



On-Risk, Not High Risk: How Performio Gave LifeSearch Confidence to Change Its Incentive Pay Model



SALES COMP CHALLENGES



Spreadsheet and SEQUEL reliance



Payout delays



Limited internal bandwidth

“

Spreadsheets are always prone to error. Performio gives us far greater confidence that we are paying correctly.”

John Mock
Chief Financial Officer

About LifeSearch

LifeSearch is one of the UK's largest protection insurance brokers, supporting families nationwide through a highly active adviser network. Renowned for its award-winning service and customer-first approach, LifeSearch partners with major brands such as CompareTheMarket, Lloyds Banking Group, and MoneySavingExpert. With more than 280 commission-based advisers, the organisation's success depends on trust, clarity, and timely compensation.

The challenge

As LifeSearch grew, its commission operations relied on spreadsheets and SEQUEL logic that required heavy manual oversight and carried a high risk of error. Advisers lacked clarity on clawbacks and write-offs. Internal teams were focused on customer delivery and did not have the capacity to rebuild the process in-house.

Most importantly, the business wanted to introduce on-risk pay (variable pay tied to targets) for the benefit of its advisers, but its existing systems could not support this in a controlled manner.

“

We simply couldn't have moved to paying advisers on-risk without Performio.”

Jonathan Shovell

Head of Payroll & Franchise Remuneration

Key challenges included:

- Reliance on spreadsheets and SEQUEL (SQL), increasing the likelihood of error.
- Advisers waiting three to four days to understand final payout details at month-end, including clawback and write-off positions.
- Limited internal bandwidth to build or maintain a home-grown solution.
- No ability to introduce on-risk pay under the old model.

The solution

LifeSearch selected Performio after reviewing several vendors and recognizing the need for a specialized system that could automate complex commission rules and support the move to on-risk pay. Performio's modern and well-structured demonstration stood out, presented a solution to all LifeSearch requirements, and its UK presence reduced perceived risk.

Implementation took place within a short window, with configuration and testing often running in parallel. LifeSearch appreciated Performio's implementation, especially for responsiveness. By joining many of the build calls, LifeSearch gained a deep understanding of how rules, reports, and dashboards were configured, which gave LifeSearch strong long-term independence.

LifeSearch particularly values Performio's self-service model. Jonathan Shovell explained that he can now "check and amend reports, rerun calculations, and build additional reports" directly within the system without relying on the support team. Smaller adjustments are also quick to handle. New commission plans and job-family thresholds can be created by completing only a few fields, replacing the complex Excel and SQL logic previously required.

Why Performio was chosen:

- Clear, modern platform that addresses all LifeSearch's requirements
- Ability to handle complex, insurance-specific, scenarios, including clawbacks, write-offs, and on-risk logic
- Global and UK presence and contract terms aligned to local requirements
- Responsive implementation team with hands-on knowledge transfer
- Intuitive self-service administration that supports long-term control

The results

With Performio in place, LifeSearch now runs a more reliable, timely, well controlled and transparent commission process. Moving away from spreadsheets has reduced risk, strengthened confidence, and given advisers immediate clarity on their earnings. As Jonathan Shovell put it, *"Everything we wanted to achieve, we've been able to achieve. It has streamlined the process and made things a lot simpler."*

The platform has also enabled LifeSearch to introduce on-risk pay, something the business had long aimed for but could not safely deliver before Performio. That change has improved adviser motivation and alignment.

Finance now operates with greater control and accuracy. John shared that the team has "high confidence that we're paying correctly," and confirmed that the investment has been worthwhile: *"For the reasons we've explained, I'd absolutely do it again."*

LifeSearch now benefits from:

- Safe and sustainable on-risk pay, reducing adviser payout cycles from 6–8 weeks to around 4
- Real-time visibility of commissions, clawbacks, and write-offs
- Greater control and reduced human error, with processing now in a controlled, auditable system
- Higher confidence in numbers, supported by a single, reliable source of data
- Faster monthly processing, with fewer manual checks
- Quicker plan and threshold updates, completed in minutes rather than hours
- A modern, intuitive adviser experience, improving trust and engagement



Advisers feel the system is modern and sleek. They can navigate it easily, find information quickly, and they absolutely love that it does the claw write-off and false claw calculations for them."

Jonathan Shovell

By the numbers

- **6–8 weeks → 4 weeks** adviser payout cycle
- **50–75% faster** plan and threshold updates
- **3–4 days → real-time** visibility of commissions details
- **280+ advisers** trust a modern, intuitive portal

About Performio

Performio is the last Incentive Compensation Management (ICM) software you'll ever need. It allows you to manage incentive compensation complexity and change over the long run by combining a structured plan builder and flexible data management, with a partner who will make you a customer for life. Performio's product is used by large global enterprises and growing mid-market companies across multiple industries worldwide. Performio's feature-rich cloud application enables enterprises to automate their sales compensation calculations, provide increased transparency to their sales reps, and adapt to changing market conditions with confidence.

Discover how Performio can help you drive performance.

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