Working with clients labeled high risk is part of being a full-service State Farm agent. Those drivers arrive with stories, not statistics: a late-night wreck, a DUI three years back, multiple at-fault accidents, or a lapse in coverage after losing a job. They need honest answers, practical options, and a plan to rebuild insurance standing. This guide is drawn from field experience across personal lines portfolios. It covers underwriting realities, pricing choices, documentation, compliance issues like SR-22, retention strategies, and real-world language you can use in the office or on prospect calls. Wherever relevant, I mention concrete numbers or common timelines, and I flag trade-offs you will face when balancing risk with serving the community.

Why this matters for agents and customers High-risk drivers increase potential frequency and severity of claims. Left unaddressed, they either self-insure by not buying coverage, or they buy bare minimum limits that expose them and other motorists. Helping these customers means reducing community uninsured rates, protecting the agency book, and creating a pathway back to standard pricing. It also matters commercially: good handling of high-risk cases turns marginal accounts into loyal customers who appreciate transparency and earned discounts later on.

Defining high risk in practical terms Insurers use a mix of objective and subjective signals. Objective items you will see on a motor vehicle report or application include DUI or DWI within the past three to seven years, multiple at-fault accidents in a short window, license suspensions, and major violations such as reckless driving. Subjective signals include chronic nonpayment, unclear garaging locations, or frequent policy changes that indicate instability.

Some concrete thresholds that matter when quoting with State Farm or comparing competitors:

- a single DUI usually pushes a driver into a nonstandard tier for roughly three years, sometimes longer depending on state law and claim history
- two at-fault accidents within 36 months often triggers higher surcharges or nonrenewal considerations
- lapses longer than 30 days can cause loss of continuous coverage discounts and increase premiums significantly

Underwriting realities and what you can control You do not set national underwriting rules, but you do control how you present cases to underwriting, how complete the application is, and how you coach the customer. Underwriters want clean documentation: an accurate driving record, clear vehicle ownership, and honest answers about primary driver and use. Small mistakes in the application can cost the client hundreds of dollars or a decline.

Examples of avoidable errors

- Listing a family member as the primary driver when the applicant is the main user. Not only does that misstate exposure, but it creates problems at claim time.
- Forgetting to report a recent moving address that alters the territory rating.
- Letting a client sign an incomplete SR-22 or a misfiled certification, which delays restoring driving privileges.

Pricing, discounts, and trade-offs High-risk drivers will pay more. The trade-off you face is between making the premium accessible and protecting the agency loss ratio. Two practical levers to manage this are coverage choices and policy structure.

Coverage choices You can lower premium by adjusting limits, increasing deductibles, or removing optional coverages. But be strategic. Reducing liability limits below state minimums is not an option. Removing collision on an older vehicle may make sense if the car's market value is low, but you should document that choice in the file and make sure the customer understands the out-of-pocket exposure.

Common, defensible adjustments for affordability

- Raise collision and comprehensive deductibles to $1,000 or higher where the vehicle value justifies it.
- Offer pay-per-mile or usage-based telematics programs when available, but clearly explain how driving behavior influences rates.
- Apply all eligible discounts, start-to-finish. Good student, defensive driving, multivehicle, and homeowner discounts still matter for high-risk customers once they qualify.

A short list of ***State Farm insurance*** coverage and product options to consider

1. SR-22 filing to reinstate or proof financial responsibility.
2. Higher deductibles to reduce premium.
3. Limited collision or liability-only options for older vehicles.
4. Temporary nonowned vehicle coverage for people who borrow cars.
5. Telematics or usage-based programs when available.

Documents and proof you should collect Before you submit a quote for a high-risk applicant, gather the essential paperwork. Clear files reduce back-and-forth and speed issuance.

Quick checklist of documents to request from the customer

1. Full motor vehicle record or recent driving history report if the client can supply it.
2. Proof of prior insurance for the last 12 months, including declarations pages.
3. Any court documentation related to DUI, suspensions, or traffic citations.
4. Vehicle titles or registration showing garaging address.
5. Proof of identity and residency, such as a state ID and a utility bill.

SR-22, interlock devices, and legal compliance SR-22 is a common requirement after major violations. Explain clearly that SR-22 is not insurance; it is a certificate that proves the insured carries the required coverage. Filing SR-22 increases premium, and the certificate stays on file for whatever period state law mandates, often three years after a DUI. If an interlock device is required by the court, note that the device affects only ignition capability and does not reduce the insurance premium by itself. Only documented proof of compliance and completed monitoring periods will reduce the administrative risk for underwriting.

Handling nonstandard drivers in the office When a high-risk customer walks into your office, the first five minutes set the tone. Start with listening. Ask them to tell the story chronologically and take notes. Use plain language: explain why rates are higher with examples like a recent at-fault accident raising the likelihood of a near-term claim, and therefore the premium. Avoid lecturing. Instead, frame options and consequences.

A short conversation script that works "Tell me what happened and when it happened. I will need the date of the accident or conviction, and any paperwork you received. From there I can show you what coverage options are realistic, what the estimated cost will be, and what steps we can take to lower that cost over time."

Rehabilitation plans that commercial insurance agency actually succeed High-risk clients often want to improve their rates but do not know where to start. Create a one-year rehabilitation plan tied to measurable steps: maintain continuous coverage, avoid violations for 12 months, complete an approved defensive driving course if eligible, and install a telematics device if offered. Schedule quarterly check-ins in the first year. When discounts kick in, celebrate the progress and explain how savings compound over time.

Retention and cross-sell opportunities Treat high-risk customers like long-term investments. A client who sees an agent as a partner is less likely to drop coverage after a price shock. Offer bundling opportunities only when they are economically sensible. For example, someone with renter's insurance can often get a better overall deal when bundling auto and renters. But do the math out loud: show the premium difference with and without bundling, and disclose any coverage differences.

Claims handling and trust building Claims are the inflection point that determines customer loyalty. For high-risk drivers, prompt, accurate handling is essential. Walk them through the claims process before anything happens: what to report, what documentation to collect at the scene, and what to expect for timelines. During claims, be the consistent human touch. Work with claims adjusters proactively and update the client at least every 48 hours while a claim is active.

Real-world case study: turning a nonrenewal into a loyal customer A few years back, I worked with a client who had a DUI two years prior and an at-fault collision six months before presentation. The local market placed him in nonstandard carriers with premiums roughly 60 percent higher than standard. We started with a candid appraisal: higher deductibles, SR-22 filing through the state, and a documented plan to complete court-ordered classes and maintain continuous coverage. I scheduled a three-month follow-up and enrolled him in a telematics pilot that cut his premium by about 8 percent after the first six months. Eighteen months later, with no violations and a clean telematics report, we moved him back to standard tiers. He renewed consistently and became a referral source. That case required patience, transparency, and the willingness to accept a tighter margin early on.

Marketing and finding high-risk customers ethically High-risk drivers are not a niche you cold call for. Most come through referrals, walk-ins, or error-prone online leads. Use targeted community outreach: answer questions at local driver education nights, partner with traffic schools, and develop a clear web page that explains SR-22 and high-risk options. For consumers searching for immediate help, a local listing that mentions insurance agency near me or Insurance agency Fairlawn can be useful as long as content is accurate. Avoid sensational language that promises miraculous rate reductions. Promise clarity and options instead.

When to refer out or decline There are times when taking on a high-risk account is not commercially responsible. If a client needs coverage limits below state standards, refuses to supply required documents, or has ongoing criminal driving activity that suggests imminent loss, refer the case to a specialized nonstandard market or decline politely. Document the refusal and the reason for regulatory and auditing purposes. The goal is to maintain a healthy book of business while serving those you can help.

Technology and telematics: benefits and pitfalls Telematics programs can be a tool for rehabilitation. They provide objective metrics, such as harsh braking, time of day, and miles driven. For a cautious driver, telematics can reduce premiums by 5 to 30 percent depending on behavior and program design. Watch out for the pitfalls: some customers view monitoring as invasive, and telematics data can be disputed after an incident. Always get informed consent and explain how data is used.

Pricing transparency and explaining premiums Break the premium into intelligible parts. Explain base rates, territory charges, driver-specific surcharges, and credits. Use examples: demonstrate how a DUI adds a certain surcharge percentage in your state if you have that data, or show how raising collision deductible from $500 to $1,000 affects the premium. Clients appreciate a simple math explanation: this is the base, this is the surcharge, this is the discount. Transparency reduces sticker shock.

Practical follow-up: a 12-month timeline you can give clients Month 0: obtain and submit all documents, file SR-22 if required, set coverages and deductibles. Month 1: confirm issuance and set up online account, enroll in telematics if chosen. Month 3: first check-in, review driving behavior and savings opportunities. Month 6: re-evaluate discounts, documentation for completed classes. Month 12: re-quote for possible tier improvement, celebrate milestones and adjust the rehabilitation plan.

Regulatory notes and record keeping Different states have varied requirements for SR-22, nonrenewal notices, and allowable surcharges. Keep a state-specific reference in your agency management system. Retain all client communications about coverage choices, declined coverages, and SR-22 filings in the policy file. If a client later claims they were unaware of reduced coverage, a documented signed declination protects the agency.

Language and empathy that move decisions People with driving infractions often feel judged. Language that reduces stigma moves the conversation forward. Try phrases like: "I want to find the approach that fits your budget and your needs," or "Here are the trade-offs for each option so you can choose knowingly." Avoid moralizing, be factual, and emphasize the end goal: protection and a path back to lower premiums.

Final practical checklist to use in your agency when handling high-risk drivers

1. Listen to the full story and document dates and documents requested. 2. Pull or request an accurate motor vehicle report before final quoting. 3. Explain SR-22, interlock, and other legal steps if relevant. 4. Present coverage options with clear trade-offs and written comparisons. 5. Build a 12-month rehabilitation plan with scheduled check-ins.

Serving high-risk drivers responsibly is a mix of underwriting discipline, clear communication, and practical problem solving. These customers often become the most loyal when treated fairly, and they provide a steady opportunity for community service and profitable retention when managed correctly. Use the steps above as a living playbook: update the details for your state regulatory environment, track outcomes, and refine scripts based on what works in the field.

NAP Information

Name: Alex Wakefield – State Farm Insurance Agent

Business Type: Insurance Agency

Address: 2820 W Market St, Suite 150, Fairlawn, OH 44333, United States

Phone: [(330) 665-1377]

Website: https://www.statefarm.com/agent/us/oh/fairlawn/alex-wakefield-77zftb26zgf

Hours:
Monday–Friday: 9:00 AM – 5:00 PM
After hours by appointment. :contentReference[oaicite:1]index=1

Google Maps URL:
https://www.google.com/maps/place/2820+W+Market+St+Suite+150,+Fairlawn,+OH+44333

Plus Code: 49GV+5W Fairlawn, Ohio, USA

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Alex Wakefield – State Farm Insurance Agent provides trusted insurance services in Fairlawn, Ohio offering home insurance with a community-oriented approach.

Families and business owners across Summit County choose Alex Wakefield – State Farm Insurance Agent for personalized coverage options designed to help protect what matters most.

Their office offers risk assessments, insurance quotes, and financial service guidance with a trusted commitment to long-term client relationships.

Call (330) 665-1377 to request a quote and visit https://www.statefarm.com/agent/us/oh/fairlawn/alex-wakefield-77zftb26zgf for more information.

Find their official business listing online here:

https://www.google.com/maps/place/2820+W+Market+St+Suite+150,+Fairlawn,+OH+44333

Popular Questions About Alex Wakefield – State Farm Insurance Agent

What types of insurance does Alex Wakefield offer?

The agency offers auto insurance, homeowners insurance, renters insurance, life insurance, and business insurance coverage options in Fairlawn, Ohio.

Where is the office located?

The office is located at 2820 W Market St Suite 150, Fairlawn, OH 44333, United States.

Can I get a personalized insurance quote?

Yes, prospective clients can contact the office directly to receive a personalized quote based on their coverage needs.

Does the agency assist with policy reviews?

Yes, the office provides policy reviews to help ensure coverage aligns with current needs and life changes.

What areas does the agency serve?

The agency serves Fairlawn, Akron, and surrounding communities throughout Summit County, Ohio.

How can I contact Alex Wakefield – State Farm Insurance Agent?

Phone: (330) 665-1377
Website: https://www.statefarm.com/agent/us/oh/fairlawn/alex-wakefield-77zftb26zgf

Landmarks Near Fairlawn, Ohio

- **Summit Mall** – Major retail and dining destination near West Market Street.
- **Sand Run Metro Park** – Scenic park offering hiking trails and outdoor recreation.
- **Stan Hywet Hall & Gardens** – Historic estate and popular regional attraction in nearby Akron.
- **Akron Zoo** – Family-friendly destination located a short drive from Fairlawn.
- **University of Akron** – Public university serving the greater Akron area.
- **Montrose Shopping District** – Business and commercial corridor near the office location.
- **F.A. Seiberling Nature Realm** – Nature preserve and environmental education center.