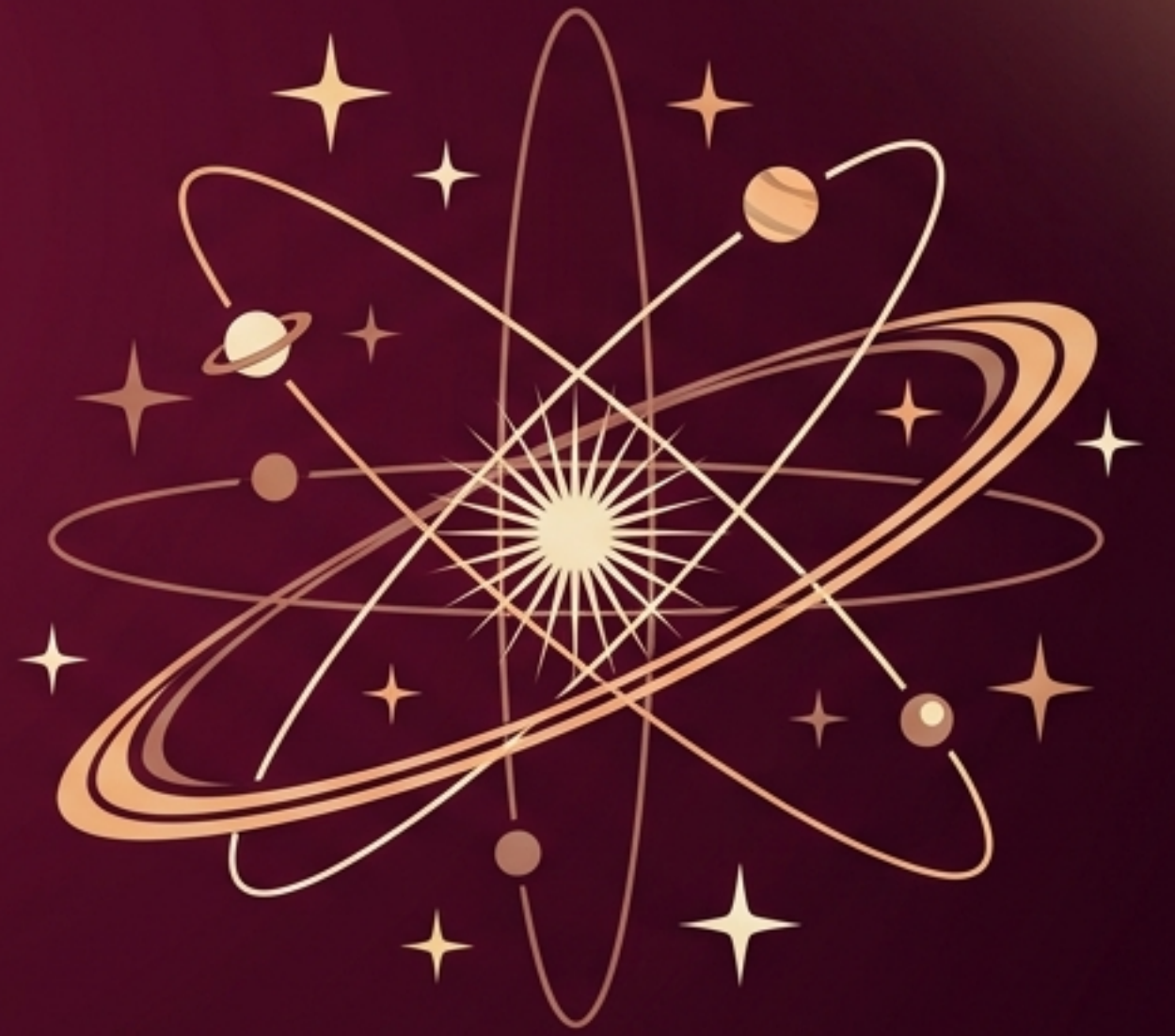


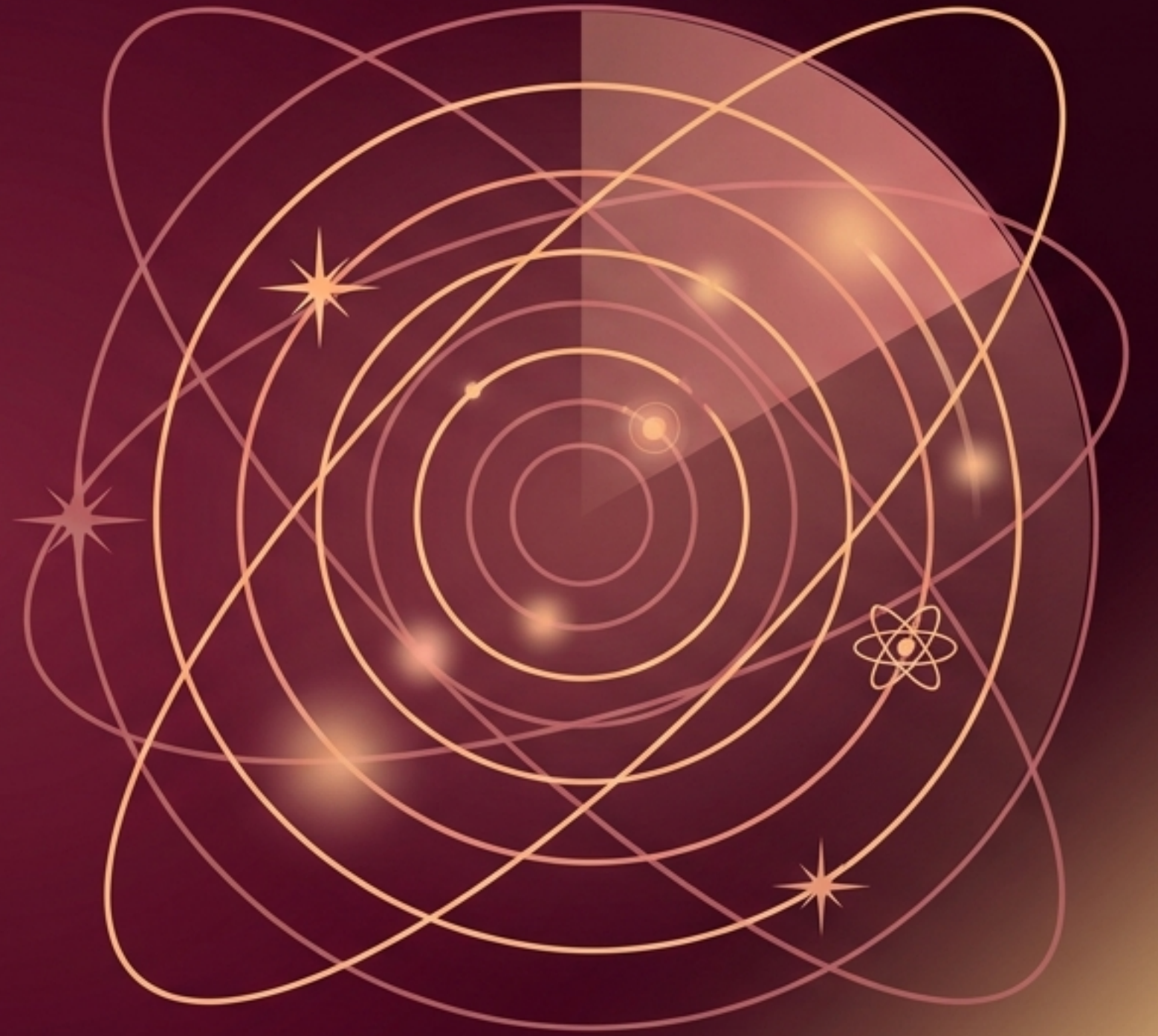
How to Recruit Insurance Agents Worth Hiring



Fishing in a saturated market

The challenge: Finding a producer who actually closes.

The reality: You are competing with every agency, FMO, and captive office in the same pond.

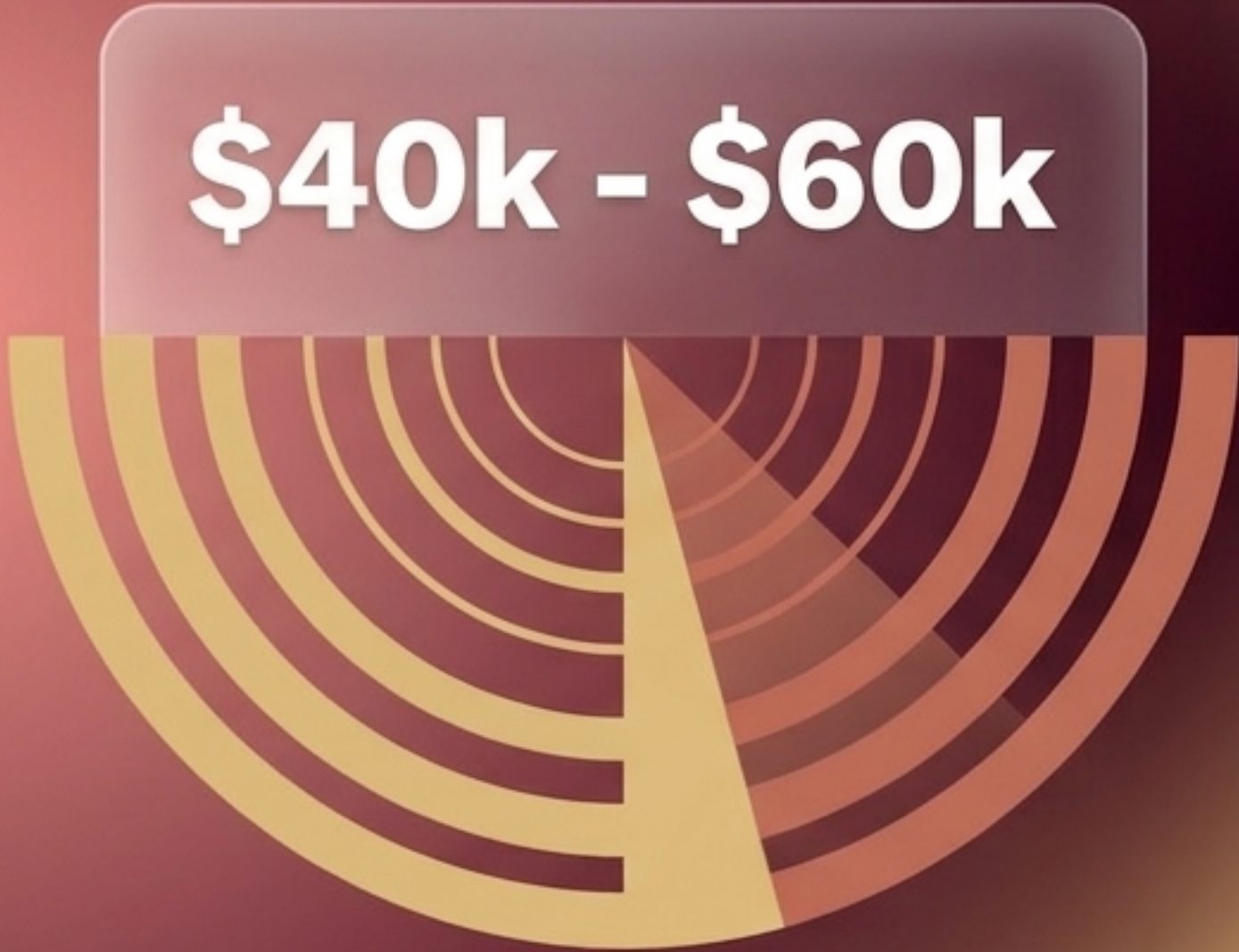


The compounding cost of a failed hire

6 to 9 months of unrecoverable training time

Burned lead flow and damaged client trust

The single most expensive mistake: the wrong hire repeated three times



\$40k - \$60k

Recruiting is a teachable skill

The Fear

All the good producers are already taken.



The Truth

Good producers are visible and findable. You just need the right filter.

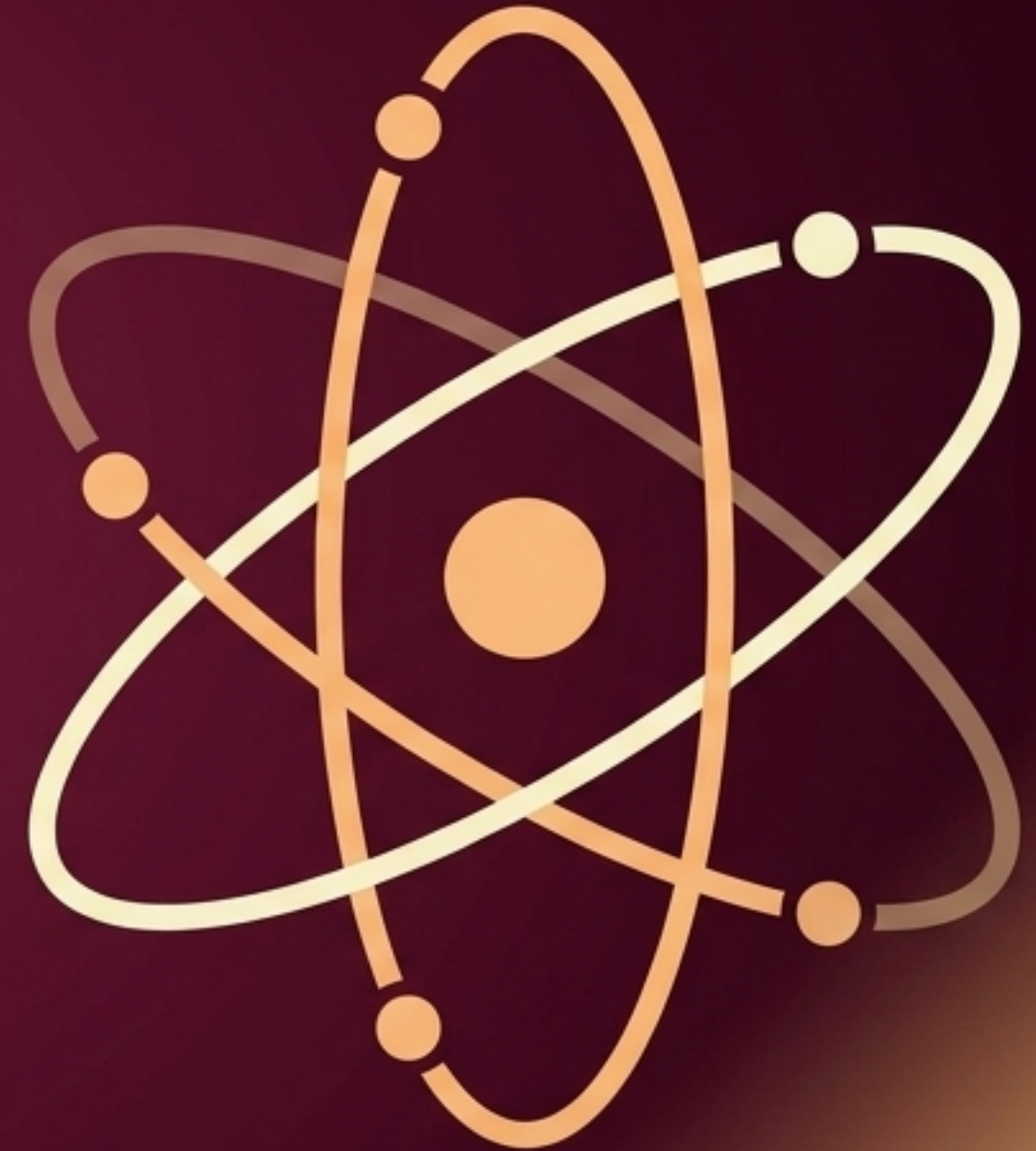


Step 1: Calibrating the right filter

Bare minimums: A license and experience.

The real traits of a producer:

1. A track record of personal production (even if small)
2. Immediate coachability and rapid behavior adjustment

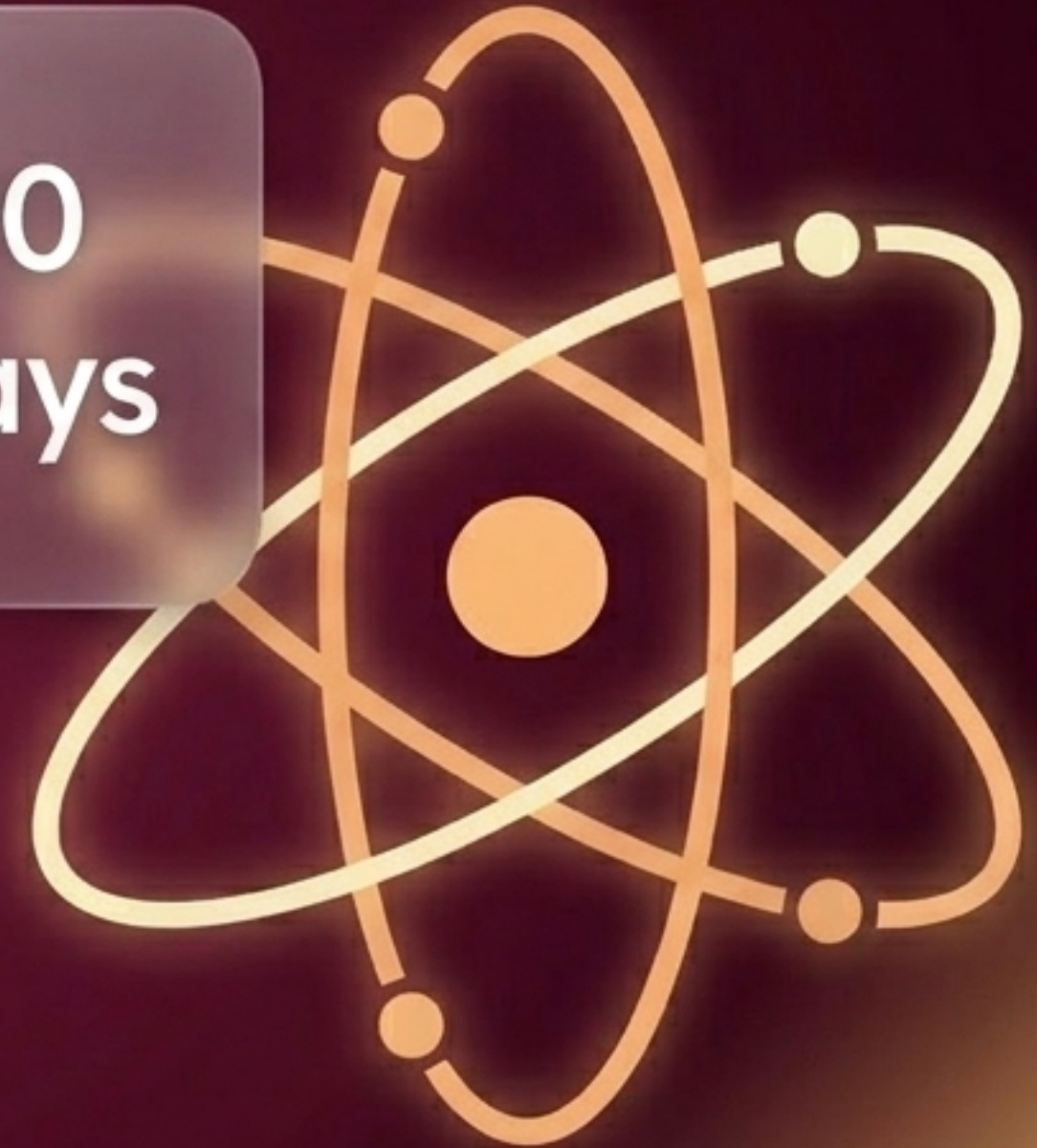


The final two requirements

- 3. A personality fit for your specific client base
- 4. Sufficient financial runway

Warning: Missing one trait is trainable. Missing two means spending a year fixing a problem you should have screened out.

90
Days

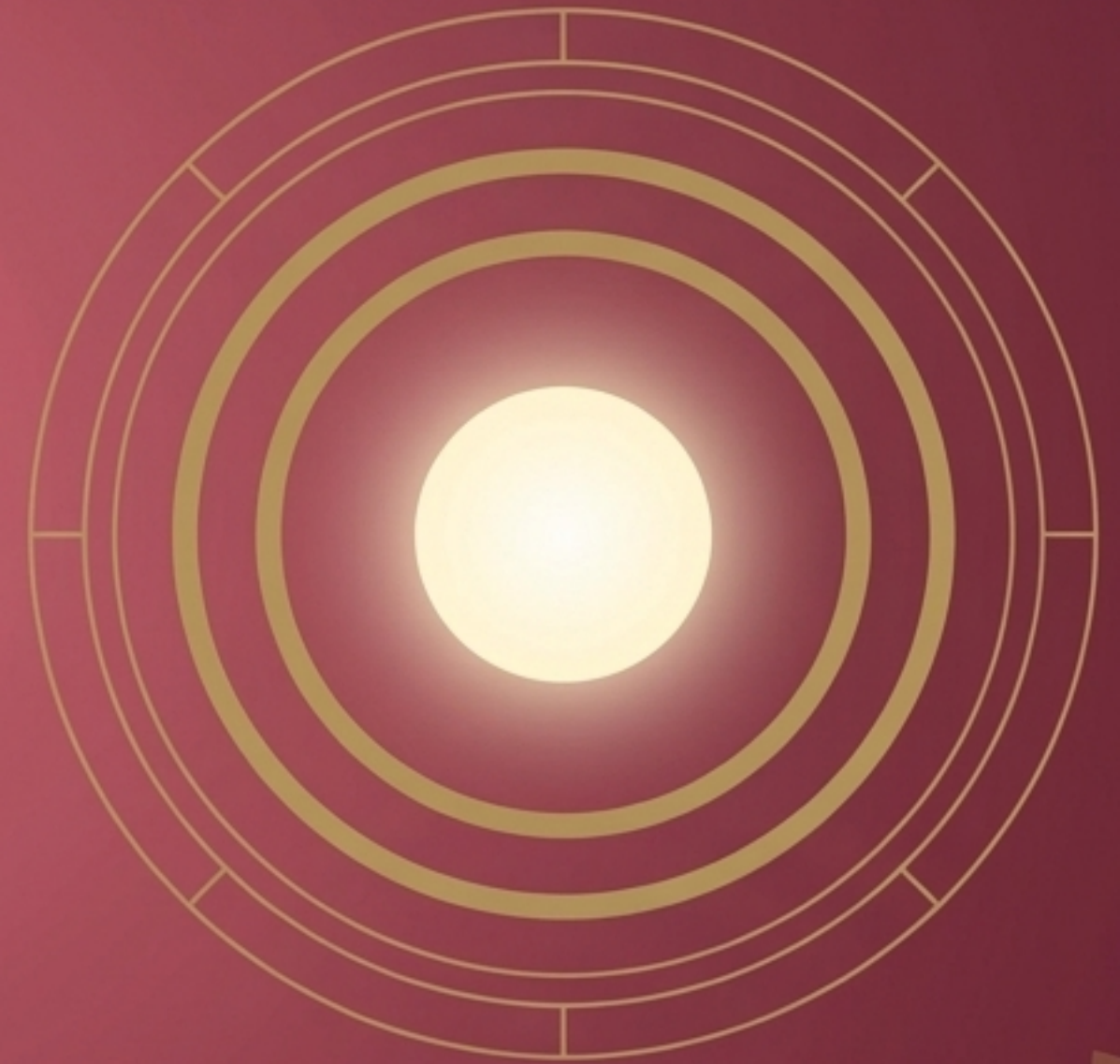


Step 2: High-yield sourcing

The most reliable, highest-converting pools for talent:

Your Existing Book: Built-in trust networks and community ties.


Captive Carrier Offices: Trained agents with deep product knowledge hitting an earnings ceiling.



Expanding your sourcing network

Local Association Meetings: Producers showing up to non-required events care about growth.

Internal Referrals: Your best producer will find your second best.



\$3k - \$5k

The filler, not the strategy

Open Job Boards: The lowest-yield source.

Every agency is fishing here. Use it, but do not rely on it. Consistent agencies run their proprietary networks every single month.

Step 3: A diagnosis, not a pitch

The biggest mistake is pitching your agency too early. Candidates hear the same pitch everywhere.

Spend the first 30 minutes listening without interrupting.



The three diagnostic questions



1. Review the last 12 months -> Listen for specific production numbers.



2. Project the next 12 months -> Listen for self-awareness (do they blame the market?).



3. Requirements to move -> Listen for their core values (autonomy, training, leads).

Step 4: The screening session

Never extend a written offer based on conversation alone.

Pay them for a 2-3 hour working session. Provide the raw materials:

A real lead packet

A current carrier rate sheet

A fictional client scenario

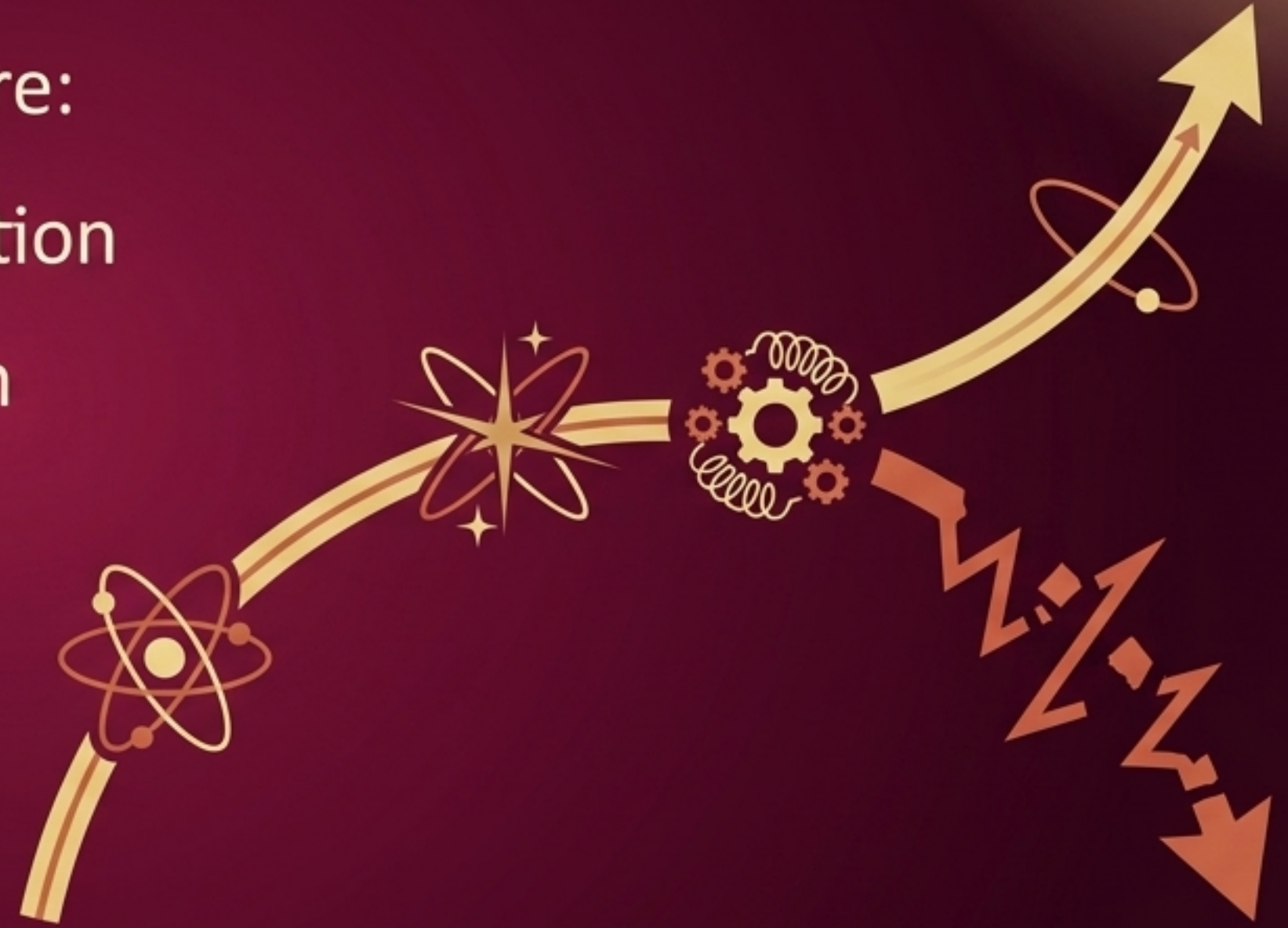


Applying the stress test

Watch for three signals under pressure:

- Handling incomplete lead information
- Explaining products without jargon
- Adjusting cleanly to pushback

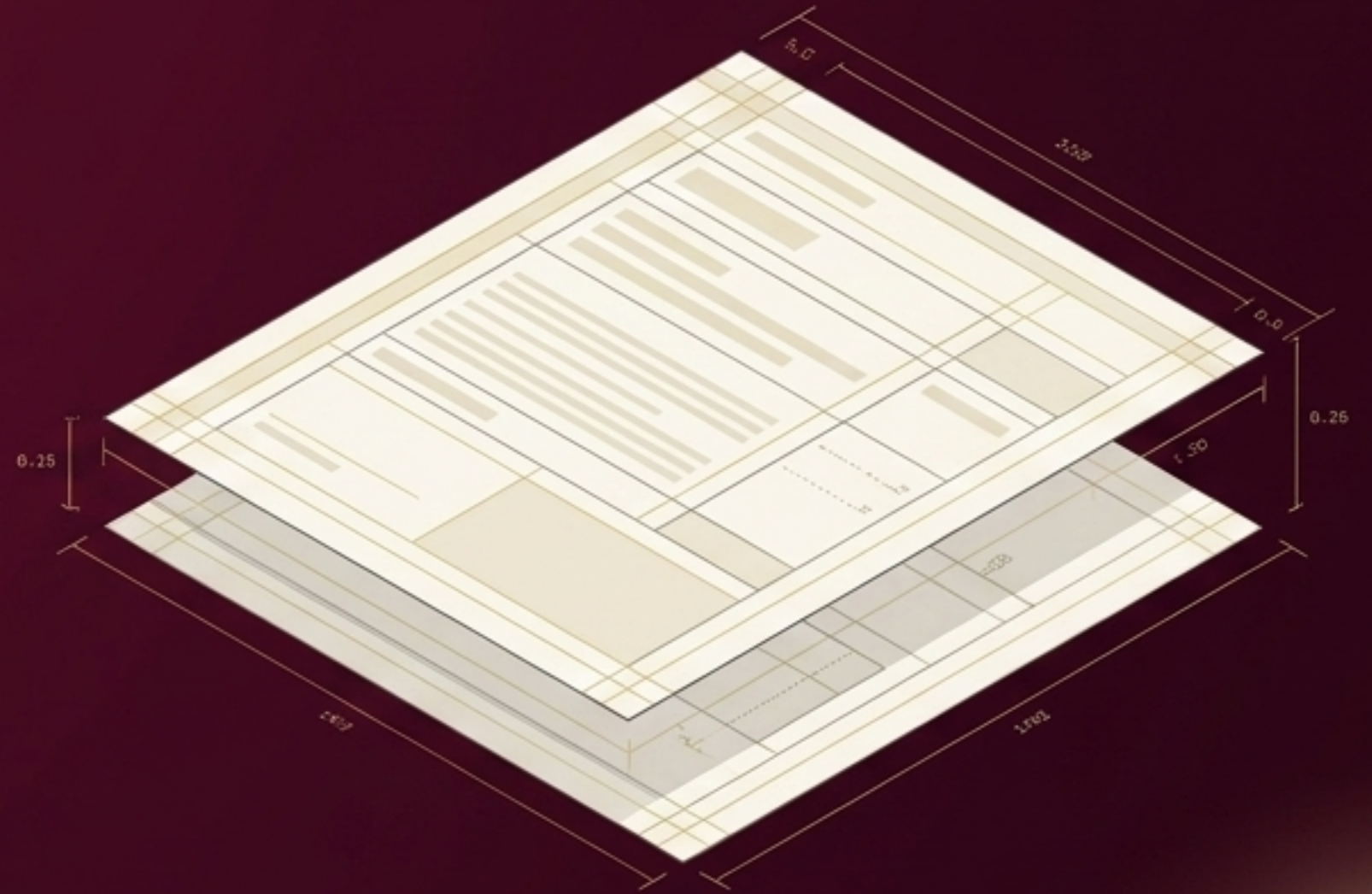
The producer who freezes here will fold in front of a real client.



Step 5: The written offer

The offer should never be a surprise. Put it on one page with zero hidden fine print:

- Compensation and lead handoff
- 90-day training cadence
- Production expectations at 3, 6, and 12 months



Specificity signals strength

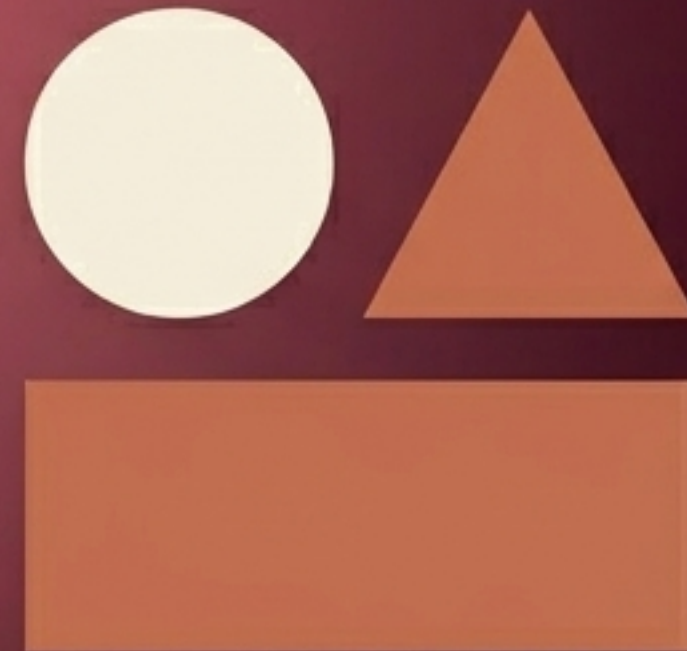
Vague Offers

Signal an agency that does not know what it wants.



Specific Offers

Signal an agency that knows exactly what it is building.



The filter in action

Three candidates enter the diagnostic phase:

Candidate A: Vague numbers, blames current office. (Drop)

Candidate B: Solid numbers, but demands complete autonomy over your training model. (Drop)

Candidate C: Clear data, high self-awareness, aligns with your training cadence. (Advance)
(Advance)



The final calibration

Candidate C passes the 3-hour working session. Written offer is made and accepted. Six months later, they hit the production target.

Health Check: One hire from three deep conversations is a calibrated ratio.



Common recruiting mistakes

Legal Exposure: Never recruit candidates under active non-compete agreements without an attorney.

The Charisma Trap: Do not skip the working session because they interview well. Charisma is the most common warning sign of a practiced pitch hiding low ability.



Recruiting is a habit, not an event

Pull 5 names today and send an invitation to coffee with no pitch:

2 captive agents in your market

1 well-connected client

1 lost association connection

1 referral source

The best agencies keep a recruiting list open every single quarter.

