Insurance Agency Marketing Plan — [YEAR]

[AGENCY NAME] · [CITY, STATE] · Lines: [PRIMARY LINES]

Prepared by: [NAME]
Date: [DATE] · Next review: [QUARTERLY DATE]

1 POSITIONING — one sentence each; if you can't fill these, stop here and fix that first

We help [WHO — e.g., families in COUNTY / small businesses / T-65 seniors] get [WHAT — line + outcome] without [THE PAIN THEY FEAR].

Unlike [THE ALTERNATIVE THEY'D CHOOSE — captive agent / call center / online quote engine], we [YOUR DIFFERENCE — plain-language advice / local / carrier choice / speed].

Proof we can show today: [REVIEWS COUNT / YEARS LICENSED / CARRIERS REPRESENTED — real, verifiable items only]

2 TARGET LINES & NICHES — max 3 rows; a niche you can name beats a market you can't

Line / niche	Ideal client (age, situation, area)	Where they look for you	Your offer / hook
[e.g., FINAL EXPENSE]	[FILL IN]	[FB / GOOGLE / MAIL / REFERRAL]	[FILL IN]
[LINE 2]	[FILL IN]	[FILL IN]	[FILL IN]
[LINE 3 — optional]	[FILL IN]	[FILL IN]	[FILL IN]

3 QUARTERLY CHANNEL PLAN — two channels per quarter, run well, beats six run badly

Qtr	Focus / campaign	Primary channel	Secondary channel	Budget	Lead goal	Policy goal
Q1	[e.g., website + booking fixed, GBP claimed]	[CHANNEL]	[CHANNEL]	$ [AMT]	[#]	[#]
Q2	[e.g., paid leads on, follow-up cadence live]	[CHANNEL]	[CHANNEL]	$ [AMT]	[#]	[#]
Q3	[e.g., scale what hit its number in Q2]	[CHANNEL]	[CHANNEL]	$ [AMT]	[#]	[#]
Q4	[e.g., AEP/OEP push or annual review + referral drive]	[CHANNEL]	[CHANNEL]	$ [AMT]	[#]	[#]

4 BUDGET WORKSHEET — budget from policy economics: lifetime commission → acceptable cost per policy → spend

Item	Monthly $	Annual $	Target CPL / cost per policy	Owner
Website, hosting & booking	$ [AMT]	$ [AMT]	[N/A or fill]	[NAME]
Paid ads (Meta / Google / LSA)	$ [AMT]	$ [AMT]	$ [AMT]	[NAME]
Purchased leads (vendor: [NAME])	$ [AMT]	$ [AMT]	$ [AMT]	[NAME]
CRM, email & SMS nurture	$ [AMT]	$ [AMT]	[N/A or fill]	[NAME]
SEO / content / AI-search visibility	$ [AMT]	$ [AMT]	[N/A or fill]	[NAME]
Direct mail / events / referral / other	$ [AMT]	$ [AMT]	$ [AMT]	[NAME]
TOTAL	**$ [AMT]**	**$ [AMT]**	Sanity check: total ÷ policies expected = $ [COST PER POLICY] — does it clear your commission with margin?	

5 KPI TRACKER — fill baseline from last year's real numbers; "unknown" is itself a finding

Metric	Baseline	Target	Q1 actual	Q2 actual	Q3 actual	Q4 actual
Leads (by source)	[#]	[#]				
Contact rate %	[%]	[%]				
Appointments set	[#]	[#]				
Policies issued	[#]	[#]				
Cost per issued policy	$ [AMT]	$ [AMT]				
Retention / persistency %	[%]	[%]				

6 COMPLIANCE CHECKLIST — prompts, not legal advice; [CONSULT COUNSEL] and your carriers/FMO

- ☐ Licensed in every state you market into; license # on ads where required
- ☐ Medicare (if sold): current CMS marketing rules followed; materials filed/approved as required; SOA process in place
- ☐ Carrier / FMO pre-approval obtained for ads that name carriers or products
- ☐ Lead vendors vetted: consent records available for every purchased lead
- ☐ TCPA: proper consent before marketing calls/texts; DNC lists scrubbed
- ☐ Senior-directed ads: required disclosures present; nothing implies government affiliation
- ☐ Testimonials & endorsements: real, disclosed, and never promising results
- ☐ Copies of all ads + lead sources retained per your state's record rules

How to use: fill every highlighted field, print at 100% scale (US Letter), pin it up, and review it on the first week of each quarter — scale what hit its number, cut what didn't. This template is a planning worksheet, not legal or compliance advice; confirm all advertising rules for your states, lines, and carriers with counsel before launching campaigns. From the guide at **/blog/insurance-agency-marketing-plan**.