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A Study on Recruitment and Sourcing Strategies in India's Insurtech Sector

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Abstract

Recruitment is the process of identifying, attracting, and selecting suitable candidates for organisational vacancies. Effective recruitment helps organisations acquire skilled employees, reduce hiring costs, maintain productivity, and support business growth. It is particularly important in the insurance industry, where sales-driven operations, employee attrition, and the need for continuous workforce expansion require a consistent supply of suitable candidates.

PolicyBoss.com, the online presence of Landmark Insurance Brokers Private Limited, is an Indian Insurtech company that provides insurance solutions across motor, health, life, travel, and commercial insurance. The company combines technology with advisory and customer support services to simplify insurance purchasing and claims. Operating in a regulated and competitive insurance industry, PolicyBoss.com depends on effective recruitment to meet staffing requirements across sales, telecalling, operations, and managerial roles.

This study examines the recruitment and sourcing strategies adopted at PolicyBoss.com, focusing on candidate sourcing, screening, interview coordination, and recruitment tracking. The analysis covers more than 250 candidate entries and identifies challenges in candidate response and interview outcome tracking. Findings indicate that approximately half of the BPO telecalling calls went unanswered, while only 2 out of 21 interview alignments had a recorded outcome. The study highlights the importance of improving candidate engagement, maintaining accurate recruitment records, and monitoring conversion rates to strengthen hiring effectiveness. It concludes that recruitment performance should be evaluated not only by the number of candidates contacted but also by successful selections and actual joinings.

1. Introduction

1.1 Background

Recruitment and sourcing strategy has moved over the past two decades from a largely administrative vacancy-filling activity to a function of direct strategic significance, particularly in organisations whose growth and revenue generation depend on the continuous expansion of a large and distributed workforce. This shift is especially visible in the Indian insurance distribution and InsurTech sector, where technology-enabled intermediary models have lowered the traditional barriers to becoming an insurance-selling agent and where organisational growth is now closely tied to the pace at which firms can source, screen and onboard both distribution personnel and internal support staff across a large and linguistically diverse national market.

Landmark Insurance Brokers Private Limited, operating under the brand PolicyBoss.com is one such organisation. As an IRDAI-registered direct insurance broker, it distributes multi-insurer products through a combination of digital channels and a network of Point of Sales Persons (POSPs), where a category of intermediary is introduced by India's insurance regulator specifically to widen last-mile distribution through simplified certification requirements. Sustaining and expanding this network, alongside with the organisation's internal Telesales, Sales, MIS, Data Entry, Area Sales Management and HR Operations functions, requires a recruitment and sourcing strategy capable of operating at high

volume, across many cities simultaneously and largely through digital job portals rather than traditional and in-person recruitment channels.

This paper uses PolicyBoss.com as a single-organisation case study to examine how such a recruitment and sourcing strategy actually operates in practice and drawing on primary recruitment data collected within the organisation's Human Resources function.

1.2 Problem Statement

While the conceptual literature on recruitment and selection is well developed from a conventional corporate hiring contexts involving comparatively modest hiring volumes and longer per-candidate evaluation cycles. Comparatively less empirical attention has been paid to recruitment strategy within high-volume, digitally sourced, multi-location distribution-workforce contexts of the kind found in Indian InsurTech and insurance broking, where a single organisation may run dozens of parallel, city-specific hiring campaigns at any given time, sourced almost entirely through online job portals rather than campus placement, employee referral, or executive search. This creates a gap between the generalised recruitment-funnel model commonly taught and applied in Human Resource Management practice and the specific operational reality of sourcing-channel choice, response-rate management and selectivity within a fast-paced portal-driven recruitment environment. This paper addresses that gap by providing an empirically grounded, data-based account of one such organisation's recruitment and sourcing strategy in practice.

1.3 Research Objectives

The primary objective of this study is to examine the recruitment and sourcing strategies adopted by PolicyBoss.com (Landmark Insurance Brokers Pvt. Ltd.). This primary objective is pursued through the following specific research objectives:

a) To document the recruitment and sourcing process followed by the organisation from candidate sourcing through to selection and onboarding.

b) To analyse using primary organisational data and the response-outcome pattern of telephonic candidate outreach conducted through digitally sourced candidate databases.

c) To compare the candidates sourced through two digital sourcing channels like Naukri and WorkIndia, and assess their relative suitability for different role types.

d) To examine the geographic spread of sourcing activity and assess the extent to which the organisation's recruitment strategy operates on a genuinely national, multi-location basis.

e) To measure the conversion efficiency of the recruitment funnel from candidate evaluation to selection, using a specific campaign as an illustrative case.

1.4 Research Questions

The study is guided by the following research questions:

RQ1: What proportion of candidate outreach attempts, conducted through digitally sourced candidate databases, result in a successful, acknowledged approach, and how does this vary by response category?

RQ2: How geographically concentrated or dispersed is the organisation's recruitment and sourcing activity?

RQ3: How do candidates sourced through different digital sourcing channels differ in observable characteristics such as experience level and language proficiency?

RQ4: What is the conversion rate from candidate evaluation to final selection within a high-volume recruitment campaign, and what does this indicate about the selectivity of an ostensibly high-volume recruitment process?

1.5 Significance of the Study

The study is significant for three reasons:

First, it provides one of a limited number of empirically grounded, primary-data accounts of recruitment strategy specifically within the Indian InsurTech and insurance broking sector, a sector experiencing rapid growth but comparatively limited academic study of its internal Human Resource practices.

Second, by grounding its analysis in the organisation's own recruitment tracker data rather than survey-based self-report, the study offers findings that are directly verifiable against operational records, which strengthens the reliability of its descriptive claims, even though as a single-organisation case study, its generalisability remains limited.

Third, the study's practical recommendations are directly actionable by the organisation studied and offer a transferable template that other similarly structured InsurTech or insurance broking organisations may find useful in reviewing their own recruitment and sourcing strategies.

2. Literature Review

Pathak, Tripathi (2010) “explores the factors driving recruitment, job satisfaction and turnover among sales force employees in the Indian insurance sector featured in Management (University of Primorska, Faculty of Management Koper). It is based on a survey of 350 current and former insurance-company employees wich uses factor analysis, structured through Maslow's need hierarchy to identify the motivational factors associated with joining and subsequently leaving an insurance sales role. The results indicate that safety and security, social and esteem needs and personal work style are the strongest influences on a candidate's decision to join an insurance sales role while limited career advancement and work environment are the strongest predictors of intent to leave. It recommends that insurance-sector recruiters address these motivational factors explicitly during candidate screening and onboarding rather than focusing recruitment communication on compensation alone and underscores that recruitment-stage sourcing decisions cannot be fully separated from the retention outcomes recruitment strategy is ultimately meant to serve”.

Sharma (2010) “explores the impact of e-recruitment on human resource supply chain management within the Indian service industry in the doctoral dissertation. It is based on an empirical investigation of e-recruitment practices adopted by Indian service-sector organisations which examines the extent to which internet-based sourcing alters the speed and cost structure of the recruitment supply chain relative to traditional recruitment channels. The results indicate that e-recruitment materially compresses recruitment time and cost relative to traditional channels. It recommends greater integration of e-recruitment tools into the broader human resource supply chain rather than treating online sourcing as a standalone administrative activity. As one of the few studies to examine e-recruitment specifically within an Indian organisational context using primary data, it underscores the strategic significance of e-recruitment adoption and provides a direct methodological precedent”.

D’Souza (2014) “explores recruitment practices synergised across firms in the Indian insurance sector and examining the recruitment channels used by insurance-sector organisations and their relative effectiveness across different role types in its empirical study. It is based on a survey of recruitment practices across multiple Indian insurance-sector firms and examines the extent to which channel effectiveness varies with the seniority and specialisation of the role being filled. The results indicate that organisations in this sector rely on a mix of traditional and portal-based sourcing channels with the relative effectiveness of each channel shifting according to role seniority. It recommends that insurance-sector recruiters formally match sourcing-channel choice to role type rather than applying a single default channel across all vacancies”.

Jayswal, Shukla, Heda (2015) “explores the operational difficulties and feature-level differences between two leading online job portals, Naukri.com and Monster India, from the perspective of recruitment consultants which is featured in Prabandhan: Indian Journal of Management,. It is based on a quantitative and descriptive cross-sectional survey of 120 recruitment consultants from Gujarat who used both platforms which applies independent-samples t-tests and supported by a reliability check (Cronbach's alpha of 0.742), to compare consultants' experience of eight operational problems and eight platform features. The results indicate statistically significant differences between the two portals on eleven of the sixteen dimensions tested, with Naukri.com rated stronger for recruitment- and business-development-related usage while Monster India was rated stronger for HR-related informational content. It recommends that recruitment consultants and organisations select a job portal based on this kind of structured and feature-level comparison rather than treating major portals as interchangeable and underscores the continued relevance of channel-specific evaluation even among functionally similar platforms”.

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Banerjee and Gupta (2019) “explores how the design and content of corporate online recruitment platforms influence candidate attraction and application behaviour featured in the Australasian Journal of Information Systems. It is based on a quantitative survey of 361 working professionals who were active users of online recruitment platforms in India, uses multi-group moderated mediation analysis to examine the relationship between the perceived quality and credibility of career websites and job-seekers subsequent intention to apply. The results indicate that video podcasts and realistic employee testimonials presented through third-party channels have a positive effect on job-seekers perceived quality and credibility of a job advertisement, which in turn heightens employer attractiveness and application intention. It recommends that organisations invest in richer, more credible online recruitment content rather than standard job postings alone and underscores the measurable and quantifiable link between recruitment-platform design and candidate response”.

Armstrong (2020) “explores the full employee resourcing cycle, including workforce planning, recruitment, selection and retention, as an integrated strategic function rather than a purely administrative one in its handbook of Armstrong's Handbook of Human Resource Management Practice published by Kogan Page. Rather than a single primary study, it synthesises established HRM theory, legal frameworks and documented organisational practice across a wide range of industries and defines recruitment as the process of identifying and attracting a pool of candidates from which an organisation can select suitable employees. It also characterises the traditional insurance agency recruitment model, in which individual agents are recruited largely through personal and social networks rather than formal advertising. The handbook recommends that organisations design their recruitment approach around their specific workforce strategy rather than applying a generic process across all roles. It remains one of the most widely used reference texts in HRM practice and this paper draws on it for the agency-model background”.

Dessler (2020) “explores recruitment strategy as a function of three interacting decisions: which sourcing channels to use, how to position the employer and role to attract suitable candidates, and how to structure the screening and selection

process to balance speed against quality in its textbook of Human Resource Management which is published by Pearson Education. Drawing on a broad synthesis of documented organisational practice and prior research rather than a single primary survey, the text finds that e-recruitment channels offer measurable advantages in reach, cost and speed relative to traditional recruitment methods, while cautioning that these gains must be balanced against the risk of an unfiltered, lower-quality applicant pool. The text recommends that organisations match sourcing-channel choice and screening rigour to the specific role being filled rather than using a uniform approach".

Ivancevich, Konopaske (2020) "it explores how recruitment strategy should be calibrated to an organisation's underlying workforce requirements in its textbook of Human Resource Management which is published by McGraw-Hill Education. Drawing on a broad synthesis of HRM research and documented organisational case evidence rather than a single primary survey, it distinguishes a strategy optimised for filling a small number of specialised, long-tenure roles from one optimised for continuously replenishing a large, higher-turnover distribution or sales workforce. The text recommends that organisations operating high-turnover, high-volume roles invest specifically in scalable sourcing and screening processes rather than applying a uniform recruitment approach across all role types".

Li (2022) "explores how recruitment-channel effectiveness should be evaluated, proposing a formal framework grounded in value-engineering theory featured in the proceedings of Atlantis Press. It is based on a conceptual synthesis of recruitment-channel performance indicators rather than a single organisational survey and develops an evaluation model built around four dimensions: recruitment cost, recruitment time, recruitment quality and recruitment outcome. The central finding is that sourcing volume alone is an inadequate measure of channel effectiveness, and the paper recommends that organisations evaluate recruitment channels jointly across all four dimensions when allocating sourcing budget and effort".

Kaur (2024) "explores the advantages and challenges associated with the adoption of e-recruitment with particular attention to the growing role of social media-based sourcing platforms featured in the International Research Journal of Modernization in Engineering, Technology and Science. It is based on a structured review and synthesis of existing e-recruitment literature and industry practice rather than a primary survey which traces the evolution of e-recruitment adoption and identifies its principal benefits including expanded candidate reach and improved sourcing efficiency, alongside persistent challenges such as candidate-experience quality and the risk of an unfiltered and overwhelming applicant volume. It recommends that organisations adopt structured filtering and candidate-engagement practices to manage these challenges rather than relying on sourcing volume alone. It underscores that e-recruitment efficiency gains are conditional on how deliberately the channel is managed".

3. Company and Industry Context

3.1 Overview of PolicyBoss.com

Landmark Insurance Brokers Private Limited, founded in 2001, is a rapidly growing Indian InsurTech company operating under the digital brand PolicyBoss.com. The company has established a strong presence in the insurance brokerage industry through technology-driven solutions, professional advisory services, and a multi-channel distribution network. It has recorded approximately 30% CAGR over five years, with 30+ offices across 25 cities, a network of 800+ partner locations, and a customer base of around 5 million. In FY2022, its premium collections exceeded ₹1,000 crore, and its growth was supported by an investment from TPG Growth in 2015.

The company aims to simplify insurance purchasing by combining digital technology with personalized advisory services. It offers health, life, motor, travel, cyber, and commercial insurance through its online platform, physical branches, contact centres, channel partners, social media, and AI-enabled chatbot. Its customer-centric approach

emphasizes transparency, convenience, and informed decision-making by helping customers compare products and select suitable coverage.

Landmark Insurance Brokers Private Limited envisions becoming a leader in insurance advisory by connecting customers, advisors, partners, and insurers through technology. Its core values include integrity, intellectual curiosity, and personal drive. From a recruitment perspective, the company's expansion creates continuous demand for distribution personnel and support staff across roles such as telesales, sales, MIS, data entry, area sales management, and HR operations.

3.2 The Indian Insurance and InsurTech Industry

India's insurance industry has grown significantly since private participation was introduced in 2000. The sector includes life, general, health, and reinsurance companies, along with intermediaries such as agents, brokers, and Point of Sales Persons (POSPs). The Insurance Regulatory and Development Authority of India (IRDAI) regulates the industry, promotes policyholder protection, and establishes standards for insurers and intermediaries.

Despite this growth, India has faced challenges related to insurance awareness, financial literacy, affordability, customer trust, and accessibility. These gaps have created opportunities for technology-driven insurance platforms. Increasing smartphone usage, internet connectivity, digital payments, and awareness of health and life insurance have encouraged the adoption of InsurTech solutions. The POSP framework has also enabled companies to expand their distribution networks by training and certifying individuals to sell permitted insurance products.

The industry is highly competitive, with digital insurance platforms, traditional agents, banks, corporate agents, and insurance companies competing to attract customers. PolicyBoss.com differentiates itself through its multi-insurer product offerings, technology-enabled advisory services, extensive POSP network, and tools such as Live Brokerage and InstaPay. These features help improve product accessibility and support POSP productivity.

This competitive environment directly influences the company's recruitment function. PolicyBoss.com must continuously recruit POSPs and internal support staff who possess suitable communication, sales, and digital skills. As the business expands across cities and distribution channels, efficient, high-volume recruitment and timely onboarding become essential for supporting organizational growth.

3.3 Point of Sales Person (POSP) - Based Distribution and Sourcing Model

PolicyBoss.com, the digital brand of Landmark Insurance Brokers Private Limited, follows a technology-enabled Point of Sales Person (POSP) distribution model under its insurance broking business. The company recruits and trains POSPs to help customers purchase approved insurance products from multiple insurance companies. POSPs receive training, certification, digital tools, product advisory, and post-sales support to assist customers throughout the insurance-buying process.

Unlike traditional insurance agents who generally represent a single insurer, PolicyBoss POSPs can offer approved products from multiple insurers through the company's digital platform. The model combines personal customer relationships with technology, product comparison, and insurance advisory services. Initiatives such as Live Brokerage and InstaPay further support POSPs by improving commission transparency and payment convenience.

This business model has significant implications for the Human Resources function. The continuous expansion of the POSP network and supporting teams creates high-volume recruitment requirements across multiple locations and roles, including Telesales, Sales, and Area Sales Management. Consequently, the recruitment team conducts parallel hiring campaigns, primarily using online job portals, and coordinates candidate screening, selection, and onboarding within tight timelines. This continuous, multi-location recruitment process forms the central focus of the report.

4. Research Methodology

4.1 Research Design

This study adopts a descriptive research design using quantitative data drawn directly from the organisation's own recruitment tracker records rather than survey instruments or interview-based self-report. A descriptive design was adopted because all four research questions ask what, how much or how dispersed; none proposes a hypothesis about cause and effect and the study has no comparison group or intervention that would support an explanatory or experimental design. A quantitative method was used because the records are already numeric or categorical and because the research questions concern counts and proportions, which can be verified against operational records in a way that respondents' recollection cannot. The statistical techniques applied are deliberately limited: frequency counts, percentage distributions and one chi-square test of independence. The trade-off inherent in this design is that findings are drawn from a single organisation over a bounded period which constrains generalisation to the wider InsurTech or insurance broking sector.

4.2 Data Sources

Data for this study were drawn from five primary recruitment-tracker sources maintained by the organisation's Human Resources / recruitment function during the period of data collection: (i) a multi-sheet telecalling campaign log across several cities; (ii) a parallel campaign and Naukri-sourced dataset; (iii) a WorkIndia-sourced candidate dataset specific to a telecalling campaign; iv) a consolidated list of recruited candidates, comprising a candidate roster, an onboarding/payroll sub-register, and a campaign-specific evaluation log recording both selected and rejected candidates; and (v) a short record of selected candidates for senior Naukri-sourced roles.

4.3 Sample and Scope

The dataset comprised 469 telephonic outreach records across the Naukri-sourced campaigns (of which 414 carried a definitive recorded response outcome), 45 WorkIndia-sourced candidate profiles from the Goa campaign and 19 unique recruited or selected candidate records. A separate campaign-specific evaluation log for one Data Entry Operator hiring drive recorded 48 candidates taken through to a final evaluation outcome and is analysed separately. No personally identifying information including candidate names, phone numbers or email addresses is reported anywhere in this paper; all findings are presented as counts, percentages or averages.

4.4 Data Analysis Technique

Data were analysed using frequency counts and percentage distributions computed directly from the dataset, generated on the organisation's own spreadsheet records. Two inferential procedures were added where a descriptive figure risked being over-read. First, the conversion rate, which rests on a small number of candidates. Second, a chi-square test of independence was applied to test whether response outcomes differ between the general telecalling campaigns and the Area Sales Manager campaign; the significance level was set at 0.05. No other inferential tests were applied. Apart from these two procedures, percentages and counts should be read as a description of this organisation's recruitment activity during the period studied rather than as estimates of population parameters.

4.5 Limitations

This study has several limitations. First, as a single-organisation, its findings describe the recruitment and sourcing strategy of one InsurTech broking organisation and should not be generalised to the sector as a whole without further comparative research.

Second, the underlying data were recorded by recruitment staff in the course of operational work rather than for research purposes and inevitably contain some inconsistency in category labelling and some missing values (for example, response outcome was not recorded for 55 of 469 outreach attempts, and location was not recorded for 57).

Third, the study's funnel-conversion analysis drawn from one specific campaign for one specific role and conversion rates for other roles or campaigns may differ.

Finally, the analysis is descriptive and cross-sectional; it does not track candidates longitudinally beyond the point of selection and therefore cannot speak to post-recruitment outcomes such as

5. Data Analysis and Findings

5.1 Response-Outcome Analysis of Telecalling Outreach

Table 1 presents the distribution of response outcomes across the 414 Naukri-sourced outreach records for which a definitive outcome was recorded, out of 469 total outreach attempts.

Response Outcome	Records (n)	% of Recorded Outcomes
Received	149	36.0%
No Answer	97	23.4%
Interested	87	21.0%
Not Interested	66	15.9%
Wrong Number	8	1.9%
Other	7	1.7%

Table 1: Candidate Response Outcomes – Naukri-Sourced Outreach (n = 414)

The data indicate that a little over one-third of contacted candidates received and acknowledged the recruitment approach, while a further one-fifth expressed direct interest at first contact, a combined "engaged" response (Received plus Interested) of 57.0 per cent of recorded outcomes. At the same time, the combined share of calls that failed to connect at all (No Answer plus Wrong Number, 25.3 per cent) is substantial and is consistent with a structural feature of portal-sourced telecalling noted in the literature and a meaningful proportion of listed candidate contact numbers prove unreachable or inactive at the point of calling, which in turn implies that observed outreach volume figures should be interpreted as gross contact attempts rather than as a direct proxy for the size of the genuinely reachable candidate pool.

5.2 Geographic Spread of Sourcing Activity

Table 2 presents the eight highest-volume locations by outreach activity, out of 412 location-tagged records spanning 131 distinct cities and towns in total.

Location	Records (n)	% of Total
Mumbai	53	12.9%
Delhi / New Delhi	41	10.0%
Chennai	24	5.8%
Kolkata	15	3.6%
Ahmedabad	11	2.7%
Gujarat (state-wide)	11	2.7%
Assam	9	2.2%

Location	Records (n)	% of Total
Uttar Pradesh	8	1.9%
Other locations (123 additional cities/towns)	240	58.3%

Table 2: Outreach Volume by Location – Top Cities (n = 412)

The geographic distribution of outreach activity is notably dispersed: even the highest-volume single location, Mumbai, accounts for only 12.9 per cent of location-tagged records and the eight highest-volume locations combined account for less than 42 per cent of the total with the remaining 58.3 per cent spread across 123 further, individually smaller locations (74 of which appear only once in the dataset). This pattern is consistent with the organisation's stated strategy of extending POSP-based distribution reach into smaller cities and towns rather than concentrating exclusively on metropolitan markets and illustrates the genuinely national and highly fragmented geographic character that a digitally sourced recruitment strategy of this kind must be able to accommodate.

5.3 Channel-wise Candidate Profile: WorkIndia

Table 3 profiles the 45 candidates sourced through the WorkIndia platform for the telecalling campaign, offering a channel-specific view distinct from the predominantly Naukri-sourced records analysed in Tables 1 and 2.

Attribute	Distribution
Gender	Male: 36 (80.0%) · Female: 9 (20.0%)
Experience Level	Experienced: 37 (82.2%) · Fresher: 8 (17.8%)
Self-Reported English Proficiency	Good: 23 (51.1%) · Thoda (Basic): 15 (33.3%) · Fluent: 7 (15.6%)
Age Range	19–36 years (mean 27.2 years)

Table 3: WorkIndia (Goa) Candidate Pool Profile (n = 45)

The WorkIndia-sourced pool skews toward experienced candidates (82.2 per cent) in their mid-to-late twenties with a majority self-reporting "Good" rather than "Fluent" English proficiency, a profile broadly consistent with the entry-level, high-volume telecalling and sales-support roles for which this platform was used during the campaign. This can be contrasted and qualitatively with the more senior Naukri-sourced candidate profiles used for Area Sales Manager and similar roles elsewhere in the organisation's recruitment activity, where candidates were typically drawn from existing insurance-sector employment and screened additionally for prior domain (motor insurance) experience. This contrast supports the proposition, that sourcing-channel choice functions as an implicit and informal screening mechanism, with different platforms yielding systematically different candidate profiles even before formal screening begins.

5.4 Role-wise Recruitment Outcomes

Table 4 presents recruited and selected candidates by role, drawn from the 19 unique candidate records identified after removing duplicate entries across the organisation and after correctly excluding candidates recorded as "Rejected" within the underlying campaign evaluation log.

Role Recruited For	Records (n)	% of Total
Data Entry Operator	7	36.8%
Telecalling	4	21.1%
HR Intern	3	15.8%
CSO	2	10.5%
MIS Intern	1	5.3%

Role Recruited For	Records (n)	% of Total
MIS Executive	1	5.3%
POSP – RRM Apprentice	1	5.3%

Table 4: Unique Recruited/Selected Candidates by Role (n = 19)

5.5 Recruitment Funnel Conversion: An Illustrative Case

Table 5 uses the underlying evaluation log for one specific, high-volume Data Entry Operator campaign to illustrate recruitment funnel conversion directly of 48 candidates formally evaluated for this role, where only 6 were ultimately selected.

Outcome	Candidates (n)	% of Evaluated
Evaluated	48	100.0%
Rejected	42	87.5%
Selected	6	12.5%

Table 5: Data Entry Operator Campaign Evaluation Funnel (n = 48)

This 12.5 per cent conversion rate is a substantively important finding: it demonstrates that, despite operating at high outreach and interview volume, the organisation's recruitment process for this role was in fact highly selective rather than indiscriminate. This is a useful corrective to an intuitive assumption that high-volume, digitally sourced recruitment implies low selectivity; the data instead suggest that volume and selectivity are compatible within this recruitment model, with the high outreach volume documented in Table 1 functioning precisely to sustain a sufficiently large evaluated pool from which a much smaller number of suitable candidates can ultimately be selected.

5.6 Response Outcome: A Chi-Square Test

Table 6 compares response outcomes between the general Naukri-sourced telecalling campaigns (212 records) and the Area Sales Manager (ASM) campaign, which targeted experienced, mid-to-senior candidates (197 records). Outcomes were grouped as Engaged (Received or Interested), Not Reached (No Answer or Wrong Number) and Declined (Not Interested or Rejected), leaving 409 records. A chi-square test of independence was used because both variables are categorical and the records are independent call outcomes.

Response Outcome	General campaigns, n (%)	ASM campaign, n (%)
Engaged	131 (61.8%)	105 (53.3%)
Not Reached	61 (28.8%)	44 (22.3%)
Declined	20 (9.4%)	48 (24.4%)

Table 6: Response Outcome by Campaign Type (n = 409; chi-square = 16.62, df = 2, p < 0.001)

The test shows a statistically significant association between campaign type and response outcome (chi-square = 16.62, df = 2, $p < 0.001$; Cramer's V = 0.20, a small-to-moderate effect). The difference is driven mainly by the Declined category: candidates in the ASM campaign declined at 24.4 per cent against 9.4 per cent in the general campaigns, while the share reached or engaged differed less. The result should be read cautiously: campaign type is confounded with role seniority, candidate source and calling team, so the test establishes an association, not a cause.

6. Discussion

6.1 Sourcing Volume versus Response and Conversion Efficiency

The findings in support the proposition drawn from the e-recruitment literature, that sourcing volume and response/conversion efficiency are analytically distinct dimensions of recruitment strategy. The recruitment data shows a substantial gap between gross outreach volume (469 attempts) and both the genuinely reachable candidate pool (a combined 25.3 per cent no-answer/wrong-number rate) and the ultimately selected pool (12.5 per cent conversion in the illustrative Data Entry Operator campaign). This implies that an effective recruitment strategy in this context depends as much on managing this attrition, through channel choice, calling persistence and candidate engagement technique, as it does on initial sourcing volume itself.

6.2 Geographic Dispersion and the POSP Framework

The highly dispersed geographic distribution of outreach activity reflects the strategic logic of the POSP framework, because POSP certification substantially lowers the entry barrier to becoming an insurance-selling intermediary relative to a traditional agent, an organisation is able to pursue a genuinely long-tail multi-location sourcing strategy, reaching candidates in over 130 distinct locations, which would be considerably more costly to sustain under a traditional in-person agency-recruitment model reliant on local agency managers and personal networks.

6.3 Sourcing Channel as Implicit Pre-Screening

The contrast between the more experienced and the more entry-level sourced profiles documented in Table 3, suggests that sourcing-channel selection operates in an informal pre-screening mechanism within the organisation's recruitment strategy. This is broadly consistent with the general e-recruitment literature's observation that different digital sourcing platforms attract systematically different candidate populations and suggests a practical implication for recruitment strategy- channel choice should be treated as a deliberate, role-specific decision rather than a generic sourcing default.

6.4 Volume and Selectivity as a Hybrid Recruitment Model

The 12.5 per cent conversion rate documented in Table 5, read alongside the response-outcome data in Table 1, supports a broader interpretation of PolicyBoss.com's recruitment strategy as a hybrid model in the sense discussed in Section 3.3: it combines the high-volume, digitally enabled sourcing reach characteristic of e-recruitment and the POSP framework, with a genuinely selective, quality-controlling evaluation process more typical of the traditional insurance agency model's emphasis on candidate suitability. This hybrid character appears, on the evidence presented here, to be a deliberate and functioning feature of the organisation's recruitment strategy rather than an unintended consequence of high sourcing volume.

7. Recommendations

Based on the findings presented above, the following recommendations are offered: a) Track and periodically review response-outcome rates by sourcing channel and city, to identify where calling scripts, contact-list freshness or campaign timing might be improved to reduce the combined No Answer / Wrong Number share of outreach attempts. b) Formalise sourcing-channel allocation by role seniority, using the observed channel-specific candidate profile differences documented in Table 3 as an explicit input into future campaign planning, rather than treating channel choice as incidental. c) Extend systematic funnel-conversion tracking across all major recruitment campaigns, not only the Data Entry Operator campaign studied to build an organisation-wide evidence base on recruitment selectivity and screening effectiveness by role. d) Continue to prioritise geographic dispersion in sourcing strategy, given the evidence in Table 2 that the organisation's recruitment activity already extends well beyond metropolitan concentration, consistent with its stated strategic emphasis on smaller-city and town-level POSP distribution reach. e) Periodically clean and standardise

recruitment-tracker data collection practices at the point of entry (consistent categorical labels for response outcomes and locations), to reduce the data-cleaning burden required before this kind of analysis can be performed and to improve the organisation's own ability to monitor these metrics on an ongoing basis.

8. Conclusion

This paper has examined the recruitment and sourcing strategies of PolicyBoss.com using primary data drawn directly from the organisation's own recruitment tracker records. The findings show a recruitment strategy characterised by high-volume, digitally sourced and geographically dispersed outreach. A substantial gap between gross outreach volume and both reachable and ultimately selected candidate pools. A systematic differences in candidate profile across sourcing channels and a genuinely selective final evaluation and selection process even within a high-volume and fast-paced recruitment operation. These findings support an interpretation of PolicyBoss.com's recruitment strategy as a deliberate hybrid of e-recruitment-enabled scale and traditional agency-recruitment-style selectivity situated withinthe regulatory simplification introduced by India's POSP framework. While the study's single-organisation, case-study design limits the generalisability of its specific figures to the wider InsurTech and insurance broking sector, its methodology and the broad pattern of findings it documents offers a template that other similarly structured organisations and future comparative research may find useful in examining their own recruitment and sourcing strategies.

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