



Regesta

INDEPENDENT AGENCY REVENUE SYSTEMS

THE 10-MINUTE COMMERCIAL DIAGNOSTIC

THE INDEPENDENT INSURANCE AGENCY REVENUE LEAKAGE SCORECARD

Find out where your agency is losing inbound calls, quote opportunities, renewals, referrals and revenue - and what to fix first.

01

GET FOUND

Generate more local calls

02

CONVERT MORE

Protect every opportunity

03

RECOVER MORE

Unlock the existing book



WHY THIS SCORECARD EXISTS

Three jobs. One revenue system.

Agencies rarely lose revenue in one dramatic event. It leaks through small, repeated failures across visibility, response, follow-up and the existing book.

01 GET FOUND

Can local prospects discover and choose your agency?

Google Maps, local search, reviews, website conversion and AI-search visibility.

02 CONVERT MORE

Does every inquiry move to a clear outcome?

Missed calls, instant response, quote follow-up, booking, reminders and licensed handoff.

03 RECOVER MORE

Are you working the opportunity already owned?

Old quotes, renewals, lapsed customers, cross-sell gaps, referrals and reactivation.

THE RULE

Fix the leaks. Capture and convert existing demand. Then scale acquisition.



HOW TO USE IT

Score the system, not the intention.

Answer based on what happens consistently today - not what the agency plans to implement, what one exceptional employee remembers to do, or what the software could theoretically do.

0

NO SYSTEM

It is absent, ad hoc or depends entirely on individual memory.

1

PARTIAL

It happens sometimes, manually or without reliable tracking.

2

SYSTEMATIC

It is consistent, documented, measured and owned.

Your scoring sheet

GET FOUND _____ / 12

CONVERT MORE _____ / 12

RECOVER MORE _____ / 12

TOTAL SCORE _____ / 36



SECTION ONE

GET FOUND

Score each statement 0, 1 or 2. Maximum section score: 12.

1**Google Maps visibility**

Your agency appears prominently for the priority products and locations you serve.

SCORE

0

1

2

2**Google Business Profile**

Categories, services, attributes, photos, posts and contact information are complete and actively managed.

SCORE

0

1

2

3**Review generation**

Every satisfied customer receives a timely review request and every review receives an appropriate response.

SCORE

0

1

2

4**Website conversion**

Mobile visitors can immediately understand the offer, call, request a quote or start a conversation.

SCORE

0

1

2

5**Local and AI-search authority**

Your agency information is consistent across directories and understandable to search and AI answer engines.

SCORE

0

1

2

6**Visibility reporting**

You can see weekly movement in Maps visibility, calls, inquiries, reviews and conversion actions.

SCORE

0

1

2

GET FOUND TOTAL

/ 12



SECTION TWO

CONVERT MORE

Score each statement 0, 1 or 2. Maximum section score: 12.

1**Missed-call recovery**

Every missed call receives an immediate, useful response that opens a conversation.

SCORE

0

1

2

2**Instant inquiry acknowledgement**

Website forms, chat and digital inquiries are acknowledged within seconds, including after hours.

SCORE

0

1

2

3**Quote follow-up**

Open quotes receive a multi-touch text and email cadence until there is a clear outcome.

SCORE

0

1

2

4**Booking and reminders**

Prospects can book the right next step and receive reminders that reduce no-shows.

SCORE

0

1

2

5**Unified conversation record**

Calls, texts, email, forms and social messages are visible in one operational view.

SCORE

0

1

2

6**Licensed human handoff**

Substantive insurance questions reach the correct licensed person without losing context or momentum.

SCORE

0

1

2

[CONVERT MORE TOTAL](#)

/ 12



SECTION THREE

RECOVER MORE

Score each statement 0, 1 or 2. Maximum section score: 12.

1**Old quote reactivation**

Unclosed quotes are segmented and re-engaged at appropriate future buying moments.

SCORE

2**Renewal opportunity**

Upcoming renewals receive planned outreach early enough to create a real conversation.

SCORE

3**Cross-sell gaps**

Single-policy households and commercial accounts are systematically reviewed for relevant additional needs.

SCORE

4**Lapsed-customer recovery**

Former customers receive appropriate win-back outreach instead of disappearing from the book.

SCORE

5**Referral generation**

Positive service moments trigger a consistent, easy referral request.

SCORE

6**Campaign measurement**

Reactivation and retention activity is tracked through replies, appointments, quotes and policies won.

SCORE

RECOVER MORE TOTAL

/ 12

[READ THE RESULT](#)

What your total score means.

The total is useful, but the lowest section tells you where revenue is most likely escaping today.

0-12**CRITICAL LEAKAGE**

Stop adding demand until basic capture, response and follow-up failures are controlled.

13-24**HIDDEN REVENUE LOSS**

Results depend too heavily on memory and manual effort. Build consistency before scale.

25-30**STRONG BUT FRAGMENTED**

The pieces exist, but integration, ownership or visibility is limiting performance.

31-36**CONTROLLED SYSTEM**

The foundation is strong. Improve weak points, verify the data and scale demand carefully.

Fix first: the priority matrix

PRIORITY	WHY IT MATTERS	FIRST ACTION
1. Response	Speed changes who gets the quote.	Recover missed calls and acknowledge inquiries.
2. Follow-up	Most prospects do not decide on contact one.	Install a clear quote cadence to an outcome.
3. Reactivation	The agency already paid to acquire the data.	Segment and contact old quotes and lapsed accounts.
4. Visibility	More demand helps only after leakage is controlled.	Improve Maps, reviews and local authority.



TURN DIAGNOSIS INTO ACTION

Your first 30 days.

Do not try to repair all 18 areas simultaneously. Fix the constraint that is currently destroying the most opportunity, verify the result and then move to the next one.

DAYS 1-7**PLUG THE IMMEDIATE LEAKS**

Missed calls, after-hours inquiries, form acknowledgements, clear ownership and basic tracking.

DAYS 8-14**FOLLOW UP TO AN OUTCOME**

Quote cadence, booking, reminders, stop conditions and licensed handoff.

DAYS 15-21**RECOVER OWNED OPPORTUNITY**

Old quotes, lapsed customers, upcoming renewals and high-confidence cross-sell gaps.

DAYS 22-30**STRENGTHEN VISIBILITY**

Google Maps, reviews, website conversion, local authority and weekly reporting.

WANT A SECOND SET OF EYES?

Talk to Regesta about the gaps.

We help independent insurance agencies get found more often, convert more opportunities and recover revenue already sitting inside the agency.

505 Montgomery Street, 10th & 11th Floors
San Francisco, CA 94111, USA

415-799-4243
info@regesta.ai

This scorecard is an operational and marketing diagnostic. It is not legal, regulatory or insurance compliance advice.