

Easy to Join, Hard to Forget:

Insurance Carrier Drives Sales and Repeated Agent Engagement

Most insurance incentive programs inspire a burst of activity when they launch, then agents forget about them. A national insurance carrier proved it doesn't have to be that way. With reduced friction and reasons to return, agents didn't just join the program — they came back month after month, driving lasting mindshare and exponential sales growth.



The Situation

The insurance carrier joined forces with Extu for long-term success. Their goal was to outshine competitors by offering independent agents a valuable incentive program they would keep coming back to.

"We're continuing to push for deeper engagement. We've shifted from simply attracting attention, adoption and sign-ups to trying to drive behavior change. We demonstrated that with a particular type of business, a promotion helped move the product from less than 1% of our business to roughly 20%. So we're using program in two primary ways: adoption among new agents in states we enter, and changing behavior in our existing markets."

– Director of Product Management

The Solution

Extu built the carrier's program around two things: making participation easy and giving agents a reason to keep coming back. Two features worked together to boost ongoing engagement, not just adoption.

- **Single sign on (SSO)**, which allowed agents to log into the program directly from the carrier's website, was key. Many programs can't get off the ground with a program requires yet another URL and password for agents to remember. Without that obstacle, the carrier's incentive program became a seamless part of agent's experience with their brand.
- **Monthly trivia** gave agents a reason to visit the program even when they weren't actively claiming. The daily Each agent answered questions correctly more than 91% of the time.

The Results

Once agents joined the program, they stuck around.

From January to July 2026:

- Login activity grew steadily month by month, up nearly **56%**.
- Agents averaged **13** approved claims each.
- **59%** of agents who earned points from trivia participated in at least two separate monthly promotions.
- **1 in 5** trivia earners came back for every single monthly promotion.
- Monthly redemptions grew **3.5x** over the course of the program, with redemption rate holding at **80%** every month.
- One promotion moved one of their products from **<1%** of their business to roughly **20%**.

56%
growth in login
activity

59%
growth in login
activity

20x
growth
in one product's
share of business

The Impact

Extu helped its carrier client create an agent experience that was more than an incentive program. It became a positive, recurring part of their routine experience with the carrier. Seven straight months of growing engagement didn't happen by accident, but because the program earned its place in agents' day-to-day life.