ThreeFlow

The broker's AI readiness self-assessment

Where does your firm stand—and what should you do next?

How to use this assessment

Score each statement honestly from **1 to 4** using the scale below, then tally your score and find your profile at the end.

Score	What it means
1	Not true of our firm today
2	We've talked about it, but haven't acted
3	We're doing this inconsistently or partially
4	This is embedded in how we work

Operations & efficiency

SECTION 1

Where do your best people spend time they shouldn't?

#	Statement	Score (1–4)
1	Our team uses AI tools to clean, standardize, or audit census and enrollment data	
2	We use technology to flag errors or inconsistencies in benefits data before they reach the carrier	
3	We've identified the manual, repetitive tasks our highest-value staff still own—and have a plan to eliminate them	

Section Score: ____ / 12

Client communications

SECTION 2

How effectively is your firm using AI to serve clients and their employees?

#	Statement	Score (1–4)
4	We use AI to translate complex carrier documents into plain language for employees	
5	We use AI to tailor benefits communications to specific employee populations (hourly workers, multilingual employees, new hires, etc.)	
6	Our account teams produce consistent, branded client-facing materials without it taking hours of manual effort	

Section Score: ____ / 12

Renewals & account management

SECTION 3

Are you using data and technology to get ahead of client risk—not just respond to it?

#	Statement	Score (1–4)
7	We use AI to prepare renewal briefs, meeting agendas, or client-facing summaries	
8	Our producers and account managers follow a consistent, repeatable renewal prep workflow supported by technology	
9	We proactively use data to identify at-risk clients before renewal — not just when the conversation is already happening	

Section Score: ____ / 12

Growth & technology readiness

SECTION 4

Is your technology keeping pace with your ambitions—or quietly holding you back?

#	Statement	Score (1–4)
4	We have a documented AI and technology roadmap we could articulate to a client, prospective employee, or senior hire	
5	Our technology absorbs operational load as we grow, so headcount doesn't have to scale with revenue	
6	We view our tech stack as a competitive advantage in how we pitch, retain clients, and attract top talent	

Section Score: ____ / 12

Total Score: ____ / 48

Your AI Readiness Profile

12–24: Early Stage

Your firm knows AI matters, but hasn't yet built the workflows to make it stick. The good news: the basics are high-impact and accessible. Start with one repeatable use case—census cleanup or renewal prep briefs—and build from there. The firms pulling ahead aren't doing everything at once; they picked one workflow, made it stick, and expanded from there.

Priorities for your next 90 days:

- Pick one workflow and implement an AI-assisted process this quarter
- Designate one person internally to own AI adoption and share what's working
- Audit your current tech stack to understand where AI tools can plug in today

25–36: Building Momentum

You're using AI in pockets, but it's not yet consistent or firm-wide. The risk at this stage is that individual producers are experimenting on their own—without a shared standard that scales. Your next move is systematizing what's already working and putting it in front of the whole team.

Priorities for your next 90 days:

- Document the AI workflows already working in your firm and distribute them as a shared standard
- Build a prompt library your entire team can access, use, and contribute to
- Add technology and AI readiness questions to your acquisition due diligence process

Not sure where to start?

Check out our AI prompt cheat sheet made for brokers →

37–48: AI-Enabled

Your firm is operating at or near the frontier of AI adoption for benefits brokers. The opportunity now is to make that a visible differentiator—in how you pitch, how you grow, and how you attract the next generation of top talent. The firms in this tier aren't just keeping up; they're setting the standard for what the market looks like in 2028.

Priorities for your next 90 days:

- Formalize your AI roadmap so it can be communicated externally—to clients, prospective hires, and senior leaders
- Explore AI applications in more complex workflows: carrier negotiation prep, predictive retention modeling, capacity planning
- Make your technology capabilities part of your firm's growth and recruiting story

What your score tells you about scaling

Technology planning can't be reactive—it needs to be ahead of your growth, not catching up to it. Firms that wait until growth exposes the gaps pay for it in three ways:

Client attrition

Service disruption when systems and workflows can't keep pace with volume

Talent loss

Audit your current tech stack to understand where AI tools can plug in today

Slower time to value

Audit your current tech stack to understand where AI tools can plug in today

The higher your firm's AI maturity, the better equipped you are to grow without those costs. The firms that win aren't just adding revenue — they're bringing a better operating model to everything they touch.

Talk to ThreeFlow about your results

If your score is	Let's talk about
12–24	Where to start: the highest-impact, lowest-lift AI workflows for your firm size and model
25–36	How to systematize and scale what's already working across your team
37-48	How to make AI a visible part of your growth and talent story

Ready to dig in?

Connect with ThreeFlow today.