

2025 Modernization Questions

- 1** If you were at fault in an accident, would you want State Farm to pay for the medical costs and property damage to the other party in its entirety?
(250/500/100 & PLUP & Home/Renters)
- 2** Would you want State Farm to pay the costs to repair or replace your vehicle?
(Comp/Coll & Vehicle Loan)
- 3** If you were hurt in the accident and unable to work, would you want State Farm to pay for your medical expenses and lost wages?
(PIP/Med Pay, Hospital Income, Disability Income)
- 4** If you did not make it out of the accident alive, how much would you want State Farm to leave your loved ones?
(Life, Refi/Veh Loan)

Life Needs Analysis – LIFE-O Framework:

- L** - Loans / Liabilities = _____
- I** - Income Replacement = _____ × How many years _____
- F** - Final Expenses (Funeral + Medical) = _____
- E** - Education Expenses (left for kids) = _____
- O** - Other (Family Member Care, Charities/Churches) = _____