# Auto Billed — Short Term Disability

Hi _______, this is _______ at your State Farm office. How are you today? Great! The reason I'm calling today is the renewal is coming up on your Auto insurance in a few weeks and Emaly asked me to give you a call b/c he found a few ways to improve the policy AND decrease the premium. I wanted to review those items with you, do you have a few minutes?

Great! So it's all good stuff. The first thing I noticed was that you are not getting our mileage discount which is saving our customers a lot of money. How many miles are you putting on the _____? (ask about all cars). Ok, so based on that mileage, we should be able to save you an additional $___ each year on your policy! I'll definitely get that added on your policy so you can start saving money. We'll get you a new discount every renewal, I'll send you the enrollment information, just make sure to get it installed.

Ok, the other one I found is even better! As I'm sure you are already aware, the more policies you have with State Farm, the more benefits you receive. I noticed that I can get a benefit on you (or other insured) where if something happens to you and you cannot work due to illness or injury, we will help cover some of your monthly bills. Not only will it give you this new benefit, but you're also going to save $___ on your policy each year. I need to know what your specific job title is. Ok, I need to ask you a few more questions to make sure you are eligible for this benefit, because you do have to be in good health to qualify.

What is the name and address of your employer?

What is your height & weight?

Do you use Tobacco?

Have you had any major medical issues in the last 3 years?

What is your annual income?

Great, I've got everything I need. I can process these changes and get this benefit added to your policy, I just need to get a signature sometime before your renewal. What time of day would you be able to swing by the office, morning or afternoon? Ok, I can do ____ or ____, which works for you? Ok, great! I've got you down for ____ on ______.

### Objections

**(No thanks, I'm good) —** Well, I'm calling to decrease your premium so there's no reason for us not to do this. What is your job title?

**(Already have coverage) —** That's awesome! This will also pay out and also we are decreasing your premium. Disability can only cover 65% of your income so this will help out. What is your job title?