

# BUSINESS PLAN

---

for the modern independent insurance agent

**2020**  
EDITION

## SUMMARY

What do you do & who do you do it for? Consider what problem you are addressing and the solution you are providing.

## TARGET MARKET

Define who your ideal client is. What are they eligible for? How much money do they make? Where do they live? How old are they?

## COMPETITION

How will you be different or better than your competitors? What will make you stand out? Why would a client choose you?

## SALES CHANNELS

Where will you find leads?

## MARKETING

How will you reach your target market? What will you use to market to them and why?

## REFERRALS

How will you plan on encouraging referrals?

## CROSS-SELLING

What products will you try to cross-sell to your clients? Do these products make sense for your target market?

## EXPENSES

What budget do you need right now to get started? Consider basic startup needs like a website, business cards, pens, etc. And, what will your monthly/yearly costs be to maintain marketing supplies as well as licenses?

## OBSTACLES

What might be standing in the way of your success? What will you do about it?

## GOALS

What are your goals over the next year? Make them specific and measurable.

3 Months:

6 Months:

9 Months:

12 Months: