

Overview

State Farm has maintained leadership positions in auto insurance for decades. Throughout our history, continuous innovation and adaptation has positioned us as the leader in a highly competitive industry.

Now, more than ever, key elements of the insurance industry are being transformed by technology and influenced by evolving customer expectations.

Customers' expectations are changing based on their experiences with other companies. The pace today, in which organizations like State Farm need to make changes, needs to accelerate – in the business areas and technology.

Through the use of mobile telematics technology, State Farm offers an insurance discount on an insured vehicle based on miles driven and, in some cases, driving characteristics which are reported to State Farm.

Drive Save & Save

Objective

Educate the consumer on the benefits of Drive Safe and Save by explaining how mobile telematics technology has evolved and how this service can improve the customer experience.

Challenge Question

How might the State Farm agent educate and promote a futuristic vision of mobile telematics technology *(to streamline customer conversations, deliver a personalized customer experience, suggests new products, and provide a greater experience through the services provided)* while ensuring customer data privacy?

Questions to Consider

- How has mobile telematics evolved in the past decade, from both a global perspective and an insurance industry perspective?
- How does State Farm utilize data from mobile telematics technology and how would you educate a customer with privacy objections?
- How would you educate a customer on telematics use for current or future products?
- What are the benefits or buy in from the customer to leverage from a sales perspective?

Resources

- [Drive Safe & Save](#)
- ["Don't mess with my discount!"](#)