

maas
a codesm company

The 2027 Insurance Agency Marketing Plan Workbook

A fillable workbook for building your agency's 2027 marketing plan, from household value math and personas to quote follow-up, retention, cross-sell and budget. Work through one section at a time and finish with a plan your producers and CSRs can run and measure every week.

PREPARED FOR

PLAN PERIOD

QUICK START

How to use this workbook

This workbook is the working companion to our insurance agency marketing plan guide at trymaas.com/blog. Read the guide once for context, then fill in one section per week. Every box in this PDF is a form field: type straight into it in Acrobat, Preview or your browser, then save.

THE THIRTEEN SECTIONS

1. Business snapshot
2. SWOT analysis
3. Customer personas
4. Competitive analysis
5. Brand positioning
6. Goals and KPIs
7. Customer journey map
8. Channel strategy
9. Content strategy and calendar
10. Budget, stack and measurement
11. 12-month plan
12. Common mistakes
13. Quick start

> **Time budget.** Most sections take 30 to 60 minutes. Do them in order: positioning (section 5) only holds up once the snapshot, SWOT, personas and competitor work are done.

NEED HELP?

If you would rather have a team build and run this plan with you, MaaS by CodeSM is an outsourced marketing team for independent P&C agencies and life, health and Medicare agents and agencies. Book a call at **trymaas.com/get-a-demo**.

SECTION 1 · WHERE YOU ARE TODAY

Business snapshot

One page that anyone on your team, or any partner you hire, can read in two minutes.

BUSINESS NAME

LOCATIONS / SERVICE AREA

CORE SERVICES OR PRODUCTS

AVERAGE SALE OR CUSTOMER VALUE

TOP THREE CURRENT SOURCES OF CUSTOMERS

REVENUE GOAL FOR THE YEAR

CURRENT MONTHLY MARKETING BUDGET

WHO OWNS MARKETING TODAY

WHAT MAKES CUSTOMERS CHOOSE US OVER THE ALTERNATIVES?

WHAT HAS WORKED IN MARKETING SO FAR, AND WHAT HASN'T?

SECTION 2 · HONEST INTERNAL AUDIT

SWOT analysis

Strengths and weaknesses are about you. Opportunities and threats are about your market. Every weakness is a message you should not lead with; every opportunity is a campaign you haven't run yet.

STRENGTHS

What do clients and carriers say you do better than other agencies? Think carrier depth, a commercial niche, bilingual staff, claims advocacy, fast certificates, local reputation, reviews.

WEAKNESSES

Where do you lose households? Slow quotes, one follow-up and done, no renewal reviews, a monoline-heavy book, thin reviews, dependence on one lead vendor.

OPPORTUNITIES

How many households have only one policy? Which towns, industries or communities are growing in your territory? Which carriers have new appetite? Are Local Services Ads open to you? Do AI assistants name a local agency yet?

THREATS

Direct carriers with national budgets, captive agents nearby, carriers pulling back in catastrophe-prone areas, rate increases that push clients to shop, consent and telemarketing litigation.

TOP TAKEAWAYS

THE TWO STRENGTHS WE WILL LEAN ON HARDEST IN OUR MARKETING

THE ONE WEAKNESS TO FIX BEFORE WE SCALE SPEND

SECTION 3 · CUSTOMER PERSONAS · PERSONA 1

The Rate Shopper

A renewal increase just arrived and they are collecting quotes.

Compares several quotes online and by phone, wants a number fast and decides on price and ease. Wins go to the agency that quotes quickly, offers a bundle and follows up on the right date.

CURRENT CARRIER AND PREMIUM

X-DATE (RENEWAL DATE)

LINES TO QUOTE

HOW THEY SHOP

PRICE SENSITIVITY

BEST FOLLOW-UP CHANNEL

HOW FAST CAN WE DELIVER A COMPLETE QUOTE, AND HOW MANY FOLLOW-UPS DO WE MAKE IF THEY DO NOT BIND?

WHAT WOULD MAKE THIS HOUSEHOLD STAY WITH US AT THE NEXT RATE INCREASE?

SECTION 3 · CUSTOMER PERSONAS · PERSONA 2

The Life-Event Household

New home, new driver, new baby or turning 65.

A life change makes coverage a real question, and they want advice more than a price. Reached through realtors, lenders, dealers, useful content and well-timed outreach, with Medicare-eligible clients handled under CMS rules.

LIFE EVENT

LINES NEEDED NOW

LINES TO REVIEW LATER

WHO INFLUENCES THE DECISION

TIMELINE

LANGUAGE PREFERENCE

WHICH PARTNERS SEE THIS LIFE EVENT BEFORE WE DO, AND HOW DO WE GET INTRODUCED?

WHAT CHECKLIST OR GUIDE WOULD THIS HOUSEHOLD SAVE AND SHARE?

SECTION 3 · CUSTOMER PERSONAS · PERSONA 3

The Business Owner

Needs a package, certificates on demand and someone who knows the industry.

A contractor, restaurant owner, trucker or professional who values expertise in their trade and fast service. Often referred by a CPA, a peer or a trade group, and worth more than several personal lines households.

INDUSTRY AND SIZE

CURRENT COVERAGE AND CARRIER

RENEWAL DATE

CERTIFICATE AND CONTRACT REQUIREMENTS

WHO REFERS THEM

RISK CONCERNS

WHICH TWO OR THREE INDUSTRIES COULD WE BECOME KNOWN FOR IN OUR TERRITORY?

WHAT DO THESE OWNERS NEED FROM US IN THE FIRST 30 DAYS TO STAY FOR YEARS?

SECTION 4 · KNOW THE FIELD

Competitive analysis

List the four or five businesses your customers compare you with, including the ones that aren't really competitors but win the same budget. Fill in what you can see from the outside.

BUSINESS	LINES AND NICHES PROMOTED	GOOGLE RATING AND REVIEW COUNT	QUOTE EXPERIENCE (ONLINE, CALL, INSTANT)	RESPONSE SPEED ON A TEST QUOTE	LANGUAGE OPTIONS	CONTENT AND SOCIAL PRESENCE
Us						
Competitor 1						
Competitor 2						
Competitor 3						
Competitor 4						
Competitor 5						

WHERE WE CLEARLY WIN

WHERE WE LOSE TODAY, AND WHY

SECTION 5 · ONE SENTENCE THAT DECIDES EVERYTHING

Brand positioning

Positioning is the reason a customer should pick you. Write it before you write a single ad.

For [who you serve] who [need or problem], [your business] is the [category] that [main benefit]. Unlike [main alternative], we [proof].

WORKED EXAMPLE

> *For homeowners and small contractors around Tampa Bay, Gulfline Insurance Group is the independent agency that quotes home, auto and business coverage from 14 carriers in one conversation and re-shops any renewal that rises more than 10%, because our service team reviews every renewal 60 days before it is due.*

OUR POSITIONING STATEMENT

PROOF POINT 1

PROOF POINT 2

PROOF POINT 3

SHORT VERSION FOR THE WEBSITE HEADLINE

SECTION 6 · WHAT WINNING LOOKS LIKE

Goals and KPIs

Three to five SMART goals: specific, measurable, achievable, relevant, time-bound.

#	GOAL	CURRENT	TARGET	BY WHEN / OWNER
1				
2				
3				
4				
5				

Examples. Add 25 new households per month by Q4 2027, averaging 1.8 policies per new household. Raise book-wide policies per household from 1.4 to 1.6 within 12 months. Lift personal lines retention from 84% to 88% by contacting every renewal with a rate increase 45 days before it renews. Produce 40% of new households from owned channels such as search, the website, referrals and partners instead of purchased leads by December 31.

MONTHLY KPI CHECK-IN

METRIC	WEEK 1	WEEK 2	WEEK 3	WEEK 4	GOAL
Quote requests by source					
Quotes issued and bind rate					
New households					
Policies per household					
Renewal contacts made and retention					
Referrals received					

SECTION 7 · FROM FIRST SEARCH TO REPEAT CUSTOMER

Customer journey map

Where your customer is, what they are doing, and where you meet them. Fill in the last column with what you will do at each stage.

STAGE	WHAT THE CUSTOMER DOES	WHERE WE MEET THEM	OUR ACTION
Trigger	A renewal increase, life event, new business, claim frustration or turning 65 makes them rethink coverage.	Not yet in contact; awareness from reviews, community presence, partners and past ads	
Research	Searches online, asks an AI assistant, or asks a friend, realtor or CPA.	Google Search, Google Business Profile, AI answers, partner referrals, social	
Quote request	Fills out a form, calls, texts or walks in, or becomes a purchased lead.	Website quote form with consent language, phone, Local Services Ads, lead vendors	
Quote delivery	Wants a clear number fast and compares it to other quotes.	Producer call, emailed proposal, bundle options	
Follow-up	Thinks it over, talks to family, may be waiting for the X-date.	Follow-up cadence by phone, email and text with consent, X-date reminders	
Bind	Decides, pays and wants documents without hassle.	E-signature, payment portal, ID cards, review request	
Onboarding	Wants to know who to call and that the coverage is right.	Welcome call, coverage review within 30 days, app or portal setup	
Mid-term check-in	Life changes may not reach the agency unless asked.	Annual review, cross-sell email, life-event check	
Renewal review	A rate increase arrives and they start to wonder about shopping.	Proactive call or email 45 to 60 days before renewal, re-shop when needed	
Advocacy	Recommends the agency to friends, family and colleagues, or does not.	Review requests, referral program within state rules, partner introductions	

SECTION 8 · WHERE THE BUDGET GOES

Channel strategy

Tick the channels you will run this year and name an owner for each. Investment ranges are planning ranges; adjust to your market.

USE	CHANNEL	ROLE	CADENCE	TYPICAL INVESTMENT	OWNER
☐	**Google Business Profile**	Local visibility, reviews and calls	Weekly posts, monthly photos	Free plus 1 hour per week	
☐	**Google Search Ads**	Local and line-specific quote intent	Always on, weekly search term review	$1,000 to $5,000 per month	
☐	**Local Services Ads (California and Florida)**	Pay-per-lead quote requests	Always on	$500 to $3,000 per month	
☐	**Line and town landing pages and SEO**	Owned quote demand that compounds	2 to 4 pages per month	$1,000 to $4,000 per month	
☐	**Purchased leads**	Volume for producers with capacity	Daily caps, weekly vendor review	$500 to $5,000 per month	
☐	**Referral program**	Best-retaining new households	Ask at bind and at renewal	$100 to $500 per month, within state rules	
☐	**Partner program**	Introductions from realtors, lenders, dealers and CPAs	Monthly touchpoints	Time plus co-marketing	
☐	**Renewal and cross-sell email and SMS**	Retention and policies per household	Triggered plus monthly	$100 to $500 per month for tools	
☐	**Meta Ads**	Awareness, life lines and retargeting	Always on or seasonal	$300 to $2,000 per month	
☐	**Organic social and video**	Trust, community and coverage tips	3 to 4 posts per week	Time	
☐	**Community events and seminars**	Local presence and Medicare education	Monthly or seasonal	$200 to $2,000 per event	

SECTION 9 · CONTENT AND SOCIAL

Content framework

Answers to the questions clients ask CSRs every week come first, then short team videos and local risk content timed to the season. Plan 2 to 4 articles or pages per month, 3 to 4 social posts per week, one client newsletter per month and a renewal-season campaign.

EIGHT CONTENT CATEGORIES TO ROTATE

CATEGORY	FORMAT	FREQUENCY	EXAMPLE
1. Coverage explainers	Article plus short video	2 per month	Does homeowners insurance cover a burst pipe? What to check in your policy
2. Rate change explainers	Article plus email	Quarterly and at renewal season	Why premiums rose this year, and five things you can do about it
3. Local risk	Carousel or checklist	Seasonal	Hurricane season starts June 1: the 10-minute policy check
4. Life-event checklists	Downloadable guide	1 per month	Adding a teen driver: what changes and how to keep the cost down
5. Business owner guides	Landing page plus LinkedIn post	1 per month	What a contractor needs before signing a commercial job
6. Claims help	Short video	1 per month	The first hour after a car accident: what to do and who to call
7. Medicare education	Article or educational event, with required disclaimers	Monthly, heavier from October 1	Turning 65: the enrollment windows and what each one means
8. Team and community	Photo post	Weekly	Meet the CSR who answers when you call about a claim

OUR THREE CONTENT PILLARS THIS YEAR

SECTION 9 · CONTENT AND SOCIAL

30-day content calendar

Plan one month ahead. Write the post idea and the channel in each day you publish.

1	2	3	4	5	6
7	8	9	10	11	12
13	14	15	16	17	18
19	20	21	22	23	24
25	26	27	28	29	30

SECTION 10 · BUDGET ALLOCATION

Budget allocation

A starting split for a typical business in this industry. Write your own percentages and monthly dollars next to it.

TOTAL MONTHLY MARKETING BUDGET (AD SPEND + PEOPLE + TOOLS)

BUCKET	EXAMPLE	WHY	OUR %	MONTHLY $
Google Search Ads and Local Services Ads	30%	Local and line-specific terms, LSA where eligible		
Purchased leads	20%	Only with fast follow-up and consent records		
SEO and content	15%	Line and town pages, coverage explainers		
Retention and cross-sell automation	15%	Renewal reviews, monoline campaigns, newsletter		
Referral and partner program	10%	Within state inducement rules		
Social and community	5%	Organic social, sponsorships, events		
Testing reserve	5%	New line, niche or channel tests		

WHAT WE WILL CUT FIRST IF RESULTS LAG, AND WHAT WE WILL ADD FIRST IF THEY BEAT TARGET

SECTION 10 · TOOLS AND MEASUREMENT

Tech stack and weekly dashboard

STACK CHECKLIST

- [ ] Google Business Profile claimed and complete
- [ ] Apple Business Connect and Bing Places listings
- [ ] Agency management system or CRM with a required lead source field
- [ ] X-date captured for every household that does not bind
- [ ] Call tracking on every marketing phone number
- [ ] GA4 with conversion events for quote forms and calls
- [ ] Google Ads and Local Services Ads with conversion tracking
- [ ] TCPA consent language on every form and a stored consent record for every lead
- [ ] Renewal review list for policies renewing in the next 60 days
- [ ] Review request sent at bind and at renewal
- [ ] Email and SMS platform with opt-out handling
- [ ] State advertising, licensing and CMS rules checklist

WEEKLY MEASUREMENT DASHBOARD

METRIC	THIS WEEK	LAST WEEK	GOAL	STATUS
Quote requests by source				
Quotes issued				
Bind rate				
New households				
Policies per household				
Retention rate				
Cost per bound household				
New Google reviews and average rating				

SECTION 11 · THE YEAR AT A GLANCE

12-month action plan

The order we suggest. Move rows to fit your season, add an owner, and tick each one off.

WHEN	FOCUS	OWNER	DONE
Month 1	Snapshot, personas and positioning; pull households, policies per household and retention by line		☐
Month 2	Listings and review program; quote follow-up cadence, X-date capture and consent language		☐
Month 3	Renewal review process live; Google Search Ads and landing pages for top two lines		☐
Month 4	Referral and partner program launch; weekly dashboard live		☐
Month 5	Lead vendor audit on cost per bound household and consent records		☐
Month 6	Mid-year review; cross-sell campaign to monoline households		☐
Month 7	Content program at full cadence; commercial niche pages		☐
Month 8	Local risk and seasonal campaigns; partner co-marketing		☐
Month 9	Medicare AEP materials, disclaimers and event calendar ready; client newsletter review		☐
Month 10	AEP and Q4 renewal season; heavier renewal outreach		☐
Month 11	Review rates and carrier appetite for next year; update pages and ads		☐
Month 12	Annual review of new households, retention and policies per household by source; set next year's plan		☐

SECTION 12 · WHAT TO AVOID

Common mistakes

The patterns we see most often in this industry, and the fix for each. Be honest about which ones apply to you.

01 Buying leads without a speed plan

Call shared leads within minutes or stop buying them, and keep a consent record for every lead.

- [ ] We do this today

02 Treating renewal as the carrier's job

Review every renewal with a meaningful increase before the client sees the bill.

- [ ] We do this today

03 One quote, one follow-up

Set a follow-up cadence and capture the X-date for every household that does not bind.

- [ ] We do this today

04 Never asking for the second policy

Quote home with auto, umbrella with home and life at every life event.

- [ ] We do this today

05 Running Medicare like P&C

No cold calls or texts, a Scope of Appointment before every appointment and the disclaimer before benefits are discussed.

- [ ] We do this today

06 Paying for referrals your state does not allow

Check inducement and rebating rules first, then thank people in ways that comply.

- [ ] We do this today

SECTION 13 · STARTING FROM SCRATCH

Quick start

If you only have a few hours a week, do these in order.

DONE	WHEN	TASK
☐	**Week 1**	Complete the snapshot, personas and positioning, and pull households, policies per household and retention by line
☐	**Week 2**	Claim and complete Google Business Profile, Apple Business Connect and Bing Places, and ask every newly bound client for a review
☐	**Week 3**	Write the quote follow-up cadence, add X-date capture and a lead source field, and put TCPA consent language on every form
☐	**Week 4**	Start a renewal review list for policies renewing in the next 60 days with a rate increase
☐	**Month 2**	Launch Google Search Ads on local and line-specific terms, Local Services Ads if eligible, and landing pages for your top two lines
☐	**Month 3**	Launch the referral and partner program and the weekly dashboard, and audit lead vendors on cost per bound household
☐	**Quarter 2**	Add content, cross-sell campaigns for monoline households and a client newsletter; Medicare agents plan AEP materials by September
☐	**Year 1**	Review new households, retention and policies per household by source, then reallocate budget

NOTES

You have the plan. Want a team to run it with you?

MaaS by CodeSM is the outsourced marketing team for independent P&C agencies and life, health and Medicare agents and agencies. One team for strategy, creative, paid media, SEO, web and reporting, without hiring a department.

01

A marketing audit

We review your listings, website, reviews, ads and reporting and show you where leads are slipping.

02

See where you stand

We compare your search visibility, reviews and ads with the competitors your customers actually consider.

03

A 90-day plan

You leave with a prioritized 90-day plan: channels, budget, content and KPIs.

04

Or we run it with you

Strategy, creative, paid media, SEO, web and reporting from one outsourced marketing team.

Book a call

trymaas.com/get-a-demo



The outsourced marketing team for independent P&C agencies and life, health and Medicare agents and agencies.

trymaas.com

© 2027 MaaS by CodeSM. Free to use and share with your team.