

The Quick Insurance Messaging **Audit**

Six questions that show you where
your message is quietly costing you
work, relationships, and room to grow.

Answer from memory. Don't open your website.

That's the whole method. If you have to go and check what you say about yourself, you've already answered the first question.

Score each question **0**, **1** or **2**, then add them up at the end. Twelve is the maximum.

All six you can score on your own. Two of them will send you to talk to people outside the firm, and those two are worth more than the other four combined.

Be honest rather than generous. A flattering score costs you the only thing this document is good for.

This is a fillable PDF. Click the boxes to score, type straight onto the lines, and save it. Or print it and use a pen.

01 Ask three people in your firm to describe what you do, in one sentence, with no warning.

Somebody in leadership, somebody who sells, and whoever sits closest to you. Whatever those roles happen to be called in your firm.

- ☐ **0** Three different answers, and at least one of them surprises you.
- ☐ **1** Roughly the same idea, in three different shapes.
- ☐ **2** The same sentence, near enough that a client wouldn't notice the difference.

WHY THIS ONE IS FIRST

Five people describing one firm five ways isn't a discipline problem. It's what happens when nobody ever settled the answer, so everyone builds their own. Every other question here is downstream of this one.

WRITE THE THREE ANSWERS HERE

Word for word, before you soften them.

FIRST

SECOND

THIRD

02

If there's one sentence you'd want partners to use when they describe you, do you know what it is, and do you use it yourself?

Three things, really. Whether the sentence exists, whether you could say it out loud right now, and whether it's the one you actually use when you talk to them.

- ☐ 0 There isn't one. It comes out differently every time you say it.
- ☐ 1 You know what it should be, but it isn't what you actually say.
- ☐ 2 You know it, you use it, and you've heard it come back from somebody else.

WHY IT MATTERS

Most new business arrives through a sentence you weren't present for. Somebody had to think of you, then repeat you to a third person, accurately, without you in the room to correct them. Firms tend to leave that sentence to chance and then wonder why the version that comes back is generic.

03

Take your tagline, or the main message on your website. Cover your logo. Put a competitor's on it.

Now read it as theirs. If their name sits on your line without anything feeling wrong, the line was never really about you.

- ☐ 0 You don't have one, or nothing breaks. It reads perfectly well as theirs.
- ☐ 1 Something feels slightly off, but you'd struggle to say what.
- ☐ 2 It stops being true. The claim only works with your name on it.

WHY IT MATTERS

A sentence that works equally well for a competitor isn't doing any work for you. It's occupying the space where a real claim should be. This is the fastest test in the document and the one people argue with hardest.

THE SENTENCE YOU'D WANT THEM TO USE

If you can't fill this in, that is the finding.

THE SENTENCE

WHERE YOU
USE IT

04 When the business is growing, do you still know who you say no to?

Not the business you lose. The business you could take and choose not to. Easy to answer in a good year, harder when the pipeline is thin.

- ☐ 0 Not really. If it comes in, you'll take a look at it.
- ☐ 1 You know it internally, but it has never been said to anybody outside.
- ☐ 2 You can name it, and the people who send you business can name it too.

WHY IT MATTERS

Appetite is the industry's own word for this and it's the same idea one level up. Whoever will look at anything gets sent everything, which means being sent a lot of things they were always going to lose. What you decline is what makes what you accept mean something.

05 List everyone who has to understand what you do. Is there a message built for each of them?

Clients. Partners. The markets you place with or the ones that back you. The people you're trying to hire. Rarely fewer than three, and they are not impressed by the same things.

- ☐ 0 Everything you publish is written for one of them. The rest are left to work it out.
- ☐ 1 You have material for more than one, but it reads like it came from different firms.
- ☐ 2 The same argument for each of them, in the language each one already uses.

WHY IT MATTERS

Almost everyone in this industry is explaining themselves to more than one audience at once, and most write everything for the loudest one and hope the others work it out. The argument has to hold for each of them, and it has to be recognisably the same firm saying it.

THREE THINGS YOU'D SAY NO TO TOMORROW

A class, an account size, a kind of client. Anything specific.

01

02

03

06

Open any document you send out. Is a single one of them branded, and is it obvious who it came from?

A proposal, a submission, a renewal notice, an invoice, a report. Whatever left your office last week.

- ☐ 0 None of them. Take the letterhead off and they could be from anywhere.
- ☐ 1 One or two carry it. The rest are whatever the template did.
- ☐ 2 Pick one at random and it is obviously yours, before anyone reads the name.

WHY IT MATTERS

These are the documents people actually read, with attention, at the moment they're deciding whether you were worth it. Most firms spend on a website nobody opens twice and treat everything else as admin. A brand isn't a logo. It's what somebody remembers when your name comes up, and the paperwork is doing more of that work than the homepage is.

YOUR TOTAL

Add up your six answers.

/ 12

Turn the page for what your score means, and the one thing worth fixing first.

ANYTHING THAT CAME UP WHILE YOU ANSWERED

Usually the most useful part of the exercise.

Four honest readings, and where to start in each.

10–12 The message is doing its job.

Whatever isn't working is more likely delivery than definition. Look at frequency and consistency next, not at what you're saying. This is a rare score and you should be reasonably pleased with it.

Fix first: take the single question you scored lowest on and close that one gap. Nothing else here is urgent.

6–9 You know what you are. It hasn't been written down in a way that travels.

The most common score and the most frustrating one, because everything feels nearly right. The firm has a real identity and it lives in a few people's heads. It just doesn't survive being repeated by anybody else.

Fix first: question 2. Settle the one sentence, then say it to three partners over the next month and listen for whether it comes back.

3–5 The firm runs on somebody explaining it in person.

Usually a founder or a principal, and it works, which is exactly why it's hard to see as a problem. It stops working at the point where growth needs people who aren't that person.

Fix first: question 1. Until three people give the same answer, nothing you publish will accumulate.

0–2 Nobody has decided yet.

That isn't a criticism. Plenty of good firms are built on relationships and reputation and never needed to. It becomes a problem at the point where rate stops covering the difference and growth has to be taken from somebody else.

Fix first: question 4. Deciding what you're not for is faster than deciding what you are, and it gets you most of the way there.

Settle the sentence, then tell three partners.

Most firms have never told their own partners how to describe them, then wonder why the description that comes back is generic. It costs nothing but the nerve to say it out loud.

None of this needs a budget.

All six you can answer today, on your own, with nobody's permission. Acting on two of them means talking to people outside the firm, and that takes a fortnight.

Nothing in this document requires you to hire anyone, and if you never speak to us it still works. That was the point of writing it.



Orange Banana is a brand and marketing practice for independent insurance businesses in the United States. Hands-on experience with every stage of the policy lifecycle, alongside retail and wholesale brokers, carriers, MGAs and MGUs, program administrators, and captives.

If you want to talk through what your score means, that's thirty minutes, no deck. You describe where things aren't landing, and we tell you what we'd look at first. Nobody has to decide anything on that call.

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