40 QUESTIONS THAT DRIVE BROKERAGE GROWTH

A Strategic Assessment of
Sales, Service and Leadership



CLIFTON WARREN

Helping insurance brokerages build
sustainable organic growth

Introduction

This assessment helps you identify where your brokerage is strong and where focused improvements could make the greatest difference to sustainable organic growth. It takes about 15 minutes. It works best when completed by the principal or leadership team together, because different people often score the same practice differently.

How to Use This Assessment

Step 1: Rate each question from 1 to 3. Rate what actually happens today, not what you intend. Where a question refers to brokers, score the typical broker. Where it asks for more than one thing, score 3 only if all of it is in place.

Score	Meaning
1	Not in place
2	Sporadically in place / partially implemented
3	In place

Step 2: Total each section. Each of the five sections contains eight questions. Each section score ranges from 8 to 24; the overall score ranges from 40 to 120. The totals calculate automatically as you answer.

Step 3: Find your band. Compare each section score, and your overall score, to the bands on the Score Summary page.

Step 4: Identify your priorities. Your lowest-scoring section is usually the best place to start. Questions you scored 1 show you exactly where.

Step 5: Complete your Growth Action Plan. Choose up to three improvements, assign responsibility and set a review date.

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Section 1: Sales Strategies and Behaviours

Are you attracting the right clients and creating a reliable source of profitable new business?

#	Question	Score (1–3)
1	Do your brokers follow a defined sales process from first contact to winning the client, including proposals presented in conversation and followed up until the prospect decides?	
2	Does your brokerage define its target markets and ideal client profile, including minimum and target account sizes, and qualify prospects against clear criteria before investing significant time?	
3	Does your brokerage have specialist expertise in selected industries or markets, and do your brokers communicate that value rather than competing mainly on price?	
4	Do your brokers keep an active pipeline large enough to meet their new business targets, and spend their time on the activities most likely to win profitable business?	
5	Do your brokers prepare and practise for sales meetings, presentations and negotiations, and explore a prospect's objectives and risks before recommending a solution?	
6	Does your brokerage have a marketing strategy aimed at target markets that generates measurable qualified opportunities, supported by brokers' professional LinkedIn presence?	
7	Do your brokers use their reputation, specialist insights and existing relationships to create opportunities, and stay in touch with prospects not yet ready to move?	
8	Does your brokerage measure conversion by sales stage and analyse why it wins and loses new business?	

Section 1 score _____ / 24 **Questions scored 1** _____

Section 2: Client Service

Are your service practices protecting client relationships and supporting consistent delivery?

#	Question	Score (1–3)
9	Does your brokerage have a defined retention strategy with targets and responsibilities, measured by broker, segment and industry, and do you review every significant lost account?	
10	Does your brokerage segment its portfolio by value and growth potential, and set service standards and planned contact to match each segment?	
11	Does your brokerage have a structured onboarding process covering the first 90 days, with check-ins during the first year?	
12	Does your brokerage start renewals early enough to discuss changing needs, with responsibilities, deadlines and follow-up assigned and monitored?	
13	Can your brokerage identify clients at risk of leaving (pricing, service, competitors) early enough to act?	
14	Does your brokerage seek client feedback, act on it, and resolve significant complaints through a clear escalation process?	
15	Does your brokerage prioritise complex or high-value submissions and use specialist resources for selected lines or complex risks to improve insurer engagement and placement?	
16	Are your service workflows, responsibilities and standards clearly defined, reviewed in regular service team meetings, and supported by technology that reduces repetitive administration?	

Section 2 score / 24 **Questions scored 1**

Section 3: Client Development

Are you maximising the growth potential of existing clients and professional relationships?

#	Question	Score (1–3)
17	Does your brokerage systematically identify which clients offer the greatest potential for additional revenue, and have plans for developing them?	
18	Do your account managers and brokers review clients' policies, coverage and changing circumstances to find gaps and additional needs?	
19	Do your brokers raise additional needs in a consultative rather than transactional way, against clear priorities for additional services?	
20	Does your brokerage have a fee and remuneration approach that reflects the value of the work done for each client?	
21	Do your brokers use a defined approach to generating client referrals, asking confidently at the right moment and making it easy to refer?	
22	Do your brokers identify and build relationships with the accountants, lawyers, financiers and advisers who can introduce suitable prospects?	
23	Do your professional partners understand your expertise and ideal clients, and do you create value for them in return?	
24	Does your brokerage track referrals received, new clients won from them, and additional revenue from account development?	

Section 3 score / 24 **Questions scored 1**

Section 4: Sales Management

Do your sales management practices help brokers execute consistently and improve performance?

#	Question	Score (1–3)
25	Do your brokers have completed annual sales plans covering new business and renewal goals, key performance indicators, and the strategies and behaviours to achieve them?	
26	Do your brokers meet with sales leadership at least monthly to review progress against their plans, within a culture of accountability?	
27	Do you hold a weekly sales meeting built around motivation, education and skills practice, rather than complaints and administration?	
28	Do your sales leaders join brokers on prospect and client calls on a set schedule matched to experience (for example, weekly for new brokers, monthly for seasoned brokers and quarterly for veterans)?	
29	Do your leaders monitor and track how opportunities move through the pipeline, against a clear picture of what a great future client looks like in each line of business?	
30	Does your brokerage provide the sales tools and systems, and hold your brokers accountable for the sales behaviours that are theirs to deliver?	
31	Does an owner or senior leader have clear, ongoing responsibility for recruiting brokers with the right capability, behaviours and market focus?	
32	Do your leaders give your brokers regular individual coaching and mentoring, including feedback after joint calls and agreed development actions?	

Section 4 score _____ / 24 **Questions scored 1** _____

Section 5: Leadership and Business Management

Are your leadership, culture and financial management practices supporting sustainable growth?

#	Question	Score (1–3)
33	Does your leadership team operate cohesively, with clear responsibilities, shared priorities and consistent decision-making?	
34	Does your brokerage have a documented annual business plan with measurable objectives, priorities and assigned accountability?	
35	Do your leaders shape a culture of accountability, collaboration, client service and continuous improvement, with business development a shared priority?	
36	Do your remuneration, incentives and recognition reward profitable growth and long-term client relationships?	
37	Does your brokerage have a succession and perpetuation plan for leaders and key brokers that protects long-term continuity and value?	
38	Does your brokerage prepare an annual budget with realistic revenue, expense and profit targets, and monitor operating expenses against target operating profit?	
39	Does your brokerage manage receivables so that outstanding payments are collected promptly?	
40	Does your brokerage have a financial model linking revenue growth, commission income, contingency and supplementary income, operating costs, staffing and profitability?	

Section 5 score / 24 **Questions scored 1**

Your Score Summary

Your section scores fill in automatically as you answer the questions. Use the bands below to identify your strongest area and biggest opportunity.

Section	Your score	Maximum	Band
1. Sales Strategies and Behaviours		24	
2. Client Service		24	
3. Client Development		24	
4. Sales Management		24	
5. Leadership and Business Management		24	
Overall		**120**	

Score Bands

Use these bands to interpret each section score and your overall score. They are intended to guide discussion and prioritisation, not to replace judgement about your brokerage.

Band	Each section (8–24)	Overall (40–120)	What it means
Foundation	8–13	40–66	Key practices are missing or inconsistent. Growth depends on individual effort rather than a system. Start here.
Developing	14–19	67–93	The basics exist but are applied unevenly. Consistency is your biggest opportunity.
Strong	20–24	94–120	Practices are established and followed. Focus on measuring results and refining.

Your strongest section:

Your biggest opportunity:
(lowest-scoring section)

Your Growth Action Plan

Choose up to **three** improvements that would make the biggest difference to sustainable organic growth. Focus on practical changes you can implement and measure.

Priority 1

Improvement

Related questions | **Owner** | **Start date** | **Review date**

Why it matters | **First step**

Success measure

Priority 2

Improvement

Related questions | **Owner** | **Start date** | **Review date**

Why it matters | **First step**

Success measure

Priority 3

Improvement

Related questions | **Owner** | **Start date** | **Review date**

Why it matters | **First step**

Success measure

Tips for choosing your priorities

- Choose improvements that address more than one weak question.
- Start with practices scored 1 before refining practices already in place.
- Limit yourself to three priorities; focused execution beats a long list.
- Review progress regularly and repeat the assessment in six to twelve months.

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Clifton Warren

Business Growth Consultant, Sales Development Specialist and Author

Clifton Warren is a business growth consultant, sales development specialist and author of five books, with more than 30 years of experience in sales and management across insurance and financial services.

Through Clifton Warren Consulting, he helps insurance brokerages and financial services organisations strengthen new business development, improve client retention, grow existing accounts and build the sales leadership capabilities needed for sustainable organic growth.

His approach is practical and commercially focused. He helps organisations develop the strategies, processes and management disciplines that make growth more consistent, measurable and repeatable.

Clifton has worked with insurance companies, brokerage networks and financial services organisations across Australia, New Zealand and the wider Asia-Pacific region. He holds an MBA from Henley Management College in the United Kingdom.

Through his consulting, writing and Top Producer Podcast, Clifton shares practical ideas to help professionals improve sales performance and turn growth ambitions into measurable results.

CONTINUE THE CONVERSATION

The 40 questions in this guide are a starting point. The real value comes from identifying your most important growth priorities and turning them into action.

Website: www.cliftonwarren.com

Email: clifton@cliftonwarren.com

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