



## UWEC AMA Regional Conference 2025

### State Farm Sales Competition

#### Key Details:

**Role Play Format:** In-person—After you sign up for this competition, you will be assigned a room and time slot. Please line up at your assigned room 10 minutes before your time slot. Once it is time for you to compete, the door monitor will let you into the room. The door monitor will start the time once he/she hears you greeting the buyer.

**Role Play Time Limit:** Round 1 – 9 minutes, Round 2 (Finals) – 12 minutes

#### Role Play Scenario

##### **Introduction:**

Welcome to the State Farm Team! As a new Team Member and Insurance Sales Representative for State Farm in Hudson, Wisconsin, you're stepping into a rewarding and impactful role. After completing your Property and Casualty insurance licenses, and training with your manager and peers, you're ready to make a difference.

Your primary responsibility is to build and maintain strong relationships with individuals, families, and businesses in your community. By understanding their unique needs and challenges, you can offer them the protection and peace of mind only State Farm can provide. Our wide range of insurance products and personalized service make us a trusted partner for protecting what matters most.

Most of the leads you call on come from people who fill out quotes on statefarm.com. They appear in the CRM system with all the customer information they may have filled out, and you contact them from there. You just started making calls this week and you came across Matt Jonza and you gave him a call. He was only available for a few minutes when you spoke to him but he told you he just bought a new car so he figured he should shop around to see if he can get cheaper rates elsewhere. Also, he only wanted to meet with his insurance representative in person, because he lives close to the office. You set a time for him to come into the office for a meeting.

##### **Background Information:**

- State Farm's mission is to help people manage the risks of everyday life, recover from the unexpected, and realize their dreams. Our success is built on a foundation of shared values. Some of these values are quality service and integrity which is why State Farm takes the time with every client to understand their needs and provide professional recommendations to ensure the client is fully covered. You found this to be a key focus during your training phase when your



manager stressed the importance of liability limits and how to calculate liability to provide a recommendation to a client. Here is what you learned from training:

- Wisconsin is an at-fault state, so the at-fault driver's insurance is responsible for covering the damages. However, if the at-fault driver lacks insurance, their assets may be used to pay for the damages.
  - In Wisconsin, 20% of your income can be garnished for the next 20 years if you don't have enough insurance coverage.
- In Wisconsin, the state minimum liability limits are \$25,000/\$50,000/\$10,000 or (25/50/10). Every driver must carry at least this coverage, however, in most cases additional coverage is recommended.
  - Bodily injury covers injuries you may cause to others, and property damage covers damage to the property of others you may cause.
  - Considering the average price of a car in Wisconsin is \$32,834, many people would want more than the \$10,000 state minimum requirement.

All liability limits you offer are:

- 25/50/10
- 50/100/50
- 100/300/100
- 250/500/100

### How to read policy coverage limits

1    2    3  
**20 / 40 / 10**

- 1 Bodily injury coverage maximum per person (per tens of thousands)
- 2 Bodily injury coverage maximum per accident (per tens of thousands)
- 3 Property damage coverage maximum per accident (per tens of thousands)

### A Personal Liability Umbrella Policy

(PLUP) may be added to add \$1,000,000

in coverage which would make the

liability limits: 1.25M/1.5M/1.1M. The individual must have at least 250/500/100 in underlying coverage to add a PLUP.

- To determine which coverage limits best suit a client, you need to calculate the prospect's total liability and ensure it is less than the bodily injury per person limit.

E.g.

Total annual household income x 20% x 20 years = Total Liability

\$10,000 x 20% x 20 = \$40,000 → Recommendation = **50/100/50**

\$25,000 x 20% x 20 = \$100,000 → Recommendation = **100/300/100**

\$85,000 x 20% x 20 = \$340,000 → Recommendation = **1.25M/1.5M/1.1M (250/500/100 + PLUP)**

- After you determine coverage limits, your premium is calculated. Various discounts can also be applied to decrease the cost of the premium.
  - The Drive Safe & Save Discount: Based on your driving habits, you may be able to get an auto insurance discount of up to 30%.
  - Multi-line Discounts: aka “Bundling” your purchase of life, home, condo, or renters and car insurance policies with State Farm could keep money in your pocket.



## **Auto Insurance Discovery & Recommendation (Round 1)**

You are now going to meet with Matt Jonza to uncover his needs, make a recommendation, and gain commitment for him to switch his auto insurance to State Farm.

### **Goals for the Role Play**

- Build rapport, set agenda, confirm decision process.
- Identify the prospect's needs as they relate to risk management and insurance.
- Calculate the prospect's total liability.
- Recommend liability limits and address any additional needs.
- Answer any questions, concerns, or objections Matt has.
- Gain commitment for the sale and set an appointment to quote any additional lines of insurance.
- Lay the groundwork for additional lines of insurance, and uncover opportunities or problems with their current coverage.

### **Notes:**

- For this role-play, we will only focus on liability limits, assuming the prospect has full coverage (comprehensive and collision) and maintains the same full coverage with State Farm.
- When quoting a prospect in real time, you are not aware of what the final price will be until the end of the quote, when you make coverage recommendations. This will be simulated in this role play by receiving a sheet of paper from the buyer after you recommend liability limits. The sheet of paper will list the coverages and the prices for those coverages, so then you will know if it is cheaper than his current coverage or not. You will either sell the price or sell past the price.

### **Information from the CRM:**

- Matt is 30 years old and had 2 drivers listed, himself and Morgan Jonza.
- Matt listed 1234 Main Street as his address, you are unsure whether he rents or owns it.
- Matt's *Previous Insurance Report* (PIR) shows he has been with Progressive for 4 years and has 25/50/10 as his current liability limits.
  - His PIR shows he has 2 cars insured with Progressive, but on your quote, he only listed one.
- Matt does have Full Coverage (comprehensive and collision) with Progressive, but you don't know what his deductible is.
- Matt's renewal date is 08/28/26, he still has 5 months of coverage



### **Homeowners Insurance Discovery & Recommendation (Round 2)**

Congratulations! You successfully gained commitment from Matt to switch his auto insurance to State Farm. Now you will meet with Matt again to learn more about his homeowners insurance policy and see if it would make sense to bundle that with his auto insurance at State Farm. At the end of the first call, Matt told you that he currently has Homeowners insurance with American Family, but when you told him how he could save 35% by bundling his home and auto he was very interested. He sent over a copy of his current homeowners policy for you to review before your meeting. You prepared a homeowners policy quote based on the information you found online and on his current policy to present to Matt, they are both included on the next two pages.

### **Background Information:**

- Homeowners insurance helps protect your home and belongings, but the type of policy you choose matters. HO3 policies cover your home against most risks but only for specific events like fire or theft. HO5 policies offer broader coverage, protecting both your home and belongings from almost any risk unless specifically excluded. HO5 also pays to replace items at their full value, while HO3 often pays less by factoring in depreciation. While HO5 policies can cost more, they provide stronger protection, especially if you have valuable items or want fewer limits on what's covered.
- Some homeowners policies include a separate, higher deductible for wind and hail damage, which can leave you with a much bigger bill after a storm. While it might slightly lower your monthly premium, the higher deductible can make repairs far more expensive, especially in a state prone to severe weather where wind and hail damage is one of the most likely causes of loss. This option may save money upfront but could cost you much more when you need it most.
- Some homeowners policies include separate roof coverage that depreciates the roof's value over time. This reduces the amount the insurance company will pay for replacement, leaving you to cover more of the cost if damage occurs.

### **Goals for the Role Play**

- Build rapport, set agenda, confirm decision process.
- Identify the prospect's needs as they relate to risk management and insurance.
- Identify areas for improvement in Matt's policy and recommend ways State Farm can improve.
- Present State Farm's Homeowners policy quote and address any additional needs.
- Answer any questions, concerns, or objections Matt has.
- Gain commitment for the sale and set an appointment to quote any additional lines of insurance.



**Policy Number:** 35455684 - 02

**Servicing Agent's Name:** Gale Forcewind

**Name of Insured and Mailing Address:**

Jonza, Matt  
Jonza, Morgan  
1234 Main Street  
Eau Claire, WI 54703

**Agent Name and Address**

Gale Forcewind Insurance Agency, Inc.  
456 Maple Street  
Eau Claire, WI 54703

**Policy Term:** 08/28/24

**Expiration:** 08/28/25

**The residence premises covered by this policy is located at the above address, unless otherwise stated.**

NOTE: This insurance policy was made solely for the UWEC AMA sales competition, and does not represent real insurance agents or policies.

Insurance is provided only with respect to those special limits of liability applicable thereto:

**Coverage Part 1 - Homeowners**

- Coverage A: Dwelling	\$336,600
- Coverage B: Other Structures	\$30,000
- Coverage C: Contents	\$50,000
- Coverage D: Loss of Use	\$0
- Loss Assessment:	\$1,000

**Coverage Part 2 – Personal Umbrella**

- Umbrella Limit	\$ 0
- Self Insured Retention	\$ 0

**Coverage Part 3 – Excess Flood**

- Building	\$ 0
- Contents	\$ 0

**Coverage Part 4 – Scheduled Property**

- Total Scheduled Property	\$ 0
- Total Blanket Coverage	0

- Coverage E: Personal Liability	\$300,000
- Coverage F: Medical Payments to Others	\$5,000

**Annual Premium:** \$1,651

**Covered Forms of Loss (Perils):**

**Homeowner Deductibles**

<b>All Other Perils:</b>	\$1,500
<b>Wind Hail:</b>	\$10,000
<b>Earthquake:</b>	Excluded

<b>Special: Roof Deductible</b>	\$12,000
<b>Special: None</b>	SN/A

Only covers damage caused from the following causes of loss:

- Fire or Lightning
- Windstorm or Hail
- Explosion
- Riot or Civil Commotion
- Damage by Aircraft
- Damage by Vehicles
- Smoke
- Vandalism or Malicious Mischief
- Theft
- Falling Objects

**Annual Premium with Discounts :** \$1,651

**Roof Replacement Schedule:**

**Homeowners Rating Information**

Territory: 06	Protection Class: 6
County: EAU CLAIRE - WI	EQ Zone: NA
Construction: Frame	Yr Built: 1920

**Roof Age 0-5 Years:** 80% of the replacement cost  
**Roof Age 6-10 Years:** 60% of the replacement cost  
**Roof Age 11-15 Years:** 40% of the replacement cost  
**Roof Age 16-20+ Years:** 20% of the replacement cost

**Forms and Endorsements made part of this policy at time of issuance:**

This declaration page with policy provisions and endorsements, if any, issued to form a part, thereof, completes the above numbered homeowner's policy.

Countersignature:  
Authorized Representative: *Gale Forcewind*



State Farm

HO5 Homeowner Declaration Page



Policy Number: 35455684 - 01

Servicing Agent's Name: Jake Miles

Name of Insured and Mailing Address:

Jonza, Matt  
Jonza, Morgan  
1234 Main Street  
Eau Claire, WI 54703

Agent Name and Address

Jake Miles - State Farm Agency  
303 Bundle Boulevard  
Eau Claire, WI 54703

Policy Term: 02/28/25

Expiration: 02/28/26

The residence premises covered by this policy is located at the above address, unless otherwise stated.

NOTE: This insurance policy was made solely for the UWEC AMA sales competition, and does not represent real insurance agents or policies.

Insurance is provided only with respect to those special limits of liability applicable thereto:

Coverage Part 1 - Homeowners

- Coverage A: Dwelling \$336,600  
- Coverage B: Other Structures \$30,000  
- Coverage C: Contents \$50,000  
- Coverage D: Loss of Use \$0  
- Loss Assessment: \$1,000

Coverage Part 2 - Personal Umbrella

- Umbrella Limit \$ 0  
- Self Insured Retention \$ 0

Coverage Part 3 - Excess Flood

- Building \$ 0  
- Contents \$ 0

Coverage Part 4 - Scheduled Property

- Total Scheduled Property \$ 0  
- Total Blanket Coverage 0

Annual Premium: \$2,235

Covered Forms of Loss (Perils):

Homeowner Deductibles

All Perils: \$1,500  
Wind Hail: \$N/A  
Earthquake: Excluded  
  
Special: None \$N/A  
Special: None \$N/A

Covers damage from any cause unless explicitly excluded in the policy.

Common exclusions typically include:

- Floods
- Earthquakes
- Normal wear and tear
- Mold or rot
- Neglect or intentional damage

Annual Premium with Discounts: \$1,452

Roof Replacement:

Homeowners Rating Information

Territory: 06 Protection Class: 6  
County: EAU CLAIRE - WI EQ Zone: NA  
Construction: Frame Yr Built: 1920

100% Full Replacement Cost

Forms and Endorsements made part of this policy at time of issuance:

This declaration page with policy provisions and endorsements, if any, issued to form a part, thereof, completes the above numbered homeowner's policy.

Quote Date: 08/28/2025

Countersignature: *Jake Miles*  
Authorized Representative: