Do-It-Yourself Client Cross-Sell

CHUBB®

Thank you for your interest in Chubb's client cross-sell programs. We are excited to help you grow your business by providing designed emails that can be sent to shared clients directly from your agency or brokerage email account. The following cross-sell program is designed to put you in touch with clients who might need your help with additional personal lines coverages.

Instructions:

To leverage cross-sell emails available, please use the following instructions.

To copy and paste the email template into a new message:

1. Review information provided on subsequent pages of this document for your selected product type. Click the "Cross-Sell Email" link for the product.
2. From the web browser, click Ctrl + A to select the entire cross-sell email template, then select Ctrl +C to copy the text.
3. Open a new email message using your preferred email service provider (Outlook, Gmail, etc.).
4. In the new email message, click Ctrl + V to paste the email into the message.

To update the template with your agency information:

5. To replace [Agent name], simply select the text, beginning with the bracket, and type your name. Do the same for [Agency name.]
6. Right click on the email address and select "Edit hyperlink." Edit the text to display and "mailto:" your email address.
7. To update the phone number, select the existing phone number (555-555-5555) and type in your phone number.
8. Scroll to the end of the email and select the text that reads "[Insert agency disclaimer and unsubscribe link here]" and link to or paste the agency's disclaimer and unsubscribe link.
9. Please ensure your email communications comply with all applicable laws and regulations. To help with CAN-SPAM compliance, you should:
   - Permit recipients to opt out of future emails from you through the unsubscribe link and honor opt-out requests within ten (10) days of receipt.
   - Make sure to include your postal address in the email disclaimer specific to the agency.
   - Visit the following link for a summary of CAN-SPAM requirements that you may find useful: CAN-SPAM Act: A Compliance Guide for Business.
10. For compliance purposes, please use the subject line provided for the selected product email.
11. In the Bcc line of the email, enter email addresses of clients who meet target criteria or copy and paste email addresses from an Excel file. DO NOT copy email addresses in the "To:" or "Cc" fields - otherwise, they will be viewable by other clients.
12. Send to agency client list.

Personal Risk Services

Client Cross-Sell
Chubb Recreational Marine

Please reach out to your local Chubb representative with any questions you might have.

Offer your clients exceptional watercraft insurance with tailored coverage, competitive rates, and valuable features to protect both boat owners and their vessels. Leverage the following cross-sell campaign to help your clients experience the Chubb difference for their recreational marine needs.

Target

- Clients who have a watercraft listed on a Chubb Excess Liability policy where Chubb doesn't write the primary watercraft/Rec Marine coverage could make great prospects.
- In addition, because our Recreational Marine products are available on a standalone basis, they can be a great tool for attracting true prospects to your agency and to Chubb.
- If you have questions around the types of clients who fit our guidelines, contact your local Chubb representative.

Rec Marine Cross-Sell Campaign Steps:

- **Day 1**: Send initial email to clients, leveraging the following:
  - Email Template Options: Coastal View or Lake View
  - Subject Line: **As you escape to the water, make sure you're protected there too**
  - Instructions to send on page one of this document

- **Day 5:** Place a follow-up call to each client. Consider leveraging the general talking points included at the end of this document as well as the following specific to Chubb's Masterpiece Boat Select or Yacht Select coverage:
  - Chubb pays for damage or ensuing loss as a result of sinking, collision, fire, demasting, explosion, or stranding. This important protection is often overlooked and may be excluded from standard watercraft policies.
  - They will replace your watercraft in the event of a total loss. Watercraft that are three years or newer can get increased replacement cost payment basis.
  - Chubb offers replacement cost coverage for personal property for family members and guests aboard with no deductible.
  - Chubb doesn't exclude mechanical or electrical breakdown either.

- **Day 14:** Send a follow-up email to clients, removing clients who may have responded and leveraging the following:
  - Email follow-up template options: Coastal View Follow-Up or Lake View Follow-Up
  - Recommended subject line: **Stay safe with Chubb Recreational Marine coverage**
  - Instructions to send on page one of this document

- **Day 21:** Consider following up with a call to each client you haven't heard back from. Leverage the talking points included for Rec Marine above.

- **Days 1-21:** Throughout the cross-sell campaign, consider posting related content on the agency's or brokerage's social media accounts, including LinkedIn and Facebook.
  - You can find shareable content at www.chubb.com/agentmarketing, like 4 Questions to Help You Decide Whether to Fix or Flip Your Boat and Understanding Boat Insurance.

Client Cross-Sell

General Talking Points

Please reach out to your local Chubb representative with any questions you might have.

The following are general talking points to keep handy when making calls to and having conversations with clients:

- **If no one answers, leave a message:** Hello, this is [your name] from [your agency], calling to make sure you're doing okay these days and to see if you had a few minutes to catch up about a couple things. Please give me a call back when you have a minute. My number is [your number]. Thank you.

- **If your client answers the phone:** Hello, this is [your name] from [your agency]. I wanted to check and make sure you [and your family] are doing okay and to touch base on a couple things. Do you have a few minutes to talk?
  - If they say no, ask if there is a better time for you to call back.
  - If they say yes, continue: How is everything with you? [Take time to really listen to how they're doing. See if there is anything they need that you can help them with.]

- I also wanted to touch base on an email I sent you [earlier this week/last week] about Chubb insurance. You have Chubb Homeowner's insurance, which protects your house and the things that make it a home. Now, I wanted to talk with you about [Chubb product line] and benefits that other clients have said really make a difference.

- **Close:** Thank you so much for your time today. Stay safe. [Personal close from what you talked about earlier.]

Chubb. Insured.℠

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