



The Carrier Assessment

A 10-minute assessment that reveals what your carriers may be costing you. Score & asses on page one, reflect on page two.

First, Let's Score Your Carriers

Write down your top five carriers in the score cards below. You will be rating your carriers on a scale of 1 to 5 per category on how well they perform. **With 1=Poor and 5=Excellent.** For each carrier, you will add up their categories to score them out of 30. View their results in the scorecard below.

Carrier 1: _____
Score each category 1 through 5. 1=Poor and 5=Excellent

Compensation _____

Customer Service _____

Ease of Business _____

Technology _____

Cross-Sell Ability _____

Support & Marketing _____

Total Score _____

Carrier 2: _____
Score each category 1 through 5. 1=Poor and 5=Excellent

Compensation _____

Customer Service _____

Ease of Business _____

Technology _____

Cross-Sell Ability _____

Support & Marketing _____

Total Score _____

Carrier 3: _____
Score each category 1 through 5. 1=Poor and 5=Excellent

Compensation _____

Customer Service _____

Ease of Business _____

Technology _____

Cross-Sell Ability _____

Support & Marketing _____

Total Score _____

Carrier 4: _____
Score each category 1 through 5. 1=Poor and 5=Excellent

Compensation _____

Customer Service _____

Ease of Business _____

Technology _____

Cross-Sell Ability _____

Support & Marketing _____

Total Score _____

Carrier 5: _____
Score each category 1 through 5. 1=Poor and 5=Excellent

Compensation _____

Customer Service _____

Ease of Business _____

Technology _____

Cross-Sell Ability _____

Support & Marketing _____

Total Score _____

Scorecard Results

- Strategic Partner **24-30**
- Functional-ish **18-23**
- Hidden Cost Territory **24-30**
- Active Problem **12-17**
- Functional, Not Optimal **18-23**

Strategic Partner

What this means.

- Working For Your Business
- Strong Across the Board
- Model of Good Partnership

Functional-ish

What this means.

- Gets The Job Done
- Potential for Improvement
- Needs Fixes to Be 24+

Hidden Cost Territory

What this means.

- Likely Costing You More
- Maybe Strong in Some Areas
- Maybe Not Worth Keeping

Active Problem

What this means.

- Likely Dragging You Down
- Consider Phasing Out
- Hurting Your Business

Now, Let's Mindfully Reflect

Take your time to think about and process these questions. Write down your answers once you're ready.

Open Observation

What do your scores tell you? What patterns do you see? Which carrier surprised you (high or low)?

Time & Stress Reality Check

Think about your actual week...Which carrier requires the most:

Follow Up Calls _____
Problem Solving _____
Client Explanations _____
Time & Management _____

The Commission Question

Highest Paying Carrier _____

Their Total Score Was _____

If that score was under 23, write down what it might be costing you in time or lost opportunities:

The Strategy Check

Can you clearly explain to a client why you recommend each of these carriers?

- Yes, I have a strategic reason for each.
- Honestly, some are just habit or commission.

If you chose the second option, you are not alone. This is something to work on.

The Realization

Most advisors discover:

- They're organized around commission, not strategy.
- Their highest paying carrier costs them the most time
- They can't clearly explain their carrier lineup.
- Small changes could save hours every week.

Did you discover something similar?