



## Recruiting & Retention Case Study

Tier 1 Carrier

May 2024



## **Objective**

Improve recruiting efficiency and strengthen early-stage agent retention within core distribution channels.

## **Initiative**

Tier 1 Carrier deployed Citytwig | Hulii

## **Evaluation Period**

12 weeks post-deployment.

# Baseline Conditions

## (Pre-Deployment)

### Recruiting Metrics (Historical Average)

- Monthly leads evaluated: Approx: 1,200
- Recruiting conversion rate: 6.4%
- Average time-to-appoint: 74 days
- Cost per appointed agent: \$6,200
- Recruiter time heavily manual & volume-driven

### Early Retention Indicators

- 60-day early attrition trend: 22%
- No predictive scoring of agent production likelihood
- Retention support triggered after production decline

### Constraint Identified

Distribution growth required proportional increases in recruiter headcount and lead spend.

# AI Deployment Framework

## Citytwig Core AI Components

- Demographic & psychographic compatibility scoring
- Geographic account distribution modeling
- SIC/service-area optimization
- Training protocol personalization



### Citytwig Recruiting Model

Analyzes potential new agents based upon the traits, characteristics, geography, background, education, work experience, products, & industry vertical.

### Recruiting Success Score (RSS)

Predictive score (0–10) estimating likelihood of early production success.

### Structured Pre-Qualification

Automated first-touch engagement prior to recruiter allocation.

### Early Production Monitoring

60-day production velocity tracking with churn-risk flagging.

**\*Deployment occurred without replacing existing core distribution systems.**

# Recruiting Performance (12 Weeks)

Comparative Results During Evaluation Period

Metric	Pre-Deployment	12-Week Results
Leads Evaluated	1,200/month	780 ranked leads
Recruiter Engagement Rate	60%	83%
Conversion Rate	6.40%	12.10%
Time-to-Get Agent Appointed	74 days	46 days
Cost per Appointed Agent	\$6,200	\$4,480

## Observed Impact

- Reduced lead volume with higher qualification precision
- Increased recruiter efficiency
- 28-day reduction in appointment cycle

# Early Retention & Production Indicators

Given the 12-week evaluation window, early performance metrics were analyzed.

## 60-Day Production Velocity

Average first 60-day premium:

- Historical cohort: \$21,400
- Citytwig | Hulii cohort (RSS 75+): \$29,600
- +38% improvement in early production velocity

## Early Attrition Projection

Projected 60-day drop-off probability:

- Historical: 22%
- Deployment cohort: 13%

## Observations

Higher RSS agents demonstrated:

- Faster first submission timing
- Greater policy activity within first 45 days
- Substantial reduction of early disengagement indicators

# Financial Modeling (Based on Early Indicators)

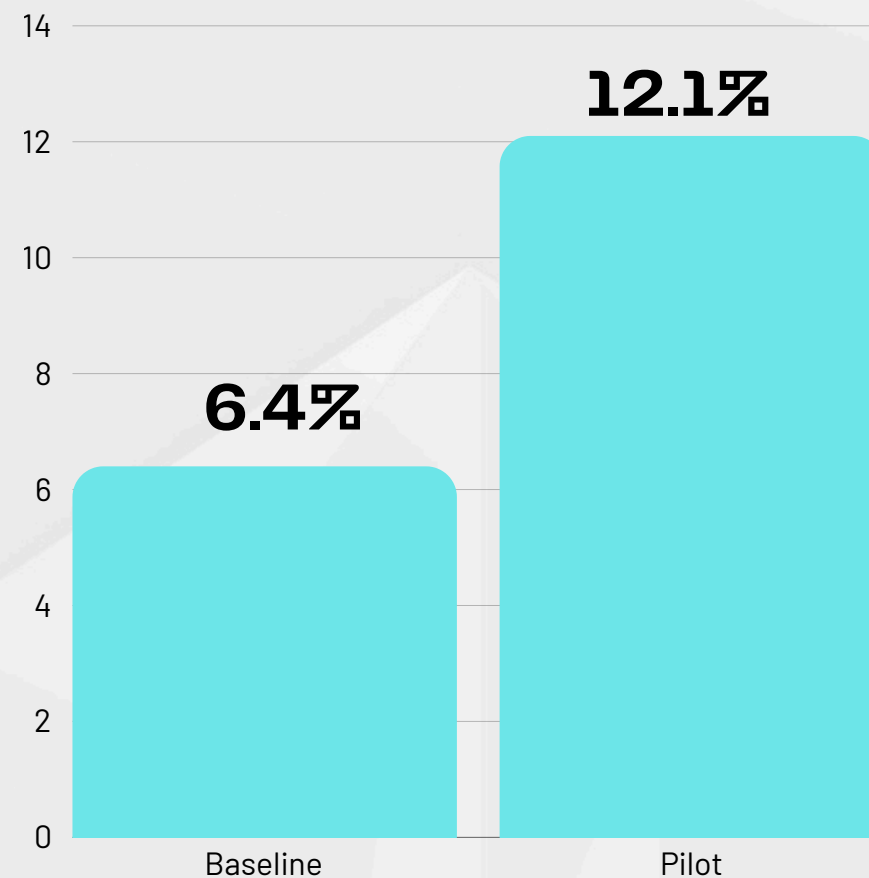
Modeled Per 100 Agents Recruited

## Conversion Lift

+5.7 Percentage Point Increase

89% Relative Improvement

Based on 12-week recruiting cohort



## Modeled Revenue Impact

100 Recruits

+9 Additional 12-Month Retained Agents (Modeled)

Avg. Premium per Agent \$233,000

Projected Incremental Premium:  
**\$2.1M**  
(20% Margin)

## ROI Summary

12-Week Deployment cost: \$190K

Projected 12-Month Contribution: \$420K

Net Contribution: \$230K

**Modeled ROI: 2.2x ROI**

# Retention & Training Optimization

## Citytwig Identified

- Account distribution within each geo
- Best recruits to match dominant SIC codes
- Optimal training pathways by recruit background

## Resulting Structural Shift

From generalized training → targeted service-area training

From reactive retention → predictive alignment

# Findings from 12-Week Deployment

## Recruiting Impact

- Conversion rate nearly doubled
- Recruiter time concentrated on higher-probability candidates
- Reduced cost per appointment

## Retention Impact

- Improved early production velocity
- Lower projected early attrition risk
- Earlier visibility into underperforming agents

## Operational Impact

- No increase in recruiter headcount
- No displacement of legacy systems
- Improved pipeline visibility and forecasting capability

## Summary Observation

The 12-week deployment of Citytwig | Hulii demonstrated measurable improvements in recruiting efficiency and early production performance, providing a data-supported basis for full-scale rollout consideration.

“Tier 1 Carrier transitioned from book-based recruiting to probability-based service-area alignment, materially improving workforce optimization and early production outcomes.”

# Strategic Outcomes & Organizational Impact

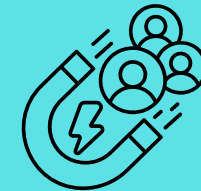
Recruiting



01

- Higher compatibility-driven placements
- Reduced recruiter subjectivity
- Service-area optimized hiring ratios

Retention



02

- Better alignment between agent background and account type
- Reduced early churn due to improved fit
- Faster ramp to productive performance

Organizational Impact



03

- Data-driven territory planning
- AI-supported workforce modeling
- Scalable recruiting blueprint for national rollout

**Thank you.**



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