

Insurance Agent Performance Metrics to Track

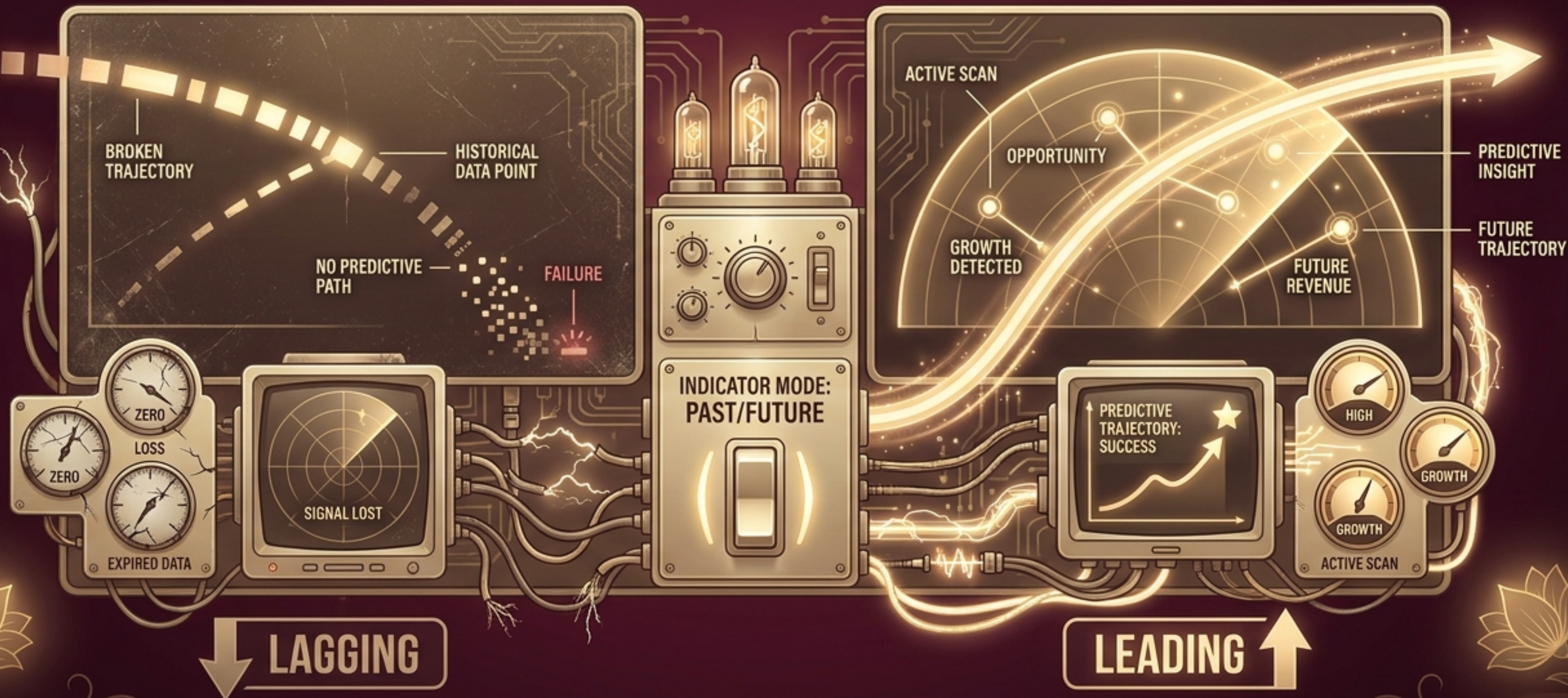


REVENUE ONLY TELLS YOU WHAT ALREADY HAPPENED

Tracking only revenue means you are looking backward at what cannot be changed. It is the ultimate lagging indicator, offering no chance to fix the trajectory before the quarter ends.

LAGGING INDICATORS (PAST)

LEADING INDICATORS (FUTURE)



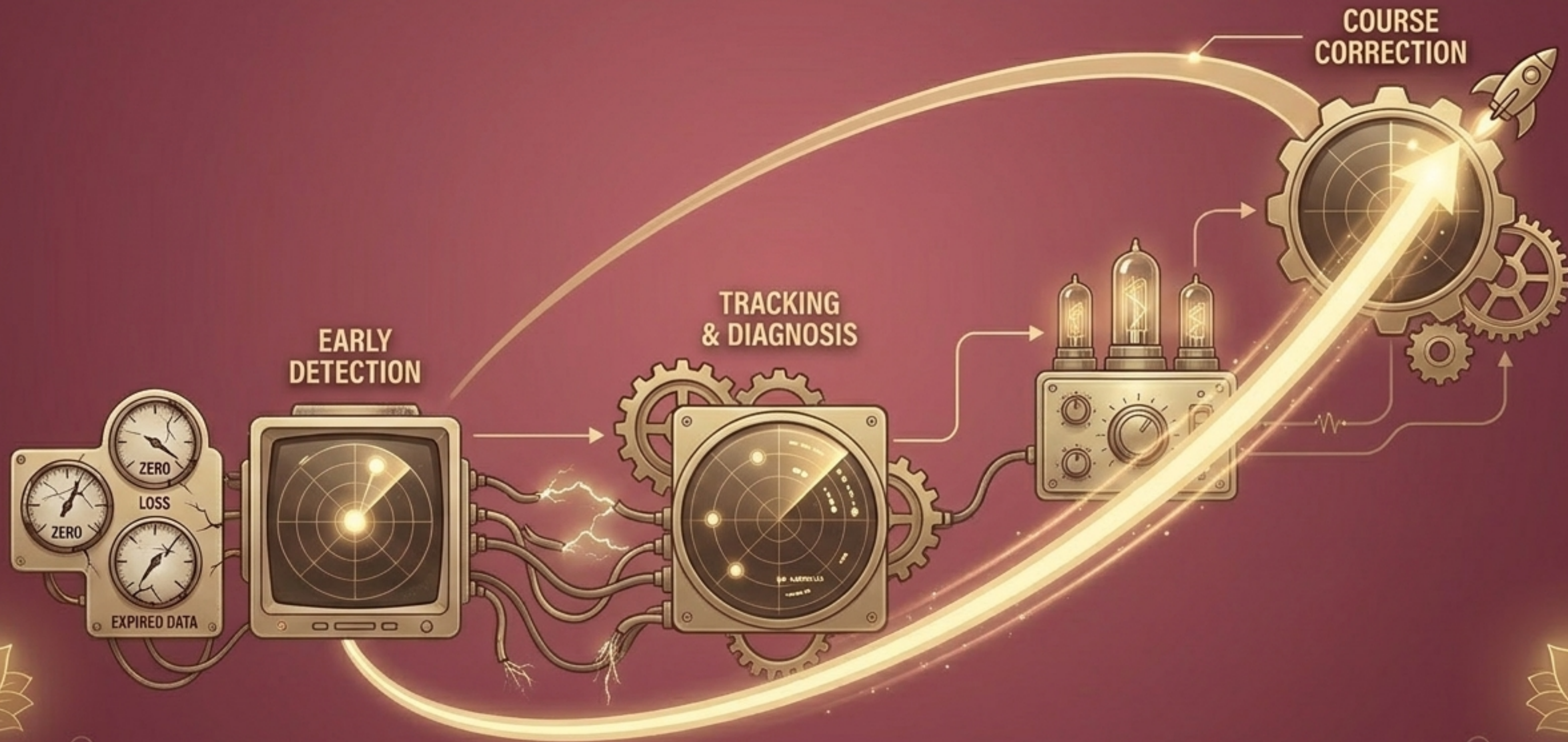
HIT OR MISS IS A BROKEN FEEDBACK LOOP

Giving a producer a goal and simply waiting to see if they hit it wastes the entire quarter. By the time you know the answer, the opportunity to course-correct is already gone.



LEADING INDICATORS PROVIDE EARLY TELEMETRY

Metrics tell you weeks in advance if a producer is drifting, pointing directly to the exact lever that needs pulling—whether that is activity volume, presentation quality, or quote-to-bind conversion.



METRICS REMOVE EMOTION FROM MANAGEMENT

When you look at the exact same scoreboard together, you are no longer arguing about effort. A short, focused list of metrics cuts through the noise and turns an emotional argument into a shared coaching plan.



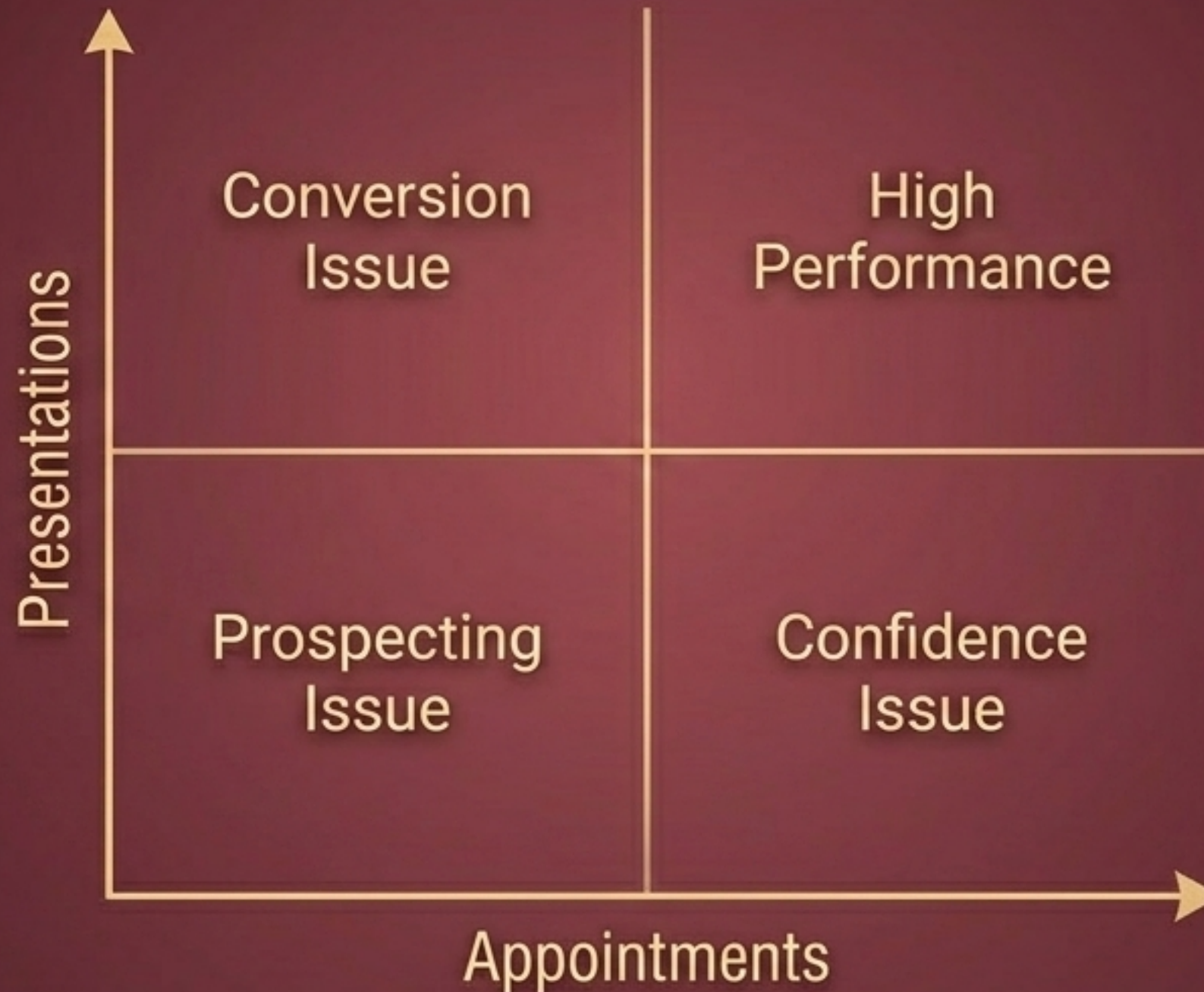
ACTIVITY IS THE ONLY VARIABLE PRODUCERS CONTROL

Calls made, appointments set, and presentations given are the raw inputs. A producer cannot force a close or make a client buy, but they possess absolute control over picking up the phone.



DIAGNOSE PROSPECTING VERSUS CONFIDENCE

Flat appointments indicate a prospecting problem. High appointments but flat presentations reveal a confidence problem where producers are getting talked out of the room. Two numbers yield two entirely different coaching paths.



Activity Problems Require Activity Solutions

If a producer is sitting at minimal appointments and a handful of presentations, you do not have a sales problem. Low activity cannot be fixed by a new script.

[15-25]

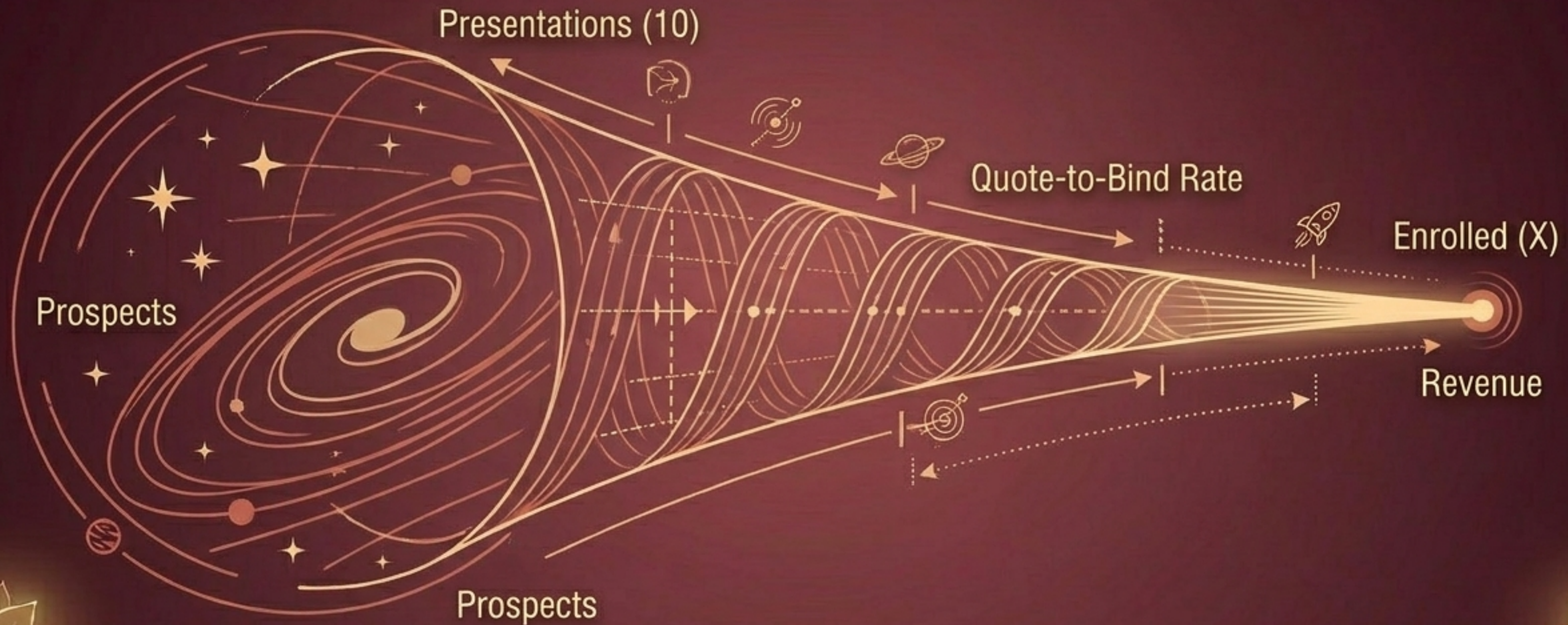
Appointments

[10-15]

Presentations

Conversion Metrics Turn Activity Into Revenue

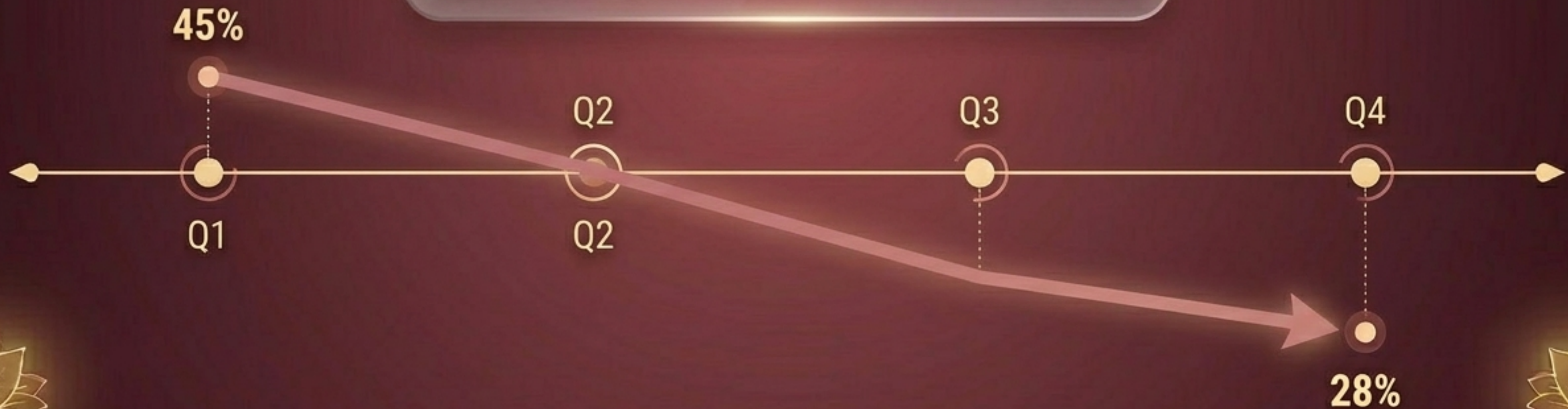
The headline number here is the quote-to-bind rate. Out of every ten qualified prospects who sit through a real presentation, how many actually **enroll** and become policyholders.



The Conversion Trend Outweighs the Benchmark

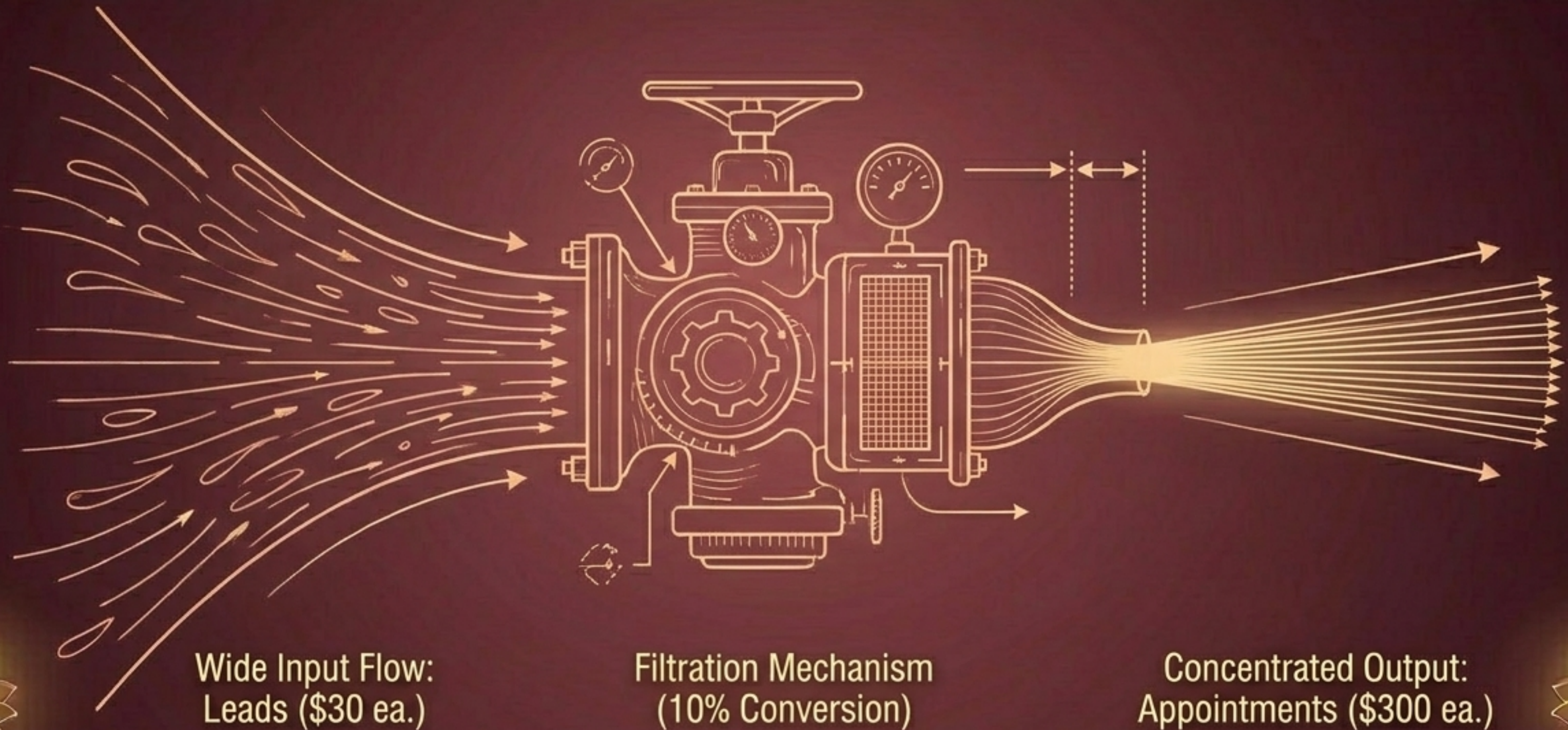
While a healthy close rate sits at 40 to 50 percent, a sudden drop from 45 down to 28 percent signals a severe disruption. The trend line demands an immediate intervention before the quarter ends.

[40-50%]



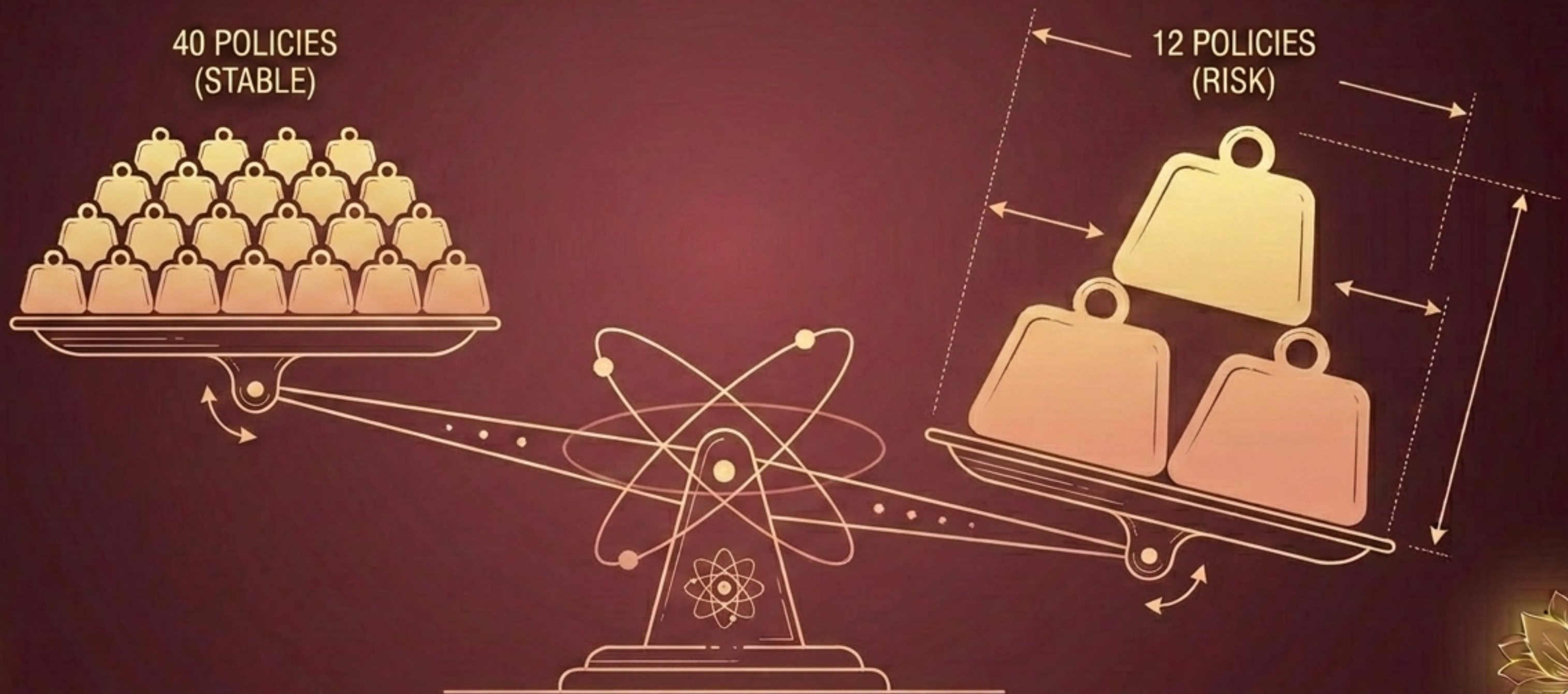
Conversion Rates Expose the Real Lead Cost

The math is brutal but necessary: buying leads at thirty dollars apiece that convert at only one-in-ten means the true cost per appointment is **three** hundred dollars. This fundamentally changes what producers can walk away from.



Production Volume Requires Structural Context

Two producers writing \$300k look identical until you check policy count. One achieves it across 40 policies; the other across 12. The second agent is big account away from a terrible quarter. You must track written premium alongside policies per producer.



Multi-Line Households Drive Agency Value

A client with one policy will eventually leave. A client with three is almost permanent. Because retention climbs predictably with each added policy per client, cross-selling drives more long-term agency value than almost any other metric.



Healthy Persistency Prevents Book Collapse

Persistency measures how many policies survive the first twelve months. For Medicare Advantage, dropping below 80 percent is a problem, and below 70 percent is a five-alarm fire. Clients are leaving, switching agents, or were sold the wrong plan.



Differentiate Renting Income From Building an Asset

The first year commission gets you in the door, but renewals build the business.
As the owner, you must know exactly which type of producer you are paying.

Renting Income



Building an Asset



Efficiency Metrics Prove the Marketing Math

Cost per Acquisition takes total marketing spend divided by new clients won. When you weigh that acquisition cost against the massive lifetime renewal value of an active client, you instantly know if the marketing engine is working.

Total Marketing Spend /
New Clients Won (CPA)



Total Marketing Spend /
New Clients Won (CPA)

MASSIVE LIFETIME
RENEWAL VALUE (LTV)

Revenue Per Producer Confirms True Scaling

Take total agency revenue and divide it by the number of producing agents. If this number remains flat or declines while your headcount grows, the agency is scaling in name only. You are adding bloat, not leverage.



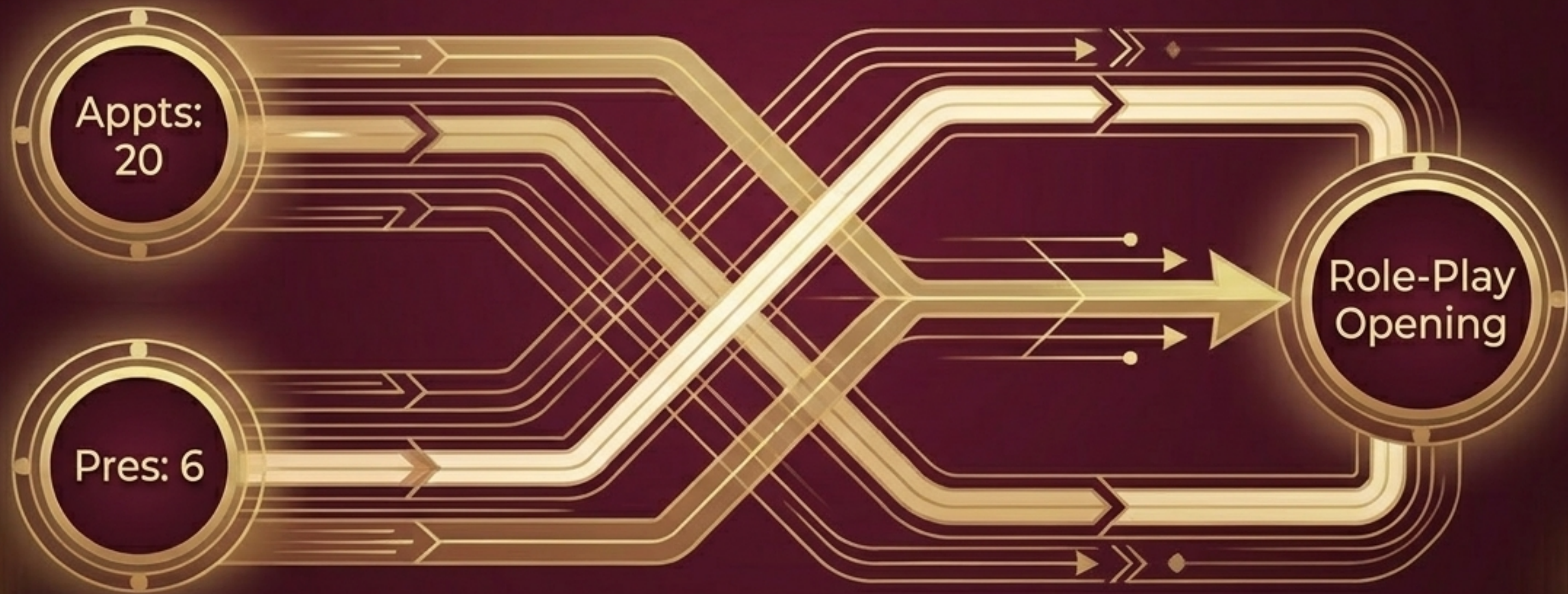
Synthesize the Six Vital Flight Metrics

A healthy producer ready for scaling conversations is visible through these exact six readouts. Bring only these to the Monday review.



Let the Data Dictate the Coaching Plan

High appointments paired with low presentations means they are losing people in the first ten minutes—requiring role-play on the opening. A plummeting close rate demands investigating a new product or local competitor. The data prescribes the cure.



Protect the Integrity of the Feedback Loop

Track six metrics, not thirty. More importantly, never use data for public shaming. The point of leading indicators is to catch the truth early. If your culture punishes the truth, producers will game the numbers in your system.



Schedule the Thirty-Minute Monday Review

Pick your six metrics today. Build the simplest possible spreadsheet to capture them weekly. Then put a recurring Monday review on the calendar each producer. You do not need a fancy platform; you need a relentless habit.

- ✓ Pick 6 Metrics
- ✓ Build Tracker
- ✓ Book Calendar

