



TROPHY CLUB CONSULTING

EVOLVE LEARNERS GUIDE

TROPHY CLUB CONSULTING LLC





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

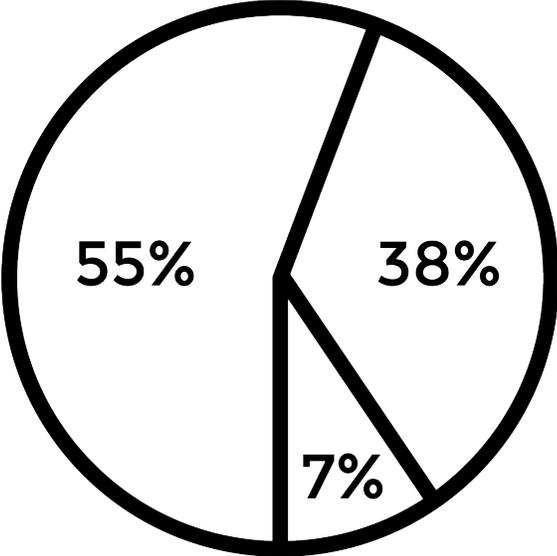
Credibility

- ❖ 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

THE SALES MATRIX



55%

38%

7%

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

O: Occupation

R: Recreation

M: Money

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 _____
Calendar 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/xxxx
❖ 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



Common Objections

No Time

Not Interested

Just Switched

THE FIVE STEP CUSTOMER EXPERIENCE

STEP TWO - FACT FINDING



Fact Finding

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 _____

RentPayment _____

Mortgage Payment _____ Balance _____ Term _____

Appointment - In Person _____ GNC _____

**ACTION ITEMS &
DAILY REFLECTION**



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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 _____

STEP THREE - COVERAGE EXPLANATION

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

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?

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 _____

Calendar 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 of your personal property like your TV, electronics, clothes, and furniture for up to \$40,000 with Renter’s Insurance. We’ll take care of your MacBook for anything except wear and tear with a \$100 deductible with a Personal Articles Policy, and 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 with Life Insurance 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 renters insurance 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 with life insurance, for a total of \$175 per month.”

THE FIVE STEP CUSTOMER EXPERIENCE

STEP FIVE - CLOSING



Coverage Explanation

STEP FIVE - CLOSE

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Referrals _____

Review (Google/Facebook/etc.)

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

Note - New HH xx/xx/xxxx

❖ 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

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

Using the Quote Checklist

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

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
-
-
-
-

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
-
-
-

**ACTION ITEMS &
DAILY REFLECTION**



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THE 4RS



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

Review

Remind

Recommend

Retain

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 liaband 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

REFERRALS AND REVIEWS



Referrals

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

Reviews

ADDITIONAL NOTES



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