



Sales Role Play Scenario

Objective: Always place the customer's needs first ... by helping them make informed decisions that meet their needs. Review the completed auto quote and share the value of purchasing a policy with State Farm. Engage in further conversation to help assess other gaps and customers needs, specifically but not limited to, the possible need for life insurance. Encourage the customer to complete a review of their life insurance needs, identify customer need amount (without going into specific policy types and quotes) and schedule of follow-up conversation with the insured's spouse to gain commitment.

Context: Alex was shopping for auto insurance on-line and completed a quote with State Farm but did not bind the policy. Your team member received a notification through the Enterprise Customer Relationship Manager (ECRM) system about the quote and contacted Alex immediately. The team member learns that Alex did not bind the policy because the State Farm quote was slightly higher than what they are already paying with their current carrier. Your team member did a great job discussing the quote with Alex and convinces them to come to the office to meet with you, review current auto coverages, and discuss other needs. The team member was also able to collect the following information from Alex:

Name: Alex Stevenson

- Works at Great Care Hospital as a Unit Manager with an annual salary of \$85,000
- 401K: \$22,000 and \$200 monthly contributions
- No disability coverage through work
- Group life insurance through work at 2x their salary, but has no individually owned life insurance
- Credit card balance: \$4,000

Spouse: Chris Stevenson:

- Works at Rising Star Elementary with an annual salary of \$65,000
- 401K: \$12,000 and \$200 monthly contributions
- Has adequate disability coverage through work
- No life insurance

Mortgage: \$228,000 (Recently purchased a new home)

Vehicle 1: Loan balance of \$27,000

Vehicle 2: Loan balance of \$8,000

**Outcomes:**

- Establish brand and value proposition while building rapport with the customer.
- Review the quote with the customer and explain coverage and discounts as applicable.
- Overcome objections and seek commitment to bind the auto insurance.
- Uncover any additional needs ... specifically, but not limited to, life insurance. Seek commitment to pursue those needs in a follow up meeting.
- No quote for life insurance will be presented or needed. Spend your time understanding your customer's need for life insurance and in turn helping your customer understand the "why" for life insurance.

Your role play will be conducted in person. You have a copy of Alex's completed quote.

Additional Resources:

- State minimum coverage is 25/50/25
- Attached is the prepared quote to review with the customer
- [Car Insurance Coverage](#)
- [Auto Discounts](#)
- [Items Needed for a Quote](#)
- [Simple Insights](#) from State Farm
- [About State Farm](#)
- [Community Service & Involvement](#)
- [100 Years of Good Neighbor Spirit](#)
- [Life Insurance Coverage](#)
- [Simple Insights](#) from State Farm