have discovered, showing the clients why they need to solve
- Explain the implications of your products on:
 - "What if your family loses the home?"
 - You don't come home tomorrow?"
 - "How.....?"
 - "Tell me more..."
 - "How does it feel....."
 - "What do you mean?"

Negative to positive



Need-pay off



- Need payoff helps you to lead your customers to conclusion on their own
- Focus on the following questions:
 - Solution:
 - Policy