

# Insurance Revenue Per Client

The Math That Matters

# The Single Biggest Difference Between Struggling and Producing

It is not the total number of clients you acquire.  
It is the revenue per client you generate.

Tracking the real economics of a household  
changes every decision you make.



# Activity Numbers vs. Economic Value

## Activity Numbers

Enrollments.

Applications submitted.

Appointments set.

This tells you how busy you were, but not how much money the business made.

vs.

## Economic Tracking

Revenue Per Client.

This tells you how valuable each household is over time, and what a year of your work is genuinely worth.

The math will show if you are undervaluing your time. Agents who avoid the math stay stuck. Agents who run the math grow.

# The Foundation Formula

Revenue Per Client is the total commission earned from one household, across all products, over the lifetime of the relationship.

$$\begin{array}{ccccccc} \text{First-Year} & & & & & & \\ \text{Commission} & + & \text{Renewals} & + & \text{Cross-Sell} & + & \text{Referrals} & = & \text{Lifetime} \\ & & & & \text{Products} & & & & \text{Revenue} \end{array}$$

# The Linear Trap of Single-Product Sales

A Medicare-only household produces a static revenue number. It pays the bills, but it caps your growth.

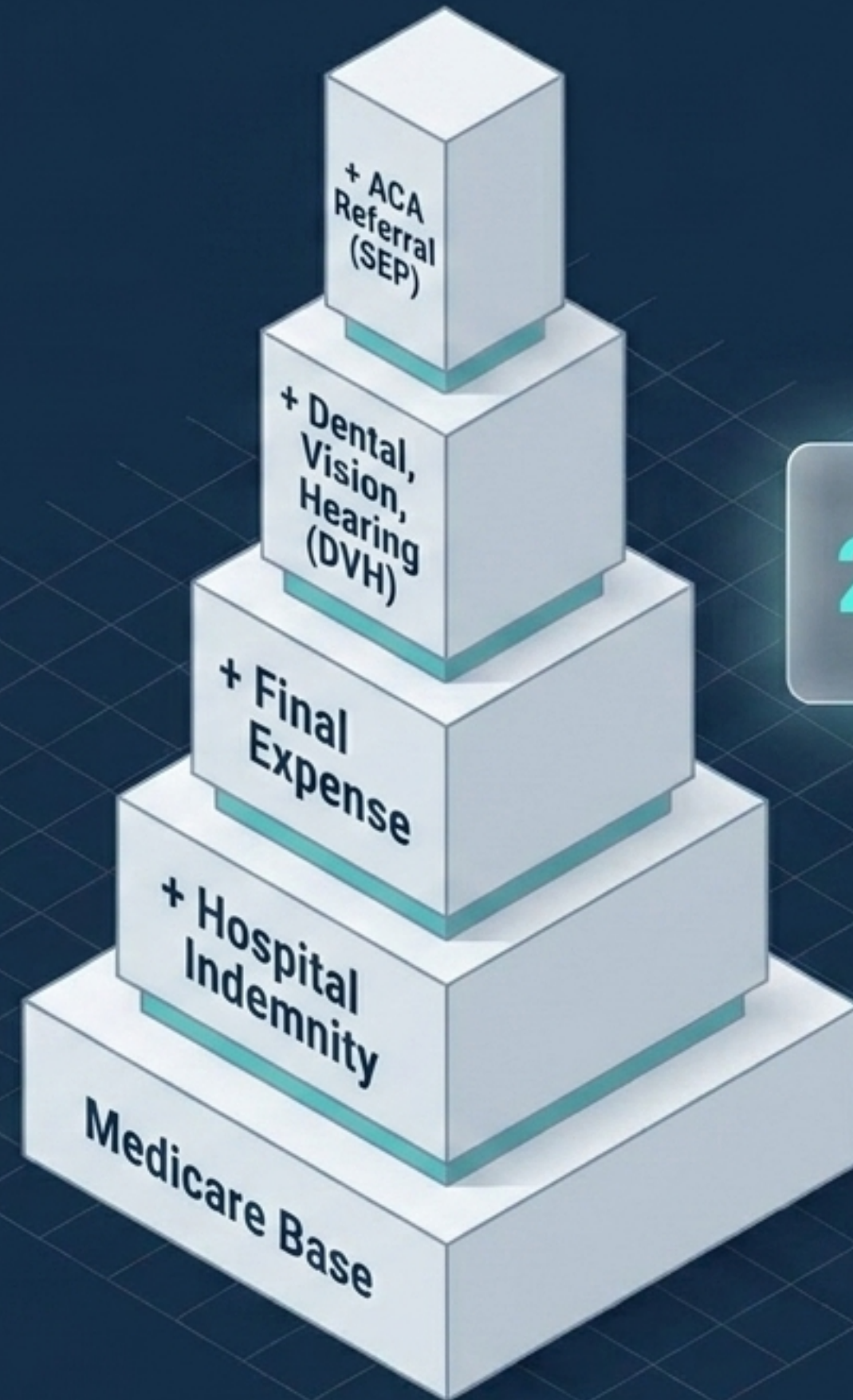
- To double your income, you must double your client count.
- This requires double the leads, appointments, hours, and stress.
- There is a ceiling, and you will hit it.



The Ceiling

# The Bundle Multiplier

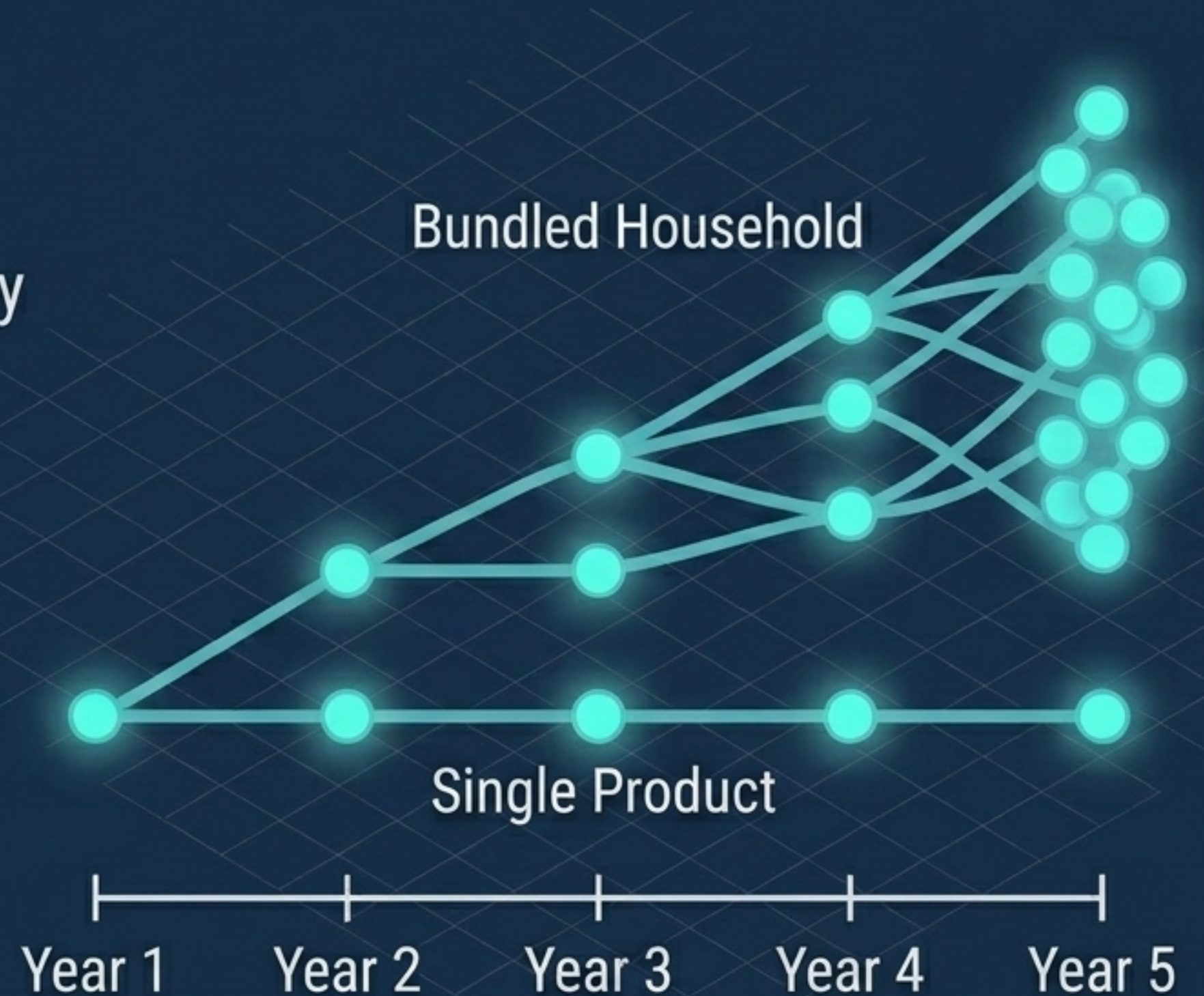
The exact same household, and the exact same hour of your time, can produce two, three, or four times the revenue through structural cross-selling.



# Compounding Renewals and The Unit Frame

Bundling on the front end adds to next year's income, and the year after that. A bundled household produces significantly more Year 5 renewal income than a single-product household.

- 1 Product = 1 Unit of Revenue
- 2 Products = 2 Units of Revenue
- 3 Products + Referrals = 3+ Units of Revenue



# Calculating Your Baseline

You cannot improve what you do not measure. Calculate this honestly to establish the benchmark for all future decisions.

Total Commission Income (Last 12 Months)

÷

Unique Households Served (Not policies)

=

**Current Revenue Per Client**

# The Gap Between Baseline and Reality

For Medicare-focused agents who do not bundle, the baseline is modest. Agents who execute a **cross-sell framework** see a **radically different mathematical reality** using the exact same hours.

**2x to 3x**

the single-product baseline

Example

# The 100-Household Scenario

The same 100 households. The same appointments.  
A completely different five-year trajectory.



# Marginal Time, Enormous Revenue



**15 to 20  
minutes**

The appointment is already on the calendar. The trust is already built. The bridge moment after the primary application is already there. All you do is ask the right questions in the right order.

The marginal time cost per household vs. an exponential revenue gain.

# The Retention Layer

Households with multiple products stay at much higher rates. Multiple touchpoints, renewals, and annual reviews fortify the relationship.



Single-product clients are easy to peel away. Bundled households are locked in.

# The Three Rules of RPC

1

## Calculate.

Find your current baseline and write it down.

2

## Target.

Aim to grow that exact number by a defined percentage each year, rather than just adding client volume.

3

## Measure.

Ask yourself weekly: "Did my work move the average revenue up, or just add more single-product sales to the bottom?"

# Agent A vs. Agent B

Inputs (Both Agents): 80 scheduled appointments over 12 months.

## Agent A (Volume)

Medicare only, no cross-sell.

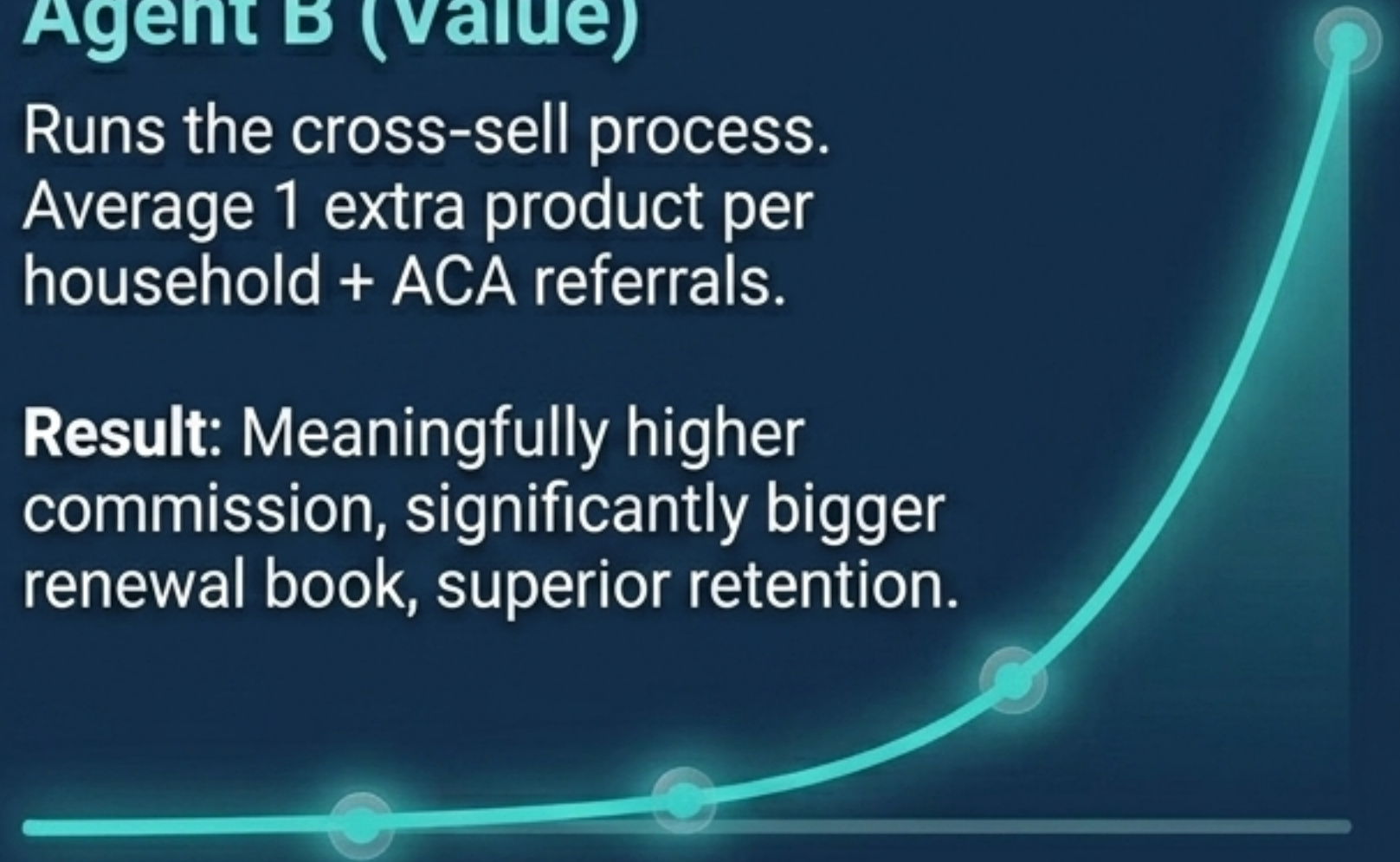
**Result:** 80 single-product clients, respectable but capped income.



## Agent B (Value)

Runs the cross-sell process. Average 1 extra product per household + ACA referrals.

**Result:** Meaningfully higher commission, significantly bigger renewal book, superior retention.



Action Step

# Your 90-Day Protocol

1

## **Calculate.**

Find your total commissions over the last 12 months, divide by unique households. Write the number down on an index card for your desk.

2

## **Commit.**

Pick ONE cross-sell product. Run the bridge question on every primary enrollment for the next three months.

*Once you see the math move, you will never run your business the old way again.*