SPEAKER SHEET

UMER KHAN

Principal, Affordable Health and Life · Orlando, FL

About

Umer Khan is 22, a second-generation health insurance agent, and the principal of Affordable Health and Life. He grew up hearing deductibles and co-insurance on his mom's calls, got licensed at 18, and built his agency on the lane most agents skip: the add-on coverage that completes a client's plan. He's finishing a degree in psychology, and uses it every day to read a client over the phone.

What he talks about

- Cross-selling without pushing: bringing up the add-on at the start of the call
- The other half of the policy for Medicare and ACA clients
- Why clients with four or five products stay
- Reading the room when every sale happens by phone

In his words

> **"The job is not finished until you offer the add-on."**

> **"Who wants a milkshake without the cherry on top?"**

> **"It's really rare that a client would leave us, because they have four or five products with us."**

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