



## Opportunity Evaluation Form

**1. Projected Commission Income**

\$0 - \$2,500 .....	0
\$2,501 - \$5,000 .....	1
\$5,001 - \$10,000 .....	2
Over \$10,000 .....	3

**2. Market Access and Underwriting Compatibility**

We cannot access preferred carriers .....	0
We can access one of our preferred markets .....	1
We can access two of our preferred markets .....	2
We have complete access to the marketplace .....	3

**3. Decision Maker**

We don't know how the buying decision will be made.....	0
We are working with an office person or "self-proclaimed" DM .....	1
We are working with the technical buyer at the request of the owner .....	2
We are working with the owner directly (economic buyer) .....	3

**4. Co-operation (full financials, current policy review, loss history, budget, etc.)**

Prospect is unwilling to provide necessary information.....	0
Prospect will furnish some information, but holds back other information .....	1
Prospect will provide information, but only if asked .....	2
Prospect is forthcoming and has provided all needed information .....	3

**5. Values (Cost-Coverage-Confidence)**

Buyer is only interested in obtaining a lower price for insurance .....	0
Buyer is interested in value, coverage and service are important .....	1
Buyer is coverage or service driven, relationship is secondary, cost last .....	2
Buyer is interested in long-term relationship with professional agent .....	3

**6. Issues/Problems/Concerns/Pains**

Current cost-coverage-confidence issues are characterized as "good" .....	0
There are one or two minor issues.....	1
There are 3-5 minor issues, one major issue .....	2
There are major open and unresolved issues .....	3

**7. Competition**

Incumbent and 3 or more others quoting .....	0
Incumbent and 1 or 2 others quoting .....	1
Incumbent and our agency only quoting.....	2
Our agency alone quoting.....	3

**8. Willingness to Change**

Very loyal to current agent; must exceed all specifications, including price .....	0
Very loyal to current agent, but would change if all conditions met.....	1
Reasonably loyal to current agent, but there have been confidence issues .....	2
Not loyal to current agent; would change for an improved program .....	3

**9. Quality of Account**

Poor or no financials, bad loss history, no loss control, new management .....	0
OK on two of the above criteria, some work needed.....	1
OK on three of the above, can be rehabilitated .....	2
Good financials and loss history, loss control conscious, well-managed.....	3

**10. Judgment of Opportunity .....** 0

Rate based on satisfaction with the following:	1
• The prospect is being open and honest	2
• The prospect can afford to do business with me	3
• There are plenty of issues for which we have a solution	
• I have good rapport with and access to the economic buyer	
• The incumbent is viewed as lax	
• We are price competitive and have an appropriate program	
• The buyer is ready and willing to make a change	

**TOTAL**\_\_\_\_\_

0 – 10	No opportunity at this time; walk away (for now or forever)
10 – 20	Limited opportunity at this time; walk away for now
20 – 30	Evaluate the opportunity carefully; this could be our time