

Personal Lines Prospect Playbook





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Contents

I . Buyer Persona: "Family-Focused Fiona & Dave"	3
• Profile:	3
• Goals:	3
• Challenges:	4
• Common Objections:.....	4
II . Initial Meeting Questions:	5
III . Setting the Pre-Close:	6
IV . Delivering the Rules of Engagement:	8
V . Risk Assessment:.....	9
• Family Profile: Married Couple with Kids	9
1. <i>Family Composition:</i>	9
2. <i>Employment & Financial:</i>	9
3. <i>Living Situation:</i>	10
4. <i>Lifestyle & Hobbies:</i>	10
5. <i>Travel:</i>	10
6. <i>Education & Extracurricular:</i>	11
7. <i>Health & Wellness:</i>	11
8. <i>Future Plans:</i>	11
• Risk Profile	12
1. <i>Homeowners Insurance:</i>	12
2. <i>Auto Insurance:</i>	12
3. <i>Umbrella Liability:</i>	12
4. <i>Recreational Vehicles (Toys):</i>	13
5. <i>Life Insurance:</i>	13
6. <i>Investments and Retirement:</i>	13
7. <i>High Value Items:</i>	14
8. <i>Travel and Experiences:</i>	14
9. <i>Future Plans and Considerations:</i>	14



Personal Lines Prospect Playbook

I. Buyer Persona: "Family-Focused Fiona & Dave"

Profile:

- Age: 35-50
- Marital Status: Married
- Children: 2-3 kids, ranging from toddlers to teenagers
- Occupation: Professionals in fields like IT, healthcare, finance, etc.
- Lifestyle: Juggle between work, children's activities (school, sports, hobbies), and family trips.
- Assets: Own a home, multiple cars, and possibly recreational toys like boats, RVs, and motorcycles.

Goals:

- To protect their growing assets and ensure financial security for their family.
- To find comprehensive insurance solutions that cater to their diverse needs.
- To have a trusted insurance partner who provides proactive advice and timely support.



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Challenges:

- Navigating the complexities of multiple insurance policies.
- Finding time to research and understand what coverage they genuinely need.
- Balancing premium costs with getting the right protection.

Common Objections:

- "Our current coverage is good enough."
- "We don't have the time to review or change our policies."
- "Insurance is just a necessary evil; they're all the same."

Marketing Message:

"Secure your family's future with personalized insurance solutions tailored to your unique needs. With us, you'll always have a trusted partner to navigate life's uncertainties."



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Elevator Pitch:

"We specialize in guiding families like yours—who might feel unprepared, upset with generic policies, frustrated by lack of clarity, or alarmed by potential risks—to find insurance solutions that truly fit. Let us help turn your worries into peace of mind.

II . Initial Meeting Questions:

1. Tell me about your current insurance coverages. Are they bundled with one provider or spread across multiple?

2. What do you appreciate most about your current insurance agent or provider?

3. Can you share a situation where your agent went above and beyond for you? Or perhaps a time you felt let down?

4. What's one thing you wish your current agent did better or differently?



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5. Are there any recent life events (e.g., home purchase, new vehicle, family vacations) that prompted you to review your insurance needs?

6. How do you and your spouse typically make decisions about financial matters and insurance?

7. What activities or hobbies do your kids engage in that might influence your insurance needs (e.g., driving, water sports)?

8. Are you currently involved in any recreational activities (boating, motorcycling, RV camping)? If so, how often?

9. When was the last time you reviewed or adjusted your insurance policies? Were there any pain points during that process?



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III . Setting the Pre-Close:

"Understanding and Addressing Pain Points"

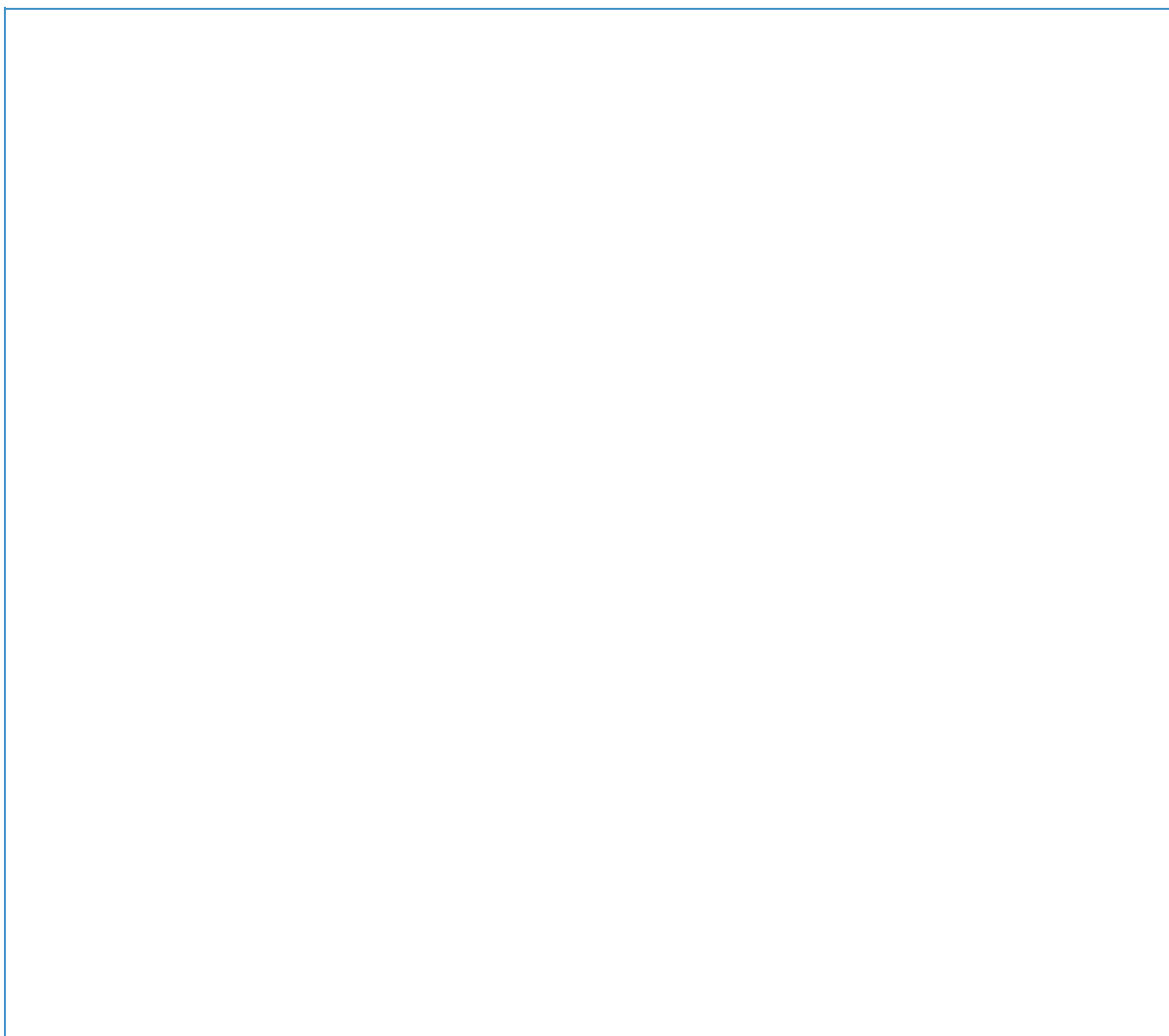
1. Recap their expressed pain points and needs: "You mentioned that you wish your agent was more proactive in updating you on policy changes. That's something we prioritize with all our clients."
2. Offer solutions: "Our agency prides itself on regular check-ins and updates. We believe in proactive communication, ensuring you're always informed and covered."
3. Build trust: "Many families we've worked with felt the same way before partnering with us. They now feel more secure and informed."
4. Gauge readiness: "If we could address these concerns and provide the coverage you need at a competitive rate, would there be any reason you wouldn't want to move forward with us?"



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IV . Delivering the Rules of Engagement:

1. **Transparency:** "We pledge full transparency in our dealings. From costs to coverage specifics, you'll know everything."
2. **Proactivity:** "Instead of waiting for you to reach out, we believe in proactive check-ins. This ensures you're always up-to-date."
3. **Personalization:** "No two families are the same. We promise tailored solutions that genuinely fit your needs."
4. **Accessibility:** "Questions, concerns, claims – whenever you need us, we're here. Our team is always accessible."
5. **Education:** "We're not just here to sell policies. We aim to educate you, so you truly understand your coverage."





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V . Risk Assessment:

Family Profile: Married Couple with Kids

1. Family Composition:

- How many children do you have and what are their ages?
- Do you have any other dependents living with you, such as elderly parents or relatives?
- Do you have any pets?

2. Employment & Financial:

- What industries do you and your spouse work in?
- Do you or your spouse work from home?
- Do you or your spouse hold any positions that come with elevated risks (e.g., travel, public profiles, executive roles)?
- Are there any significant financial milestones you're aiming for in the next few years, such as buying a bigger house, investing in a business, or sending a child to college?



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3. *Living Situation:*

- How would you describe your neighborhood? (Urban, suburban, rural, gated community, etc.)
- Are there any unique features of your residence, such as historical significance, special architecture, or being located in a flood zone?
- Do you own any secondary residences or vacation properties?

4. *Lifestyle & Hobbies:*

- How do you and your family typically spend weekends and holidays?
- Are there any hobbies or activities that the family is particularly passionate about, like boating, hiking, or collecting?
- Do you have any Volunteer positions?
- Do you host events or gatherings often?

5. *Travel:*

- How often does your family travel and where do you typically go?
- Do you prefer to travel domestically or internationally?
- Are there any regular trips that you make each year, like visiting a vacation home or an annual overseas trip?



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6. *Education & Extracurricular:*

- Where are your children currently studying, and are there plans for them to attend college or boarding schools?
- Do your kids engage in extracurricular activities that might come with added risks, like horseback riding, motorsports, or competitive sports?

7. *Health & Wellness:*

- Are there any health considerations that might influence your insurance needs, like chronic illnesses, or regular treatments?
- Do you or any family member require specialized medical equipment at home?

8. *Future Plans:*

- Are there any significant changes you anticipate in the next few years, like expanding your family, relocating, or retirement?
- Do you have any long-term goals or dreams that you're planning towards, such as traveling the world, buying a dream home, or setting up a trust for your kids?



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Risk Profile

1. Homeowners Insurance:

- How old is your home and when was the last time key systems (roof, plumbing, electrical) were updated?
- Are there any unique features to your home, like solar panels, a pool, or specialized landscaping?
- Have you recently conducted a home inventory?
- Do you have a separate structure on your property, like a shed or guest house?

2. Auto Insurance:

- How many vehicles do you own, and what are their makes and models?
- Are there any customization or high-value upgrades on any of your vehicles?
- Do you or your spouse have any record of traffic violations or accidents in the past 5 years?
- For teenage drivers: Have they taken a defensive driving course?

3. Umbrella Liability:

- Are there any circumstances or activities in your family's lifestyle that might expose you to higher liability risks, such as hosting events, having a swimming pool, or owning a trampoline?
- Has there been a situation where you felt your current liability limits were insufficient?



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4. *Recreational Vehicles (Toys):*

- For each recreational vehicle, are they financed or owned outright?
- How often and where are these recreational vehicles used?
- Are these vehicles stored securely when not in use?
- Do you lend these vehicles to friends or family?

5. *Life Insurance:*

- Do you or your spouse currently have life insurance policies? If so, what type and how much coverage?
- Have there been significant life changes since your last coverage review, such as the birth of a child, a new mortgage, or a change in employment?
- Have you considered the financial implications for your family if one or both earning members were suddenly out of the picture?

6. *Investments and Retirement:*

- How are you currently planning for your retirement? (401k, IRA, other investment vehicles)
- Do you have concerns about the performance or management of your current investments?
- Are you interested in exploring insurance products that can also serve as investment or savings tools, like whole life insurance or annuities?



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7. *High Value Items:*

- Do you own jewelry, art, antiques, or collectibles that have significant value?
- Are these items appraised regularly, and are they specifically listed on your current insurance policy?
- Do you own any other unique items that might require specialized coverage, such as musical instruments or high-end electronics?

8. *Travel and Experiences:*

- How often does your family travel, and do you typically stay domestically or venture internationally?
- Have you considered travel insurance, especially for trips that are more adventurous or to regions with limited medical facilities?
- Do you partake in high-risk activities during vacations, like skiing, scuba diving, or mountain climbing?

9. *Future Plans and Considerations:*

- Are there any significant changes or purchases you anticipate in the next 1-3 years, like buying a new home, adding a new vehicle, or expanding your family?
- Are you considering any large-scale investments or business ventures that might need coverage or affect your personal risk profile?