



## Life Sales Role Play Scenario

**Objective:** Place the customer's needs first by helping her make an informed decision. Encourage the customer to complete a review of her life insurance needs, identify customer need amount, and gain commitment to life insurance need (without going into specific policy types and quotes).

**Context:** Suzanne is a new auto insurance customer of yours. She initially came to you after filling out an on-line quote about six months ago. Suzanne has been saving up to purchase her first home. While she is on State Farm's mobile app paying her auto and renters premium, she decides to check out how much a homeowner's policy might cost. She has a few questions when reviewing the application, so she calls your office. It's after hours, so the 24/7 Customer Care office answers her call and sets up a task for you to reach out to Suzanne. That night, you see the task in your My Mobile Office on your phone.

Suzanne runs "Suzanne's Sweets", a local sweets shop, so the next morning you decide to drop by on your way to the office to purchase some treats for your team. You let Suzanne know you received her inquiry, and you answer the questions she has about the homeowner's application. During your conversation, you briefly ask her about her business and her financial goals and suggest there are ways she can protect those goals through life insurance. You agree to meet later that afternoon at your office for a face-to-face appointment.

Your role play will be a face-to-face appointment with Suzanne to discuss life insurance.

Follow the sales process steps highlighted below:

- Develop rapport and understanding of customer needs throughout the role play
- Help the customer determine their reason for life insurance
- Determine individualized amount for life insurance
- Close the "sale" and ask for referrals
- Throughout your conversation, overcome any customer concerns while providing value statements relevant to the customer
- If you uncover any additional needs outside of life insurance, plan to pursue those needs in a follow up meeting

### Additional Details:

From your brief conversation with Suzanne that morning, you know that she has been in business for almost 3 years. Her family helped her financially to get the business off the ground. She is single, but has been seeing someone for the last year.





Spend the majority of your time understanding your customer's need for life insurance and in turn helping your customer understand the "why" for life insurance.

No quote will be presented.

Your goal is to gain commitment on **NEED** for life insurance, not type or specific **POLICY** or **COST** and to set up a meeting to examine options that align with the customer's need and budget.

**Resources:**

- [Life Insurance Coverage](#)
- [Simple Insights](#) from State Farm