Scaling Companies with HubSpot

A Rep's Guide to Selling to the Insurance Industry

educ8

Top Features to Demo

Deal Pipeline – Show how easy it is to manage deals, track renewals, and move policies through the sales cycle.

Reporting & Forecasting – Highlight weighted revenue forecasting, goal tracking, and activity logging to prove ROI.

Sales Prospecting Workspace – Demonstrate AI-powered lead insights, automated follow-ups, and real-time tracking to boost efficiency.

Key Decision Makers: Their Objections & Solutions

Chief Growth Officer – "Our advisors won't use it." → Show how HubSpot automates tasks and simplifies selling.

VP of Marketing / CMO – "Will this be a nightmare to manage?" → Emphasize seamless integrations and automation.

VP of Sales / CRO – "Will this actually increase sales?" → Demonstrate improved pipeline visibility and lead conversion.

Killer Questions

Operational Challenges & Data Management: How do you ensure visibility across commercial, personal, and employee benefits lines without a centralized system?

CRM Adoption & Tech Stack Limitations: What challenges have you faced in getting agents and brokers to consistently use your current systems? How do you manage CRM access for 1099 brokers while ensuring data security and compliance?

Evaluating the Cost of Inaction: How much time does your team spend manually tracking policies, renewals, and commissions?

Key Decision-Makers & Leadership Concerns: How does your leadership team view CRM investment—as a cost center or a revenue driver?

ROI Analysis

Inputs:

- $ - Total Software Spend
- # - Agents
- $ - Average policy
- # - Additional policies per month

Outputs: Potential Business Impact

- Cost per month per agent
- Additional revenue projection
  - *Total revenue increase minus software spend*

$XX M

Increased Revenue

XX%

Return on Investment

Insurance Operational Challenges & How HubSpot Solves for This

Disconnected systems & siloed teams → Built for seamless collaboration.

Lack of a centralized CRM → HubSpot is natively unified.

Data segmentation issues → HubSpot makes data accessible and actionable.

Strict regulations (GLBA, HIPAA, AML) → Prioritizes security and compliance.

Fragmentation in the industry → HubSpot scales with your business.

Partial CRM adoption → HubSpot is designed for adoption.

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Types of Insurance

Direct Insurance Companies – Geico, State Farm, and Progressive sell policies directly, profiting by pricing risk and managing claims.

Reinsurance Companies – Swiss Re and Munich Re insure other insurers, ensuring financial stability after major claims.

Excess & Surplus (E&S) Insurers – Markel and Lexington cover high-risk policies standard carriers (skydiving schools, flood-prone properties.)

Self-Insurance Groups – Large companies like Amazon or government entities fund their own losses, avoiding traditional insurance costs.

Insurance Industry Nomenclature

Producer, Agent, or Client Advisor - The person selling insurance policies.

Carrier - The company underwriting the risk and issuing the policies.

Brokerage - A firm where agents have access to multiple carriers.

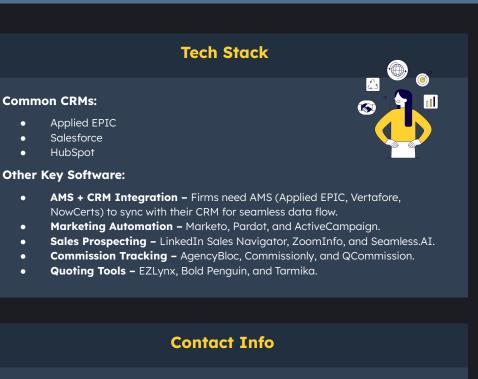**Agency** - A firm that typically represents just one carrier.

Referrals - A major driver of new business; agents rely on existing clients, business partners, and realtors to bring in fresh leads.

Cross-Selling - Bundling policies like home and auto, or adding life insurance.

FNOL (First Notice of Loss) - The initial report of a claim.

Subrogation - The process where insurers recover money from the party actually at fault, such as another driver or a negligent third party.

Policy Tracking - Automating renewals, cross-sell opportunities, and follow-ups to help agents focus on selling rather than administrative tasks.

Tech Stack

Common CRMs:

- Applied EPIC
- Salesforce
- HubSpot

Other Key Software:

- **AMS + CRM Integration –** Firms need AMS (Applied EPIC, Vertafore, NowCerts) to sync with their CRM for seamless data flow.
- **Marketing Automation –** Marketo, Pardot, and ActiveCampaign.
- **Sales Prospecting –** LinkedIn Sales Navigator, ZoomInfo, and Seamless.AI.
- **Commission Tracking –** AgencyBloc, Commissionly, and QCommission.
- **Quoting Tools –** EZLynx, Bold Penguin, and Tarmika.

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Have questions about HubSpot and insurance? Looking to dive deeper into how HubSpot can help you and your teams?

Happy to chat!

Click here for the full webinar presentation.