—Reprinted from PIA Magazine, October 2026 with permission from PIA Management Services Inc.—

Nine reasons your agency needs a marketing plan

Doug Brown, chairman/CEO, Paradigm Associates LLC

No. 1: Minimize the cost of false starts. An agency can invest time and money to pursue a market that does not fit its carrier relationships, expertise or profit requirements. It can build a campaign around a poorly defined message. It can adopt technology without deciding how it will support the agency's strategy. A marketing plan forces agents to think about decisions before committing resources. It cannot eliminate every mistake. However, it can reduce impulsive decisions, disconnected initiatives and unnecessary spending.

No. 2: Focus efforts. A marketing plan clarifies the agency's priorities, and its employees' roles to achieve them. Producers may need to develop relationships within selected industries. Account managers may need to identify account-rounding opportunities. When expectations are clear, people can make better decisions. The plan also should help employees understand what the agency is *not* pursuing. All business is not equally valuable for the agency.

No. 3: Select the right markets. A marketing plan requires an agency to define its type of clients. That decision might be based on industry, geography, risk profile, account size, life stage or coverage needs. The more an agency defines its preferred markets, the easier it is to develop relevant expertise, strengthen carrier relationships, create useful content, train employees and communicate a point of difference.

No. 4: Spend marketing dollars wisely. A plan helps leadership decide which activities to fund. Should the agency sponsor an event? Invest in search visibility? Produce educational webinars? Expand its referral network? Develop a client newsletter? Hire outside marketing support? The answers depend on what the agency is trying to accomplish, whom it needs to reach, and how each activity supports the larger strategy.

No. 5: Evaluate results easier. Agents can track website inquiries, referral sources, event responses, email engagement, appointments, quotes, new business, account rounding, retention, reviews, etc. Dedicated landing pages, QR codes, campaign telephone numbers, customer relationship management systems, and follow-up questions can provide useful information. The goal is to develop enough information to make better decisions. A sound plan distinguishes among activity, response, conversion and financial results.

No. 6: Focus training and development. Once an agency identifies the markets to pursue, it can prepare its people. A producer pursuing contractors needs to understand that market's exposures, terminology, operating pressures and coverage concerns. An account manager working with affluent personal lines clients may need a different level of knowledge. Focused training allows the agency to deepen its capabilities, but it should not be limited to insurance products. Employees may need development skills in relationship building, communication, account management, technology, referral development, etc.

No. 7: Build recognition and credibility. Recognition matters, but it is not enough. An agency needs to be associated with something. What should prospects think when they hear the agency's name? Is the agency known for understanding construction companies, helping manufacturers manage risks, advising nonprofits or responding well to claims? That reputation becomes the agency's brand. It is shaped by what the agency says, but also by what it does. A plan helps to ensure that the agency's website, conversations, involvement, educational content, advertising and client experience reinforce that position.

No. 8: Improve understanding of competition. Competition is not limited to the agency across town. It may include national brokers, direct writers, digital platforms, aggregators, specialized agencies, banks, payroll companies, benefits firms, etc. A marketing plan should prompt leadership to examine how competitors position themselves, which markets they pursue, what capabilities they emphasize, and where they appear strong or vulnerable. The purpose is not to imitate competitors. It is to understand prospects' choice, and to determine how the agency can create a distinction.

No. 9: Connect current activities to long-term growth. Sustainable growth develops when agents make aligned decisions over time. The agency becomes known in selected markets. It builds relationships and strengthens expertise. It communicates consistently and delivers on promises. It retains clients and earns referrals. A marketing plan connects today's activities to long-term objectives. It helps the agency balance today's lead generation with slower work to build reputation, credibility, relationships and market position.

This is an excerpt of an article in the PIA QuickSource library (90500), which PIA Northeast members can find on pia.org.