Safe Home INSURANCE

PORTFOLIO PROJECT

Fictional training concept. Carrier and state review required before operational use.
Source: NAIC, A Consumer's Guide to Home Insurance.

# Project Overview

A self-paced branching scenario for newly licensed **Homeowners Insurance Sales Agents**. Learners handle one customer call across three decisions and get feedback after every choice.

## LEARNING OBJECTIVES

1. Select a needs-based question
2. Explain the quoted deductible trade-off
3. Respond to a coverage uncertainty without promising coverage

**AUDIENCE**
**Newly licensed home insurance agents**

**FORMAT**
**Self-paced practice, about 5 minutes**

**DECISIONS**
**3 branching decisions with feedback**

**FEEDBACK**
**Qualitative only, no score tracking**

**Preview Project**

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BRANCHING SALES SCENARIO

# The lower-price request



You are a licensed sales agent. Maya is comparing home insurance before her renewal next week. She wants a lower premium without an unpleasant surprise at claim time.

**Your goal:** uncover **Maya's priorities**, explain a **deductible trade-off**, and set accurate expectations about **coverage**.

**3 decisions, about 5 minutes**
Get feedback after each choice. You can retry any decision.

**Start Maya's call**

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1 Discover | 2 Trade-off | 3 Coverage

DECISION 1 OF 3

# Maya wants a lower premium

*"My renewal went up. Can you just give me your cheapest policy?"*



YOU • AGENT



MAYA • CUSTOMER

## What do you say first?

**A. "I'll lower your limits so we can beat that price."**

**B. "Let's review your current protection and what you could comfortably pay after a covered loss."**

**C. "Our company has great service, so the price is worth it."**

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FEEDBACK • RECONSIDER THIS RESPONSE

# A missed opportunity



## WHAT HAPPENS

Maya agrees to a lower limit without discussing what it protects. The quote may leave a need unaddressed.

## WHY IT MATTERS

You changed protection before discovering the customer’s needs. A price target alone does not establish suitable limits.

**Ask about priorities before changing the quote.**

**Try this decision again**

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FEEDBACK • STRONG CHOICE

# A more informed customer



## WHAT HAPPENS

Maya says: “I want to protect the house, but more than $1,000 out of pocket would be difficult.”

## WHY IT MATTERS

You uncovered a concrete budget constraint and kept the conversation focused on protection. Use that information when comparing deductible options.

**You now have a need to guide your recommendation.**

Continue Maya’s call

Explore another response

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FEEDBACK • RECONSIDER THIS RESPONSE

# A missed opportunity



## WHAT HAPPENS

Maya replies: “That sounds nice, but you haven’t asked what I need.”

## WHY IT MATTERS

A generic benefit statement does not address Maya’s price concern or reveal her priorities. Ask a focused discovery question.

**Connect the recommendation to Maya’s situation.**

**Try this decision again**

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DECISION 2 OF 3

# The cheapest quote has a trade-off

Your approved comparison shows the same limits: $1,500/year with a $1,000 deductible, or $1,320/year with a $2,500 deductible. These are fictional quotes.



YOU • AGENT



MAYA • CUSTOMER

## Maya asks, “Should I pick the cheaper one?”

**A. “Yes. Saving $180 a year makes the higher deductible the better choice.”**

**B. “The deductible won’t matter unless you actually have a claim.”**

**C. “You save $180/year but take on $1,500 more per applicable claim. How does that fit your $1,000 budget?”**

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FEEDBACK • RECONSIDER THIS RESPONSE

# A missed opportunity



## WHAT HAPPENS

Maya selects the cheaper quote, then asks: “How would I find $2,500 if something happened?”

## WHY IT MATTERS

You focused on premium savings and overlooked Maya’s stated $1,000 budget. A lower premium is only one part of the decision.

**Explain both costs before asking Maya to choose.**

Try this decision again

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FEEDBACK • RECONSIDER THIS RESPONSE

# A missed opportunity



## WHAT HAPPENS

Maya replies: “That’s exactly when I’d need the insurance. What would I owe?”

## WHY IT MATTERS

This minimizes a material cost. Explain the deductible now, including whether other deductibles apply to the policy.

**Make the financial trade-off concrete.**

Try this decision again

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FEEDBACK • STRONG CHOICE

# A more informed customer



## WHAT HAPPENS

Maya says: “I’d rather keep the $1,000 deductible. Let’s review any discounts I qualify for.”

## WHY IT MATTERS

You compared premium savings with the additional deductible responsibility and checked affordability. Maya made an informed choice.

**Record the choice and verify eligible discounts.**

Continue Maya’s call

Explore another response

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DECISION 3 OF 3

# A coverage question before the close

Maya says, “A storm flooded my neighbor’s house. This policy covers that too, right?”



YOU • AGENT



MAYA • CUSTOMER

## What is the best next step?

**A. “Yes. Storm damage is included, so you’re covered.”**

**B. “Flood is generally excluded. Let’s clarify the water risk and review separate flood options, including when coverage starts.”**

**C. “Let’s finish this policy first and discuss flood after renewal.”**

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FEEDBACK • RECONSIDER THIS RESPONSE

# A missed opportunity



## WHAT HAPPENS

Maya assumes every kind of storm-related water damage is covered and stops asking questions.

## WHY IT MATTERS

The cause of damage matters. Standard homeowners' policies generally exclude flood. Do not promise a claim outcome.

**Clarify the concern and verify the applicable coverage.**

Try this decision again

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FEEDBACK • STRONG CHOICE

# A more informed customer



## WHAT HAPPENS

Maya says: “I meant water coming in from the street. Please show me those options before I decide.”

## WHY IT MATTERS

You identified a possible gap, avoided a guarantee, and created a clear next step. Verify terms, availability, and effective dates in approved materials.

**Document the discussion and Maya’s decision.**

Finish the scenario

Explore another response

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FEEDBACK • RECONSIDER THIS RESPONSE

# A missed opportunity



## WHAT HAPPENS

Maya may complete the sale without understanding the potential gap or the timing of separate coverage.

## WHY IT MATTERS

Delaying the discussion leaves an expressed concern unresolved. Discuss the gap before the customer makes a final choice.

**Address the coverage question before closing.**

Try this decision again

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SCENARIO COMPLETE

# Maya can make an informed choice



You clarified Maya’s needs, connected the deductible choice to her budget, and addressed the potential flood gap before closing.

## On your next call

Ask one focused discovery question before recommending a change.
Explain the cost trade-off using the customer’s own budget.
Verify a coverage uncertainty before confirming protection.

Practice again

Next

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KEY TAKEAWAYS

# Three behaviors to remember

## 1 - Ask before you adjust

Ask one focused discovery question before recommending a change to the quote.

## 2 - Use the customer's budget

Explain the cost trade-off using the customer's own budget, not a general rule.

## 3 - Verify before you confirm

Check any coverage uncertainty, such as flood, before confirming protection.

Next

# How the branching works

| DECISION 1 OF 3<br>**Discover needs** | DECISION 2 OF 3<br>**Explain the trade-off** | DECISION 3 OF 3<br>**Verify coverage** |
|---|---|---|
| A - Lower the limits to beat the price | A - Say the saving makes it better | A - Say storm damage is covered |
| **✓ B - Review protection and budget** | B - Say the deductible won’t matter | **✓ B - Clarify flood and review options** |
| C - Say the service is worth the price | **✓ C - Compare the saving to the $1,000 budget** | C - Postpone flood until after renewal |

**✓ Strong choices advance the call. Other choices show feedback, then return to the same decision.**