



The Insurance Resiliency Audit Kit:

Agency Owner & Carrier Implementation

This guide provides a turnkey strategy for Insurance Agency Owners, Principal Agents, and Carrier Executives to move from noticing agent burnout to measuring and addressing it using data-driven insights before the high-stress Annual Enrollment Period (AEP) begins.

Phase 1: Claim Your Free Digital Audit

We've done the heavy lifting for you. Now you can complete an evidence-based evaluation of burnout among your team members. Click this [link](#) (>"make a copy">request access) to add the pre-formatted **BAT-12 Pulse Check** directly to your organization's Google Drive.

- **Streamlined:** This modern, 12-question evaluation distinguishes between high-performance hustle and professional burnout in demanding, high-volume environments like insurance.
- **Secure:** Your agency's data is 100% private. We never see your staff's responses, unless you send them to us.
- **Ease of Use:** This template is pre-set to automatically summarize responses for each question and calculate total scores—no manual math required.

Phase 2: Staff & Agent Engagement

Copy and paste the text below and send it to your staff to launch your audit.

We know that the insurance industry demands immense energy, focus, and emotional resilience—especially as we prepare for the busy season. As your leadership team, we want to build a culture that truly supports your mental stamina and professional quality of life.

*To do that, we need to hear from you. We are using the **BAT-12**, a modern, validated tool to measure core symptoms of workplace burnout. This survey is brief (2-3 minutes), anonymous (we'll only see agency-wide trends), and actionable. We'll use the results to inform workflows, support systems, and administrative demands to protect your focus and well-being.*

[Link to YOUR Agency's Form Here]

Thank you for the incredible dedication and care you bring to our clients every day.



Phase 3: Score Interpretation for Agency Leadership

1. **Export:** In your Google Form, click the "Responses" tab and "Link to Sheets."
2. **The Formula:** Highlight the 12 numerical responses for the very first agent and click the "Sum" icon (Σ).
3. **Drag & Drop:** Click the bottom-right corner of that cell and drag it to the bottom to calculate all scores.

Zone	Total Score	Agency Status	Operational & Financial Impact
Green	12 – 30	Resilient	Your team is managing stress well; focus on proactive maintenance.
Yellow	31 – 44	At-Risk	High risk of "quiet quitting," compliance errors, and missed sales goals.
Red	45 – 60	Crisis	Immediate threat of agent churn, critical errors & omissions (E&O) claims, and customer attrition.

- **The "Green Zone" (Score 12-30): Your culture is a competitive advantage.** Your agents are primed to sell. Implement low-friction administrative support and proactive wellness resources to lock in this high-stamina state.
- **The "Yellow Zone" (Score 31-44): At-risk territory.** Your agents don't need another sales incentive; they need operational friction relief. Our customized consulting and workshops focus on streamlining workflows, setting boundaries, and managing high-volume stress.
- **The "Red Zone" (Score 45+): The Turnover Zone.** Agents in this zone are highly exhausted and the most likely to walk away from their role or make critical compliance errors. A Targeted Systems Audit and Customized Recovery Plan is indicated.

Want Help Scoring or Interpreting Data? Email us your anonymous CSV.

Deep-Dive Data Analysis: We can calculate totals AND the specific burnout subcategories to pinpoint exactly where your culture is fracturing.

Executive Summary Reports: We can translate your raw numbers into a professional presentation for your Leadership to justify wellness spending.



Phase 4: Taking Action

Collecting data is only the first step. To build staff trust, respond swiftly and strategically.

1. Close the Loop with Your Team

Share high-level trends transparently (e.g., "We heard you regarding the friction in our CRM data-entry processes"). Acknowledging their feedback builds massive trust before the rush.

2. Protect Your Agency's Revenue (The ROI of Wellness)

- **The Cost of Inaction:** Replacing a licensed, producing insurance agent costs an estimated \$15,000 to \$25,000 in recruiting, licensing, and lost commission revenue.
- **The Cost of Burnout:** If 10% of your agents are in the "Red Zone," the hidden cost of errors, lost leads, and high turnover is likely your agency's largest unnecessary leak. Investing in targeted resiliency training costs a fraction of losing even one top producer.

3. How We Facilitate Your Next Steps

Most agency principals and carrier leaders know the data is only half the battle. We help you turn raw BAT-12 metrics into an executive-ready action plan:

- **Carrier-Agency Alignment:** Are you a carrier trying to win agent loyalty? Providing this audit tool to your writing agencies shows you care about their business health, substantially improving carrier-agency relationships.
- **Tiered Interventions:** From "Green Zone" resilience maintenance to "Red Zone" crisis coaching, we provide a fully customizable suite of services to meet your team precisely where they're at right now.

Is your team approaching the 'Red Zone'?

Schedule a free 15-minute Strategy Call with H&S Wellness to discuss your custom roadmap. We help leaders and administrators in education add 'Wellness' to the bargaining table without breaking the district budget.

Reference

Schaufeli, W. B., Desart, S., & De Witte, H. (2020). Burnout Assessment Tool (BAT) – Development, validity and reliability. *International Journal of Environmental Research and Public Health*, 17, 9495.