

## Protection Role Play – Manager Guide

### Preparing the Adviser for T&C Role Play Assessment

**Purpose:** This guide helps the manager prepare the adviser for the official Role Play, which is conducted by the T&C Manager. The document contains: (1) a coaching structure, (2) guidance for each of the 12 meeting stages, (3) a readiness checklist, and (4) an internal practice scoring sheet.

#### Role Play Preparation Process

##### 1 Theory

Review the 12 meeting stages and structure

##### 2 Observation

Adviser observes a manager meeting or recording

##### 3 Practice

Internal Role Play sessions with feedback

##### 4 Readiness Check

Manager confirms readiness for T&C Role Play

### 1 COACHING – OPENING THE MEETING

**What to check:** Can the adviser introduce themselves naturally, explain the meeting purpose and cover IDD/GDPR.

#### 💡 Tips for the manager:

- Ask the adviser to introduce themselves – assess naturalness, not script recitation
- Check they mention: name, firm, role, meeting purpose, products (Life, CIC, IP, Accidental)
- Do they explain IDD and GDPR in language the client can understand?
- Do they present the meeting agenda?

*"Try explaining IDD to the client – in your own words, without jargon."*

### 2 COACHING – FACT FIND

**What to check:** Does the adviser gather a complete picture of the client's situation.

#### 💡 Tips for the manager:

- Check they ask about: family, children, income, employment, commitments, existing cover
- Do they ask open-ended questions (not just yes/no)?
- Do they listen actively and probe further?
- Do they record information in Pro System?

#### ⚠️ Common mistakes:

- Skipping questions about existing cover (death in service, group life)
- Not asking about financial dependants
- Rushing to the recommendation too quickly

### 3 COACHING – RISK DISCUSSION

**What to check:** Can the adviser help the client understand financial risks.

#### 💡 Tips for the manager:

- Do they discuss 3 scenarios: death, serious illness, loss of income?
- Do they use engaging questions (not just statements)?
- Do they help the client visualise the consequences?

*"Ask the client: What would happen to the household budget if one of you couldn't work for 6 months?"*

**4 COACHING – NEEDS ANALYSIS**

**What to check:** Does the adviser identify protection gaps and determine needs.

**Tips for the manager:**

- Does the adviser connect gathered information with specific needs?
- Do they identify the gap between existing cover and actual needs?
- Do they name specific risks to be covered?

**5 COACHING – PRIORITISATION**

**What to check:** Does the adviser set priorities together with the client.

**Tips for the manager:**

- Do they use the Must Have / Should Have / Nice to Have framework?
- Do they ask about a comfortable monthly budget?
- Do they let the client decide rather than imposing priorities?

**Common mistakes:**

- Recommending everything at once without prioritisation
- Skipping the budget conversation
- Imposing their own priorities instead of the client's

**6 COACHING – MEDICAL PRE-SCREENING**

**What to check:** Does the adviser know how to conduct preliminary health questions.

**Tips for the manager:**

- Do they explain to the client that these are general questions (not a full questionnaire)?
- Do they ask about: serious illnesses, regular medication, hospitalisations, planned procedures?
- Do they know what to do if the client discloses a health issue (non-standard terms)?

**7 COACHING – RECOMMENDATION**

**What to check:** Is the recommendation logical and well-justified.

1. Need	2. Solution	3. Rationale	4. Sum assured	5. Cost
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**Tips for the manager:**

- Does the adviser cover all 5 elements of the recommendation?
- Do they explain WHY this product (not just WHAT)?
- Do they refer back to the previously identified needs?

*"Ask the adviser: Explain to me why you're recommending this particular sum assured. Where does the figure come from?"*

**8 COACHING – POLICY WALKTHROUGH**

**What to check:** Can the adviser explain how the policy works.

**Tips for the manager:**

- Do they explain: scope, exclusions, waiting periods, premium, term, claims process, cancellation?
- Do they use plain language (not insurance jargon)?
- Do they check the client understands each element?

**9 COACHING – POLICY FEATURES**

**What to check:** Does the adviser know and can explain key features.

<p><b>Guaranteed vs Reviewable</b> Ask: What's the difference? When would you choose each?</p>	<p><b>Waiver of Premium</b> Ask: What is it and when does it activate?</p>
<p><b>TPD / Terminal Illness</b> Ask: How does the payout work?</p>	<p><b>Fracture / Accidental</b> Ask: When is it worth adding?</p>

**10 COACHING – KEY FACTS DOCUMENT**

**What to check:** Does the adviser know what the Key Facts Document is and what it contains.

**Tips for the manager:**

- Do they explain to the client what the KFD is and why it matters?
- Do they cover: scope, costs, limitations, exclusions?

**11 COACHING – UNDERSTANDING CHECK**

**What to check:** Does the adviser verify the client's understanding.

**Tips for the manager:**

- Do they ask the client to summarise in their own words?
- Do they avoid asking only 'Is everything clear?' (too generic)
- Do they give the client time to ask questions?

*"Good practice: 'Could you tell me how you understand this policy – what would happen if...?'"*

**12 COACHING – CLOSING THE MEETING**

**What to check:** Can the adviser close the meeting professionally.

**Tips for the manager:**

- Do they summarise: risks, recommendation, cost?
- Do they agree clear next steps?
- Do they avoid pressuring the client for an immediate decision?
- Do they ask about referrals?

**T&C Role Play Readiness Checklist**

The manager should confirm each point before referring the adviser for the official Role Play.

- |  |   |
|--|---|
| <input type="checkbox"/> Adviser knows and understands the 12 meeting stages | <input type="checkbox"/> Can introduce themselves and explain IDD/GDPR      |
| <input type="checkbox"/> Conducts a full Fact Find (open-ended questions)    | <input type="checkbox"/> Discusses all 3 risk scenarios                     |
| <input type="checkbox"/> Identifies protection gaps                          | <input type="checkbox"/> Applies Must/Should/Nice prioritisation            |
| <input type="checkbox"/> Conducts medical pre-screening                      | <input type="checkbox"/> Recommendation includes all 5 elements             |
| <input type="checkbox"/> Explains how the policy works in plain language     | <input type="checkbox"/> Knows key features (guaranteed, waiver, TPD)       |
| <input type="checkbox"/> Discusses Key Facts Document                        | <input type="checkbox"/> Checks client understanding                        |
| <input type="checkbox"/> Professional closing with next steps                | <input type="checkbox"/> Completed at least 3 practice sessions with mentor |
| <input type="checkbox"/> Does not recite a script – speaks naturally         | <input type="checkbox"/> Responds to client questions and objections        |

Adviser name:

Mentor / Manager:

Date:

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**INTERNAL PRACTICE SESSION SCORE SHEET**

The mentor uses this sheet during internal Role Play sessions. Score 0–3 for each stage. This is NOT a T&C assessment – it is a tool for preparing the adviser.

**0** Not done
**1** Weak
**2** Satisfactory
**3** Very good

#	Stage	Score	Mentor notes
1	Opening the Meeting	/3	
2	Fact Find	/3	
3	Risk Discussion	/3	
4	Needs Analysis	/3	
5	Prioritisation	/3	
6	Medical Pre-Screening	/3	
7	Recommendation	/3	
8	Policy Walkthrough	/3	
9	Policy Features	/3	
10	Key Facts Document	/3	
11	Understanding Check	/3	
12	Closing the Meeting	/3	
<b>TOTAL</b>		<b>/36</b>	

Range	Level	Mentor recommendation
0–14	Requires further development	Continue coaching with additional practice sessions
15–24	Developing	Additional practice session, focus on weak areas
25–30	Ready for T&C Role Play	Can be referred for official assessment
31–36	Highly prepared	Ready – high level of confidence

**ADDITIONAL ASSESSMENT – SOFT SKILLS**

<p><b>Communication</b> Clarity, listening, empathy</p> <p>1 2 3 4 5</p>	<p><b>Naturalness</b> Not reciting a script</p> <p>1 2 3 4 5</p>	<p><b>Confidence</b> Product knowledge</p> <p>1 2 3 4 5</p>	<p><b>Responsiveness</b> To questions and objections</p> <p>1 2 3 4 5</p>
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**SUMMARY AND MENTOR DECISION**

Comments:

Adviser ready for T&C Role Play
  Requires additional practice

Mentor / Manager signature: \_\_\_\_\_ Adviser signature: \_\_\_\_\_ Date: \_\_\_\_\_