



# TROPHY CLUB CONSULTING

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## EVOLVE LEARNERS GUIDE

TROPHY CLUB CONSULTING LLC



# Trophy Club **Consulting**



## **DISCLAIMER**

**Trophy Club Consulting is a privately-owned company  
that is not affiliated or endorsed in any  
way by State Farm.**



# EMOTIONAL CONNECTION, CREDIBILITY, LOGIC



## Emotional Connection

- ❖ Do you move me?
- ❖ People must feel they have a connection with you

## Credibility

- ❖ Why should I believe you?
- ❖ Consumers must relate to you, your message, and your product or service

## Logic

- ❖ Does what you are saying make sense?
- ❖ The products and services you present must be relevant to the consumer's current situation

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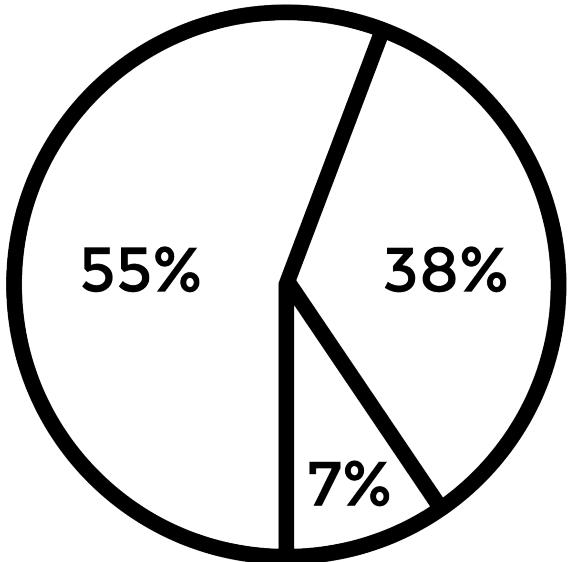
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# THE SALES MATRIX



# FORM



FORM is the most important aspect of the customer conversation. Customer needs are at the forefront of all product recommendations. Without FORM, you cannot properly make professional recommendations.

## **F: Family**

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## **O: Occupation**

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## **R: Recreation**

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## **M: Money**

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# QUOTE AND ONBOARDING **CHECKLIST**



TM Name: \_\_\_\_\_

## STEP TWO - FACT FINDER

Customer Name: \_\_\_\_\_ DOB: \_\_\_\_\_ Age: \_\_\_\_\_  
F \_\_\_\_\_  
O \_\_\_\_\_  
R \_\_\_\_\_  
M \_\_\_\_\_  
Marketing Source: \_\_\_\_\_  
Contact Preferences for Text and Email Enabled  
Current Company: \_\_\_\_\_ Price: \_\_\_\_\_  
Review Consumer Report Disclosure  
Car Loan Balance: \_\_\_\_\_ Payment: \_\_\_\_\_ Rent Payment: \_\_\_\_\_  
Mortgage Payment: \_\_\_\_\_ Balance: \_\_\_\_\_ Term: \_\_\_\_\_  
Appointment - In Person: \_\_\_\_\_ GNC: \_\_\_\_\_

## STEP THREE - COVERAGE EXPLANATION

Liability Amounts to Protect  
Home Value: \_\_\_\_\_ 401K Coverage: \_\_\_\_\_ Savings/Brokerage: \_\_\_\_\_  
Medical Payments: Health, Life, DI, Supplemental Health: \_\_\_\_\_  
Introduce Team Leader: \_\_\_\_\_

## STEP FOUR - PRESENTATION

Lines Presented: \_\_\_\_\_  
Follow Up If Not Closed  
Task Created with Time-Stamped FORM: \_\_\_\_\_  
Calender Invite - Date: \_\_\_\_\_ Time: \_\_\_\_\_

## STEP FIVE - CLOSE

Explain claim process  
Explain DSS - Text SAVE to 42407 – Mobile App Enrollment - Text MOBILE 78836  
E-sign Recurring Monthly Agreement  
Call prior company to cancel with customer  
Outlook New Meeting for term conversion or disability in one year with three-day reminder  
Referrals: \_\_\_\_\_  
Review (Google/Facebook/etc.)  
Send Welcome Email with review post instructions and “cc” Agent  
Note - New HH xx/xx/yyyy  
❖ FORM  
❖ A F L H: current company price and coverage, changes made and why, recommendations declined  
Quote information or sales information entered into sales tracker

# QUOTE AND ONBOARDING **CHECKLIST**



## **STEP ONE - LEAD TRANSITION**

- ❖ Take quotes immediately
- ❖ Sell an appointment or Good Neighbor Connect
- ❖ Stay in the affirmative

## **STEP TWO - FACT FINDER**

- ❖ No objections, no advice
- ❖ Ask all questions in application, enter accurate data
- ❖ DSS on all quotes

## **STEP THREE - COVERAGE EXPLANATION**

- ❖ Use clear, simple examples
- ❖ Continue fact finding with liability and medical payments
- ❖ Explain all coverage

## **STEP FOUR - PRESENTATION**

- ❖ Emotion, Credibility, and Logic
- ❖ Present the correct three or four lines of business based on need
- ❖ Do not present without knowing their total price
- ❖ Premiums monthly, savings annually
- ❖ Overcome objections by presenting down to daily and looking for logical trade-offs
- ❖ Low/high with deductibles
- ❖ Pay yourself first
- ❖ Do the math for them, do not use % for discounts
- ❖ Explain what products do, not what they are called. No insurance jargon
- ❖ Present advantages of working with us...what's in it for them
- ❖ Local, claims handling, policy features and benefits, systematic processes, free financial guidance

## **STEP FIVE - CLOSE**

- ❖ Simplicity and convenience
- ❖ Cancel with them, do not let them do it on their own
- ❖ Do not give proof of insurance without all signed documents
- ❖ Extend the opportunity with referrals and reviews
- ❖ Schedule New Meeting in Outlook at point of sale for review

# THE FIVE STEP **CUSTOMER EXPERIENCE**

## STEP ONE - LEAD TRANSITION



## Lead Transition

“Good morning/afternoon, may I speak to \_\_\_\_\_, please?

----- this is Dan calling from (Agent Name) here in (Location). How are you doing today? I received information you were shopping for insurance and just need a few minutes to save you money. Did I catch you at work today?

**Prospects decide to stay engaged within eight seconds of the first contact.**

# THE FIVE STEP **CUSTOMER EXPERIENCE**

## STEP ONE - LEAD TRANSITION



### Common Objections

#### No Time

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#### Not Interested

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#### Just Switched

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# THE FIVE STEP **CUSTOMER EXPERIENCE**

## STEP TWO - FACT FINDING



# Fact Finding

TM Name:

## STEP TWO - FACT FINDER

Customer Name: \_\_\_\_\_ DOB \_\_\_\_\_ Age \_\_\_\_\_

o \_\_\_\_\_

R \_\_\_\_\_

**M** \_\_\_\_\_

**Marketing Source** \_\_\_\_\_

## Contact Preferences for Text and Email Enabled

**Current Company** \_\_\_\_\_ **Price** \_\_\_\_\_

## Review Consumer Report Disclosure

**Car Loan Balance** \_\_\_\_\_ **Payment** \_\_\_\_\_

**RentPayment** \_\_\_\_\_

Mortgage Payment \_\_\_\_\_ Balance \_\_\_\_\_ Term \_\_\_\_\_

Appointment - In Person \_\_\_\_\_ GNC \_\_\_\_\_

# ACTION ITEMS & **DAILY REFLECTION**



# THE FIVE STEP **CUSTOMER EXPERIENCE**

## STEP THREE - COVERAGE EXPLANATION



### Coverage Explanation

#### STEP THREE - COVERAGE EXPLANATION

Liability Amounts to Protect

Home Value \_\_\_\_\_ 401K Coverage \_\_\_\_\_ Savings/Brokerage \_\_\_\_\_

Medical Payments: Health \_\_\_\_\_ Life \_\_\_\_\_ DI \_\_\_\_\_ Supplemental Health \_\_\_\_\_

Introduce Team Leader \_\_\_\_\_

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#### STEP THREE - COVERAGE EXPLANATION

- ❖ Use clear, simple examples
- ❖ Continue fact finding with liability and medical payments
- ❖ Explain all coverage

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# THE FIVE STEP **CUSTOMER EXPERIENCE**

## STEP THREE - COVERAGE EXPLANATION



## **Liability and Uninsured**

“The most important part of your policy is your liability. It protects your current assets and future income. Currently with (current company) you have \$50,000 if you injure one person in an at-fault accident to cover court costs to defend you and any settlement from that case like medical bills or loss of income. You have \$100,000 for multiple people that are injured and \$50,000 for the other vehicles or anything you hit along the road. You’ll see those same numbers again on your policy for underinsured and uninsured motorists. It covers you if someone doesn’t have any insurance or enough insurance to cover your damages.”

# THE FIVE STEP **CUSTOMER EXPERIENCE**

## STEP THREE - COVERAGE EXPLANATION



## Comprehensive and Collision

You have two optional deductibles that fix your vehicle in an accident. One is “Other than collision” which is hitting a deer, glass damage, hail damage, or a tree falling on your car. These are considered out of your control. The second deductible is “Collision” which covers damage to your vehicle if you hit another vehicle or a stationary object and you’re found at-fault. Do you know what your deductibles are right now?

# THE FIVE STEP **CUSTOMER EXPERIENCE**

## STEP THREE - COVERAGE EXPLANATION



# Medical Payments

The next available coverage is medical payments. We typically try to coordinate that with your benefit program. Do you currently have health insurance at (their job)?

If yes, do you know what your deductible is? Do you have a health savings account?

Do you have any other benefits through (your job) or (current insurance company) that replaces your income if you're injured in a car accident or any other reason?

**Do you have any life insurance through (current company) that you own? Do you have any through (your job)?**

**Do you have any supplemental health like AFLAC that would cover you in an accident?**

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# THE FIVE STEP **CUSTOMER EXPERIENCE**

## STEP THREE - COVERAGE EXPLANATION



## Rental Car & Emergency Roadside

“Another available coverage is rental car reimbursement. If you had a covered claim, would you want us to provide another car for you to drive while your car is being repaired?”

If the number of vehicles is less than or equal to the number of drivers, rental car coverage needs to be recommended.

**“Do you have AAA or some other emergency roadside?”**

Yes

**“Do you know roughly how much you pay for that every month?”**

No

**“Do you need us to tow your vehicle or unlock your keys in an emergency?”**

# THE FIVE STEP **CUSTOMER EXPERIENCE**

## STEP THREE - COVERAGE EXPLANATION



## S Coverage

**“If you pass away in an accident, we’ll give your family \$10,000 to cover final expenses and it doubles to \$20,000 if you are wearing your seatbelt. Everyone is eligible regardless of health or age. Is that something you want to include in your policy?”**

## Final opportunity to pivot to life insurance in the auto quoting conversation

# THE FIVE STEP **CUSTOMER EXPERIENCE**

## STEP FOUR - PRESENTATION



### Rules of Presentation

Customer needs are the forefront of all product recommendations. Without extensive information about your customer, you cannot properly make professional recommendations.

#### **STEP FOUR - PRESENTATION**

Lines Presented \_\_\_\_\_

#### **FOLLOW UP IF NOT CLOSED**

Task Created with Time-Stamped FORM \_\_\_\_\_

Calender Invite - Date: \_\_\_\_\_ Time: \_\_\_\_\_

# THE FIVE STEP **CUSTOMER EXPERIENCE**

## STEP FOUR - PRESENTATION



### Sample Presentation

"So, Ms. Customer, the first thing we did was increase your liability coverage from the state minimum of \$30,000 if you injure one person to \$50,000, from \$60,000 to \$100,000 for multiple people, and we'll cover most vehicles in an accident up to \$50,000 instead of \$20,000. We also increased the coverage for you, if someone injures you who doesn't have insurance so now instead of \$50,000, we'll give you \$100,000. We left your deductibles the same and added rental car coverage, so you'll have a car to get to work and get your son to school if you have a claim. We also added a life insurance benefit for you to cover your final expenses and leave some money to your son in case you pass away in a car accident. We'll also take care of your personal property like your TV, electronics, clothes, and furniture for up to \$40,000. We'll take care of your MacBook for anything except wear and tear with a \$100 deductible. We'll also pay for you and your son to live somewhere else if you have a claim on your house and can't stay there. You said it was important that your son was able to go to college if something happened to you, so we're going to provide him with a benefit of \$300,000 for the next 20 years to make sure he's properly protected if you pass away. Right now you're paying \$150 per month with your current company for only minimal car insurance. It's only going to cost you an additional fifty cents per day to increase your coverage on the car, add the personal property coverage for your home and computer, and make sure your son's college is taken care of and other living expenses if you were to pass away, for a total of \$165 per month."

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# THE FIVE STEP **CUSTOMER EXPERIENCE**

## STEP FIVE - CLOSING



### Coverage Explanation

#### **STEP FIVE - CLOSE**

Explain claim process

Explain DSS - Text SAVE to 42407 – Mobile App Enrollment - Text MOBILE 78836

E-sign Recurring Monthly Agreement

Call prior company to cancel with customer

Outlook New Meeting for term conversion or disability in one year with three-day reminder

Referrals \_\_\_\_\_

Review (Google/Facebook/etc.)

Send Welcome Email with review post instructions and “cc” Agent

Note - New HH xx/xx/yyyy

❖ FORM

❖ AFLH: current company price and coverage, changes made and why,  
recommendations declined

Quote information or sales information entered into sales tracker

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# THE FIVE STEP **CUSTOMER EXPERIENCE**

## STEP FIVE - CLOSING



# Rules of Closing

## Did you make the transition from salesperson to trusted advisor?

- ❖ Make it simple
- ❖ Let the customer do the talking
- ❖ Refer back to FORM to respond to objections
- ❖ What is in it for them?
- ❖ Call with the customer to cancel
- ❖ Sell an appointment

# THE FIVE STEP **CUSTOMER EXPERIENCE**

## STEP FIVE - CLOSING



### Onboarding

- ❖ Explain office systems and processes and how to do business with you
- ❖ Systematic Review Process
- ❖ Find missed opportunities

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### Using the Quote Checklist

- ❖ Follow the rules
- ❖ Fill as you go
- ❖ Everyone must complete
- ❖ Don't leave anything blank

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# DAILY SCHEDULES



## Account Representative

# Customer Care Representative

# WIN THE DAY



## Account Representative

- ❖ Five Applications OR
- ❖ One Household quote per hour (6 per day) OR
- ❖ 40 Outbound contacts per hour

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## Customer Care Representative

- ❖ The 32 Point Day
  - One point for each walk in or inbound call
  - Three points for each scheduled 4R or policy review
- ❖ Production
  - One Financial services product per week
  - Three P&C products per week

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# ACTION ITEMS & **DAILY REFLECTION**



# THE 4RS



Remember: Always give the good news first. "I will take care of you." Be proactive, find solutions.

## Review

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## Remind

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## Recommend

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## Retain

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# SYSTEMIC NOTE-TAKING



- ❖ Use "Household Alert" to make visible at top of household page
- ❖ Uncheck "Alert" and replace each time FORM is updated
- ❖ Change dropdown from "Clip Text" to "Wrap Text" for easier viewing

## FORM Information

F:

O:

R:

M:

Date Updated:

## New Customer Information Example

New Customer (Date we wrote them)

A:

with Geico paying 113/month, 30/60/25, 500 comp and coll, with H; increased to 50/100/50 0 comp 1k coll, left H and added R; doubled liab to cover assets, didn't like state mins, we are 100/month

F:

no prior fire cov, added renters at 25k prop 300k liab and water/sewer backup with PAP on laptop for 14.58/month

L:

offered 275k 20 year term, declined, said he had life through work 3x salary and no real debt

H:

wrote STDI 1000/month benefit 30-day elim 1 year for 12/month

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# REFERRALS AND REVIEWS



## Referrals

- ❖ ASK
- ❖ “We need your help”
- ❖ Use FORM
- ❖ Follow up

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## Reviews

# ADDITIONAL NOTES

