

How to Set Insurance Production Goals That Work

The Problem with January Goals

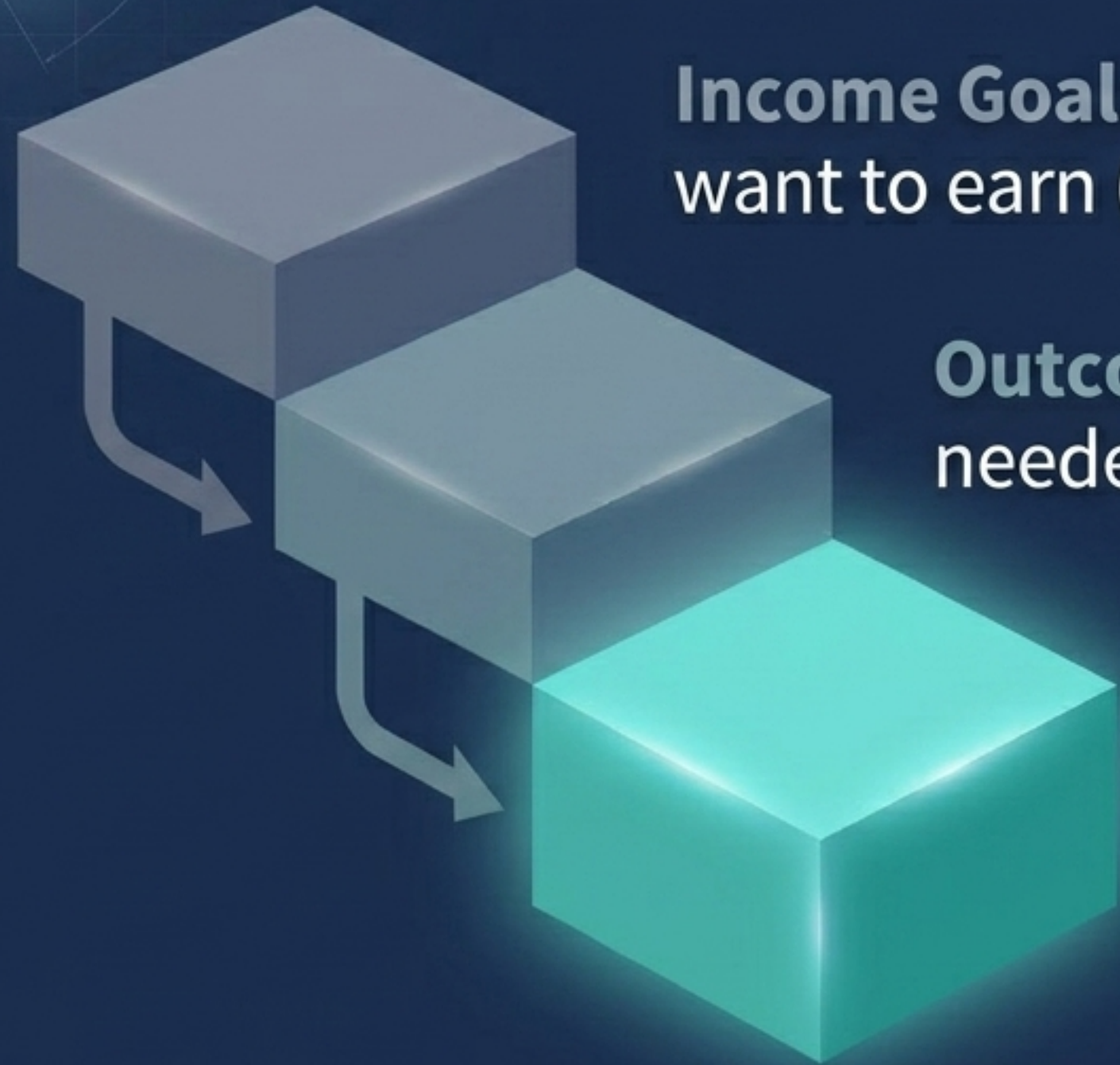
I want to make \$200k is a wish, not a plan.

Fails when the number stops looking believable.

A real goal dictates your actions today.

If it doesn't tell you what to do this morning, it's a daydream.

Stack Your Goals in the Right Order



Income Goal: The dollar number you want to earn (Net commission).

Outcome Goal: Policies or applications needed ($\text{Income} \div \text{Revenue per sale}$).

Activity Goal: Calls, conversations, and appointments. *(The only goal you fully control).*

Reverse Engineering the Target

\$150,000

(Income Goal)

250

(Enrollments needed at \$600/sale)

17

(Appointments per week at 30% close)

45

(Contacts per week)

Changing the Question

Shift from: Am I going to make my number?
→ Did I make 45 contacts this week?

If the math is too tight, you have three choices:



Lower the
income goal



Raise revenue per sale
(cross-sell / move up market)



Raise close rate
(tighten process)

Honest Math Beats Optimistic Math

Use your actual
close rate, not
industry averages.



Use real revenue
from your last 50
deals.

Brand new? Start at 20% close rate and adjust monthly.

The Early-Warning System

Leading Indicators (Predictors) (Predictors)

- What you do: Calls, Appointments, Quotes.
- Gives you time to react and fix the month.

Lagging Indicators (Results) (Results)

- What happens: Income, Issued Policies.
- By the time you see a problem, it's too late.

The Five-Row Scoreboard

Contacts Made (Real conversations)

Appointments Set

Appointments Held (Tracks no-shows)

Applications Submitted

First-Year Revenue

The Plan is a Thermostat, Not a Rock

End of month questions:

- Are activity targets right based on real close rates?
- Is revenue per sale still accurate?
- Is the income goal still believable?



Pulling the Right Levers: A Walkthrough

Goal: \$145k → \$200k (Requires 10 more appointments/week)



Lever 1: Activity

Add second lead source or call an extra hour daily.



Lever 2: Skill

Increase close rate from 25% to 30%.

Result: Appointment need drops from 28 to 23 per week.

Two Traps That Break the Math



Trap 1: Goal Inflation

Raising your target without raising your activity or skill level. The math will fail.



Trap 2: Weekly Panic

One slow week is just data.

Use a 4-week rolling average before changing the plan.





Build Your Scoreboard Today

- Open a blank spreadsheet.
- Build the five rows with your weekly targets.
- **Fill in the first column this Friday at 4:00 PM.**