ECHO ASSURANCE

The Broker Report Card

Grade your current broker on the last 12 months.

Community / Company _____

Current broker _____

Date _____

HOW TO SCORE

1. **Score each section 1 to 10** on what your broker actually did in the last year, not what the relationship feels like. 10 means every time, without being asked. 1 means it does not happen.
2. **Points = score × weight ÷ 10.** Keep the decimal. Example: a section worth 15 points, scored 7, earns 10.5 points.
3. **Add all twelve sections and round once,** at the total. Then **circle any section you scored 4 or below.**

#	SECTION		WEIGHT	SCORE	POINTS
1	**Responsiveness**	When you call or email, you get a substantive answer the same business day, from someone who knows your account.	15	/10	
2	**Understanding your business**	Your broker has walked your communities, knows your census, your staffing pressures, and your claims history, and can tell your story to an underwriter without you in the room.	15	/10	
3	**Senior living expertise**	Your broker works in senior living every day and understands how falls, elopement, and abuse claims drive your pricing.	12	/10	
4	**Renewal management**	Your renewal starts at least six months out, with a written strategy. You see which carriers were approached, what they said, and what your alternatives are. Nothing important surfaces in the last 30 days.	12	/10	
5	**Communication through the year**	You hear from your broker on a schedule, not only at renewal, and they bring you news that affects your business before you read it somewhere else.	10	/10	
6	**Risk management help**	Your broker helps you build and run a risk management strategy: loss control, training, and your own claims data, used to lower your cost over time.	8	/10	
7	**Claims advocacy**	When a serious claim lands, your broker is in it with you, pressing the carrier, watching the reserves, and reporting status without being chased.	7	/10	
8	**Annual program review**	Once a year, your broker reviews your limits, retentions, and program structure with you and brings structural ideas, not just a requote of what you already have.	6	/10	
9	**Transparency on cost and pay**	You know your total cost of risk, and you know what your broker earns on your account, in plain numbers.	5	/10	
10	**Market access, shown**	Your broker can show you the market on your last renewal: who quoted, who declined, and why.	4	/10	
11	**Advice you did not ask for**	Your broker brings you ideas, benchmarks, and warnings you did not request, because they are watching your business between renewals.	4	/10	
12	**A team, not a person**	More than one person at your broker's firm knows your account, and you know who covers when your broker is out.	2	/10	

TOTAL Add all twelve sections, then round once. _____ out of 100

THE GRADE

◯ Circle any single section scored 4 or below, whatever the total says.

A
90 to 100
Earning the appointment.

B
80 to 89
A solid broker. Work the lowest sections.

C
70 to 79
Average where it costs you.

D
60 to 69
A broker review is overdue.

F
Below 60
Placement, not representation.

ECHO ASSURANCE

Reading your broker's grade

Most operators never grade their broker until something goes wrong: a renewal that lands as a surprise, a claim nobody fights, a call that does not get returned. By then the grade has already cost money.

This card takes ten minutes. The sections are not equal. Each one is worth a different number of points, weighted by how much it actually drives satisfaction, pricing, and claim outcomes in buyer research.

15 pts × 7 ÷ 10 = 10.5

Your broker's points for a section are your score, times the section's points, divided by 10. Keep the decimal, add all twelve sections, and round once, at the total.

THE GRADE

A	**90 to 100**	Your broker is earning the appointment. Keep them, and run this card once a year to keep it that way.
B	**80 to 89**	A solid broker. Work the lowest sections; that is where the money leaks.
C	**70 to 79**	Average where it costs you. Nothing is broken enough to force a change, and that is exactly the problem: the cost is quiet and it compounds every year.
D	**60 to 69**	You are paying for more than you are getting. A broker review is overdue.
F	**Below 60**	You are paying for placement, not representation.

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One more rule, whatever the total says: circle any single section you scored 4 or below. Buyers rarely leave a broker over an average. They leave over one failure, in one of these sections, at the worst moment.

A SECOND SET OF EYES

If you want a second set of eyes on your answers, Echo Assurance starts with a no-cost review of how the market sees your operation. No policies, no loss runs, and no broker change required to start.