Role Play Scenarios and Guideline

Section 1: General Sales Call Scenarios (10 Total)

Use these to role-play a wide variety of realistic sales situations across both personal and commercial lines.

◈ Personal Lines Scenarios (1–5)

1. Out-of-State Move

- **Name:** Jen
- **Age:** 36 | Married | 2 kids | Remote tech job
- **Background:** Recently moved from California to Arizona. She's renting for now and needs new auto and renters coverage.
- **Key Concern:** Wants it fast, easy, and cheap. Says she's "shopping around."
- **Optional Curveball:** Recently had a lapse in coverage.
- **Trainer Notes:**
  - Did the rep ask why she left her previous carrier?
  - Did they uncover how she values service vs. price?

2. First-Time Homebuyer

- **Name:** Marcus
- **Age:** 29 | Single | First-time homebuyer | Works in sales
- **Background:** Closing on his first home in two weeks. Has never shopped for homeowners insurance before.
- **Key Concern:** Just needs "whatever the bank needs."
- **Optional Curveball:** Believes flood coverage is included automatically.
- **Trainer Notes:**
  - Did the rep ask about valuables or liability needs?
  - Did they educate on what coverage matters?

3. Parent of Teen Driver

- **Name:** Angela
- **Age:** 44 | Married | 3 kids
- **Background:** Calling to add her 16-year-old to the auto policy. Concerned about cost increase.
- **Key Concern:** Wants to keep premium low.
- **Optional Curveball:** Son already got a speeding ticket.
- **Trainer Notes:**
  - Did the rep offer education discounts or driving programs?
  - Did they discuss liability limits or umbrella?

4. Recent Divorce

- **Name:** Kevin
- **Age:** 41 | Recently divorced | 2 vehicles | Renting now
- **Background:** Needs his own auto and renters policies after separation.
- **Key Concern:** Starting over financially—very budget-conscious.
- **Optional Curveball:** Hasn't told his ex he's switching policies.
- **Trainer Notes:**
  - Did the rep handle with empathy while still being clear?
  - Did they avoid "order taking" and ask good poke-the-bear questions?

5. High-Net-Worth Household

- **Name:** Dana
- **Age:** 52 | Married | Owns two homes | High liability exposure
- **Background:** Just bought a second home and wants to "shop around."
- **Key Concern:** Looking for "a good relationship" with an agency, not just a quote.
- **Optional Curveball:** Already has coverage through a national carrier.
- **Trainer Notes:**
  - Did the rep approach this as a relationship opportunity?
  - Did they offer a full review and policy comparison?

🔹 Commercial Lines Scenarios (6–10)

6. Startup Contractor

- **Name:** Josh
- **Business:** Handyman service | 1 employee | No prior insurance
- **Background:** Just won a small commercial job that requires proof of general liability.
- **Key Concern:** Wants the cheapest option that will satisfy the contract.
- **Optional Curveball:** Wants to start coverage today.
- **Trainer Notes:**
    - Did the rep explain why limits and exclusions matter?
    - Did they uncover future business growth?

7. Retail Store Renewal

- **Name:** Sheila
- **Business:** Women's clothing boutique | 4 employees
- **Background:** Up for renewal. Has had the same policy for 3 years. Wants to "see what else is out there."
- **Key Concern:** Premium went up 12% this year.
- **Optional Curveball:** Doesn't understand her current coverage.
- **Trainer Notes:**
    - Did the rep educate before quoting?
    - Did they use mirroring or labeling to uncover dissatisfaction?

8. Commercial Auto Prospect

- **Name:** Andre
- **Business:** Local delivery | 3 vehicles | No telematics
- **Background:** His commercial auto rates are high, and he's frustrated.
- **Key Concern:** Wants help lowering rates.
- **Optional Curveball:** One driver has a recent DUI.
- **Trainer Notes:**
    - Did the rep assess fleet safety or driver policies?
    - Did they ask about claims history?

9. Medical Office Referral

- **Name:** Dr. Patel
- **Business:** Independent family clinic
- **Background:** Referred by a friend. Looking for malpractice + BOP.
- **Key Concern:** Wants a "one-stop shop" approach.
- **Optional Curveball:** Had a coverage issue during COVID.
- **Trainer Notes:**
    - Did the rep lead with relationship, not just price?
    - Did they identify specialty-specific risks?

10. Contractor Needing Bond + Liability

- **Name:** Carlos
- **Business:** General Contractor | 4 subs | Medium jobs
- **Background:** Needs both bonding and general liability for a large upcoming project.
- **Key Concern:** Getting it issued in time.
- **Optional Curveball:** Has had 2 claims in the past year.
- **Trainer Notes:**
    - Did the rep manage expectations on underwriting?
    - Did they explain how bonding ties into carrier relationships?

Section 2: Price-First Objection Scenarios (10 Total)

Use these to help your team develop language, confidence, and structure when clients focus solely on cost.

1. "I Just Want the Cheapest Option"

- **Name:** Barry
- **Context:** Shopping auto after a rate hike.
- **Objection:** "I just want whatever gets me legal coverage."
- **Trainer Notes:**
  - Did the rep explore *why* price is the focus?
  - Did they ask what happened with the last agent?

2. "Your Quote's Too High"

- **Name:** Nicole
- **Context:** Already has a quote from another agent.
- **Objection:** "Why would I pay more for the same coverage?"
- **Trainer Notes:**
  - Did the rep ask for the competing quote to compare?
  - Did they highlight value beyond premium?

3. "I Don't Need All That Coverage"

- **Name:** Steve
- **Context:** New homeowner.
- **Objection:** "Just give me what the lender requires."
- **Trainer Notes:**
  - Did the rep explain gaps and consequences clearly?
  - Did they bring up real-life claim scenarios?

4. "I'll Talk to My Spouse First"

- **Name:** Tanya
- **Context:** Home & auto bundle
- **Objection:** "My husband makes the final decision."
- **Trainer Notes:**
  - Did the rep explore her concerns first?
  - Did they offer to join a call with both parties?

5. "That's Way More Than I'm Paying Now"

- **Name:** Logan
- **Context:** Switching from a national carrier
- **Objection:** "I'm only paying $X per month right now."
- **Trainer Notes:**
  - Did the rep identify coverage differences?
  - Did they mirror and label the frustration?

6. "Can You Just Email It to Me?"

- **Name:** Rachel
- **Context:** Cold lead
- **Objection:** Doesn't want to talk—only wants numbers
- **Trainer Notes:**
  - Did the rep shift focus to value before quoting?
  - Did they push for a short discovery call?

7. "I'm Still Shopping Around"

- **Name:** Mike
- **Context:** Commercial policy
- **Objection:** "I've got a few other quotes to get."
- **Trainer Notes:**
  - Did the rep ask how he's evaluating options?
  - Did they differentiate based on service or specialty?

8. "Why Are You Asking So Many Questions?"

- **Name:** Susan
- **Context:** Renters & auto combo
- **Objection:** Getting impatient with onboarding
- **Trainer Notes:**
    - Did the rep explain why questions matter?
    - Did they slow down to build rapport?

9. "Do You Offer Discounts?"

- **Name:** Daryl
- **Context:** Multi-car auto
- **Objection:** Fishing for a lower price
- **Trainer Notes:**
    - Did the rep offer bundling options strategically?
    - Did they pivot to protection vs. price?

10. "Let Me Think About It"

- **Name:** Erin
- **Context:** Quote delivered
- **Objection:** Stalling with no clear intent
- **Trainer Notes:**
    - Did the rep ask what specifically is holding her back?
    - Did they set a clear follow-up expectation?