

State Farm® Marketing and Sales Competition

@ University of Central Missouri (UCM)

Example Sales Role Play Scenario

OVERVIEW:

Ryan and Sierra Jones are a married couple. They own a 2010 Ford Taurus and recently leased a 2017 Ford F-150. They are currently insured with ABC Insurance, but their premium increased due to the newly leased truck, and they are exploring new options for insurance. They haven't gotten a ticket or gotten into an accident in over 5 years, and they are upset that the premium has increased so drastically without warning from their agent.

Over the weekend, Sierra received a quote for auto insurance at statefarm.com®, and is interested in getting the policy started. You called Ryan and Sierra, and invited them to your office to have a simple conversation about their insurance needs.

CHALLENGE:

Prior to your appointment, you reviewed the online quote and have some concerns. The vehicles were both quoted with state minimum liability coverage. When you called Ryan and Sierra, they were very pleased with the price of the online quote and are expecting to visit/leave your office paying that price. Any increase to the liability limits will cause the premium to rise.

Idea Challenge Question: How will you help Ryan and Sierra understand the importance of adequate liability coverage, reassure the customers and handle objections, and ultimately sell the auto insurance policies?