Producer Productivity by Design Playbook

A Step-by-Step Guide for Building a Scalable Success Model

This playbook is designed to help insurance producers and leaders build a scalable success model that enhances productivity, drives measurable results, and fosters sustainable growth in an increasingly competitive marketplace.

In today’s environment, productivity isn’t just about working harder, it’s about working smarter, with intention, strategy, and the right tools. With nearly **50% of the current insurance workforce expected to retire within the next 15 years**, a growing demand for coverage, and a slew of emerging risks, the pressure to optimize producer performance has never been greater. This playbook offers a structured approach to designing high-impact programs and repeatable processes, integrating technology and tools that empower producers to consistently perform at their best. Whether you're onboarding new talent or scaling a seasoned team, this guide equips you to build a success model that lasts.

Let's just imagine...

You're a ten-million-dollar organization and like many agencies, you want to double in size over the next five years. By the rule of 72, if you want to double in size you want to go from 10 million to 20 million. By 2030, you're going to need to grow at 15%. Let's take lift out of the equation premium lift. In order to grow at 15%, assuming you lose 5% just from leakage. You assume you have a 95% retention rate. You're going to need to write 20% new business every single year to keep at that 15% organic growth pace.

If you're a $10 million firm, that's $2 million every single year that your sales team needs to produce on a net new basis. Given that, and assuming that your current corporate producers are doing 1 million or 1.5 million, there’s still a huge delta there that you need to bridge. How can you grow to that scale? Even if this not your exact scenario, you need your producers to produce more. It’s time to set a plan for action.

A Costly Problem

Low producer productivity and lack of validation are not just internal inefficiencies—they're barriers to delivering real value to customers. At the same time, customer loyalty is slipping as expectations rise and alternatives multiply. When producers aren't empowered to perform at their best, and when success isn't clearly measured or reinforced, the result is missed opportunities to serve customers better and drive profitability. This is a pivotal moment. To reverse the trend, we must act with urgency: build a plan that boosts productivity, reinforces what works, and aligns every effort around delivering consistent, differentiated value. Doing so won't just restore customer trust—it will unlock growth and profitability across the board.

46%
producer validation rate

71%
of customers are dissatisfied

Producer Productivity: Insurance producer productivity measures the efficiency and effectiveness of agents or producers in generating business and managing client relations.

Producer Validation: Producer validation in the insurance industry refers to the process by which an insurance producer demonstrates their ability to generate enough commission revenue to cover the cost of paying them. It is a critical process for insurance agencies as it ensures that producers are profitable and sustainable members of the team. Additional criteria that can be considered for validation may include meeting certain sales goals, as well as more subjective items like cultural fit and work ethic.

3 Steps for Building a Scalable Model for Producer Success

1 Step

Hire the Right Talent

With an industry-wide producer validation rate of just **46%**, more than half of new hires fail to meet expectations. That means for every two producers you bring on, one is likely to underperform or leave. The cost could include lost time, wasted onboarding resources, missed revenue targets, and a ripple effect on team morale. When you consider the average cost of onboarding a producer—including salary, training, and ramp-up time—failure to validate can easily exceed **six figures per hire**.

What's an agency to do?

REVIEW YOUR HIRING PROCESS.

To improve validation rates, take a hard look at your hiring process. Start by asking a few of these questions: Where have our best hires come from? How successful is our referral program? Are LinkedIn ads netting good candidates? Have we had better success with hires that had industry experience or those that have had related, transferable experience? Are we able to attract passive jobseekers? These questions help uncover patterns and refine your approach to sourcing and screening talent.

BUILD YOUR BRAND TO ATTRACT ACTIVE AND PASSIVE CANDIDATES.

Your brand isn't just for customers—it's a magnet for talent. A well-articulated value proposition, a visible leadership presence on platforms like LinkedIn, and a reputation for developing producers can make all the difference. When your brand reflects a culture of growth, support, and success, it becomes easier to attract high-potential candidates who are aligned with your mission and values.

But remember, top producers aren't always actively looking. That's why attracting **passive candidates**—those who are already successful but open to the right opportunity—is critical. But they won't come knocking unless your brand gives them a reason to. Building a strong employer brand, showcasing your culture, and highlighting success stories can help you stand out. Passive candidates are often more experienced, more selective, and more likely to validate, if you can get their attention.

Q ***Should you pick talent with relatable skills and little to no insurance industry experience or talent that holds a big book of business?***

A *Of course, you have to keep factors like non-compete agreements in mind, but beyond that, there are pros and cons to both types of hires.*

Hiring Talent with Relatable Skills (but little to no insurance experience)

PROS:

- Fresh perspective: Brings new ideas and approaches from other industries.
- Adaptability: Often more open to learning and growth.
- Cultural fit: Easier to find candidates who align with team values and dynamics.
- Long-term investment: Potential to develop into high performers with strong loyalty.

CONS:

- Learning curve: May take time to understand industry-specific terms, regulations, and workflows.
- Initial ramp-up: Might require more training and mentorship
- Limited network: No existing book of business or industry contacts.

Hiring Talent with a Big Book of Business

PROS:

- Immediate impact: Can bring in revenue and clients quickly.
- Industry knowledge: Familiar with terminology, compliance, and market dynamics.
- Established relationships: May open doors to new opportunities and partnerships.

CONS:

- Higher cost: Often demands a premium salary or commission structure.
- Less flexibility: May be set in their ways or resistant to change.
- Cultural mismatch: Might prioritize personal book over team collaboration or company goals.
- Retention risk: Could leave and take clients with them.

MANAGE A SOLID REFERRAL PROGRAM TO KEEP YOUR PIPELINE FOR TALENT OPEN.

A strong referral program is one of the most effective ways to keep your talent pipeline full. Your current producers and employees know what it takes to succeed, and they often know others who fit the mold. Incentivizing referrals, recognizing contributors, and making the process easy can turn your team into your best recruiters. A well-managed referral program, backed by incentives, recognition, and ease of use, can dramatically improve validation rates and reduce turnover.

AFTER THE HIRE

Hiring a new insurance producer is just the beginning. To ensure long-term performance and retention, agencies must invest in a thoughtful post-hire strategy that goes beyond onboarding. By focusing on structured training, continuous learning, professional development, and meaningful mentoring, you can accelerate a producer's growth and set them up for lasting success. Each of these pillars plays a role in building confidence, deepening expertise, and fostering a culture of excellence.

Onboarding and Training

Immediately after hiring, provide structured onboarding and training tailored to the producer's role. This should include product knowledge, compliance protocols, CRM systems, and sales tools. A well-designed training program ensures producers understand your agency's processes, expectations, and value proposition.

Learning

Continuous learning is key to keeping producers sharp and competitive. Encourage participation in webinars, industry conferences, and carrier-specific training programs. Provide access to resources like market trend reports, underwriting guidelines, and client personas. Creating a culture of curiosity and growth helps producers stay informed and confident when engaging with prospects and clients.

Professional Development

Support producers in building long-term career paths by offering opportunities for advancement and skill-building. This could include leadership training, community involvement, or specialized sales coaching. Investing in their development not only boosts performance but also improves retention.

Mentoring

Mentorship accelerates learning, builds confidence, and fosters a sense of belonging within the team. Pair new producers with experienced mentors who can guide them in key areas such as insurance knowledge, sales acumen, and industry trends.

2

Step

Set Success Standards & KPIs

Setting clear success standards and KPIs for insurance producers is critical to driving consistent growth and accountability. These benchmarks provide a roadmap for producers, outlining what excellence looks like and how it will be measured. By defining KPIs such as meetings set, premium written, quote-to-bind ratios, client retention rates, and sales cycle length, organizations create transparency and ensure producers focus on activities that directly impact profitability and client satisfaction.

Standards also enable leadership to identify top performers, address skill gaps, and allocate resources effectively. When combined with regular monitoring and feedback, KPIs foster a culture of accountability and continuous improvement, ensuring that producers not only meet short-term goals but also build sustainable, long-term relationships with clients. Ultimately, success standards transform sales efforts from reactive to strategic, creating a scalable model that supports growth and competitive advantage.

KPIs for Insurance Producers

Meetings per Month – Number of meetings set monthly.

Premium Written – Total dollar amount of new and renewal business written.

Quote-to-Bind Ratio – Percentage of quotes that convert into bound policies.

Client Retention Rate – Percentage of clients retained year-over-year.

Average Sales Cycle Length – Time from initial contact to policy binding.

Cross-Sell Ratio – Average number of policies per client.

New Business Growth – Percentage increase in new accounts over a set period.

Revenue per Producer – Total commission or premium generated per producer.

Policy Renewal Rate – Percentage of clients retained on an annual basis.

Here are a few ways to guide insurance companies in their quest for producer and sales success.

IMPLEMENT A SOLID SALES PROCESS

A strong sales process begins with clarity and consistency. Insurance agencies should document a step-by-step workflow that every producer follows, from prospecting to closing and retention. This includes identifying qualified leads, conducting thorough needs assessments to uncover client risks, and presenting tailored proposals that emphasize value rather than price alone. Standardization ensures that every producer operates with the same level of professionalism and efficiency, reducing variability and creating a predictable client experience. Templates for proposals and scripts for outreach can further streamline the process, making it easier to replicate success across the team.

BUILD A SCALABLE AND REPEATABLE MODEL

Scalability comes from systems, not just individual effort. Agencies should leverage automation for routine tasks such as follow-ups, renewal reminders, and pipeline updates. Documenting best practices from top producers and integrating them into onboarding programs helps new hires ramp up quickly. Technology platforms can centralize data, automate workflows, and provide visibility into the entire sales pipeline. By creating a model that is easy to replicate, agencies can grow without sacrificing quality or efficiency.

MONITOR AND MEASURE PERFORMANCE

Performance monitoring is essential for accountability and improvement. Agencies should establish clear KPIs and track them through dashboards and scorecards. Regular pipeline reviews and monthly performance reports keep producers focused on measurable outcomes. These metrics not only highlight individual performance but also reveal trends that inform strategic decisions, such as resource allocation or targeted coaching.

CREATE TRANSPARENCY AND ACCOUNTABILITY

Accountability thrives in a culture of transparency. Agencies can implement leaderboards to showcase top performers and progress toward goals, fostering healthy competition. Weekly huddles and monthly reviews provide opportunities for feedback and recognition, while coaching sessions address gaps before they become performance issues. When producers know their results are visible and tied to clear expectations, they are more likely to stay engaged and motivated.

FOSTER A STRONG SALES CULTURE

Finally, a scalable sales process must be supported by a positive, performance-driven culture. Celebrate wins publicly, offer incentives for hitting KPIs, and encourage collaboration through mentoring programs. A strong culture turns accountability into a shared value rather than a top-down mandate, creating an environment where producers feel empowered to succeed and help others do the same.

A Strong Sales Culture...

- Has quantifiable, branded, differentiated value propositions across varied lines of business, group sizes, and industry verticals
- Aligns service timelines and stewardship reporting to value propositions
- Is tailored to the pace of prospect buying actions
- Uses consistent, repeatable, measurable, common language
- Moves from meetings and leads to closed deals in a consistent manner
- Attempts to win on Agent of Record – focusing on relationship and advisory value versus competing on price

3
Step

Adopt Technology to Enhance Performance

Insurance producers today have an unprecedented opportunity to elevate their performance by embracing technology, especially AI-powered tools and platforms. In an industry traditionally driven by relationships and manual processes, the shift toward digital transformation is not just a trend but a must do. Technology enables producers to automate routine tasks, streamline workflows, and gain deeper insights into client needs through data analytics. From CRM systems that track every touchpoint to digital marketing platforms that generate targeted leads, these tools help producers work smarter, not harder. The result? More time spent on high-value activities like building relationships, closing deals, and delivering consultative solutions.

Artificial Intelligence takes this digital transformation even further. AI can analyze vast amounts of data to uncover patterns, predict client behavior, and personalize outreach at scale. Producers can use generative AI to craft compelling emails, automate prospecting, and even simulate sales conversations.

Zywave AI

Zywave is leading the charge by integrating AI into their suite of solutions, offering producers a performance multiplier. Zywave's solutions help producers identify ideal client profiles, launch automated campaigns, and deliver quantifiable value.

Learn more about Zywave AI here.

BENEFITS OF TECHNOLOGY FOR INSURANCE PRODUCERS

Technology helps producers streamline workflows, improve client engagement, and boost productivity. Key benefits include:

- **Automation of repetitive tasks:** Reduces time spent on quoting, renewals, and documentation.
- **CRM systems:** Track leads, manage relationships, and monitor sales performance.
- **Data analytics:** Identify trends, forecast sales, and personalize outreach.
- **Digital marketing tools:** Enable targeted campaigns and lead generation.
- **Client portals:** Improve customer experience with self-service options and educational resources.

AI ELEVATES PRODUCER PRODUCTIVITY

Artificial Intelligence is transforming how producers operate by:

- **Predictive analytics:** Forecast client needs and identify cross-sell/up-sell opportunities.
- **Conversational AI:** Automate client interactions and support (e.g., chatbots).
- **Generative AI:** Create personalized emails, proposals, and marketing content.
- **Sales enablement:** AI can suggest next-best actions, optimize outreach timing, and analyze sales performance.
- **Workflow automation:** AI can reduce manual data entry and streamline renewals, quoting, and compliance.

TECHNOLOGY SOLUTIONS FOR PRODUCERS

It’s time to make technology a game-changer in your organization. From CRM platforms and data analytics to AI-driven insights and workflow automation, the right tools can dramatically boost producer productivity. Yet, many agencies stop at implementing a CRM, thinking it’s the end-all solution. It’s a solid foundation, but it’s only the beginning. To truly elevate performance, you need a full tech ecosystem working in harmony.

CRM - Can help producers organize client information, track interactions, set reminders for follow-ups, and segment clients for targeted marketing efforts. This improves client communication and retention.

Digital Marketing - Can help producers reach a broader audience and generate leads. Social media, email marketing, and online advertising can be effective channels for insurance producers to connect with potential clients.

Client Portals - Provide clients with secure online portals where they can access policy information, make payments, and submit claims. Improving customer satisfaction and relationships with producers.

Quoting Software/Platforms - Streamlined quoting and underwriting processes can enhance producer efficiency. Producers can quickly generate quotes, assess risks, and bind policies using specialized software.

Data Analytics - Producers can use advanced data tools to help boost producer productivity in better risk assessment, personalized offerings, and improved decision-making. This information enables producers to tailor their products and services, improving customer satisfaction and retention.

The Time to Amp Up Producer Productivity is Now

The Producer Productivity by Design Playbook is your roadmap to building a high-performing, scalable success model. By focusing on mindset, systems, training, and technology, you can create an environment where producers thrive and results flourish.

Use this guide as a living document—adapt it, expand it, and make it your own as you grow your team and your business.

Learn more at zywave.com

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