



## How 2 Create an Insurance Agency Business Plan: A simple Yes and No based questionnaire

*Dr. Billy Williams*

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A business is a promise to consumers that your company will deliver certain products and services in a professional, knowledgeable, and efficient manner.

A business without a business plan is a business that is making promises that it has spent very little time preparing to keep.

An insurance agency that doesn't live up to that promise not only fails as a business but it endangers the quality of life of every customer that depends on the guidance and expertise of the insurance agent that sold them the policy.

The same holds true for a business that has employees. The employees are depending on and clinging to the promise that the business will provide a stable work environment and a steady paycheck if the employee does what the leaders in the business ask them to do. Again, a business without a business plan is not prepared to deliver on those promises.

Even with this simple yes and based questionnaire, only 10 out of 100 agency leaders will completely read through the questionnaire (not fill it out, but just read through it) only 3 out of 100 will complete the questionnaire, and only 1 out of 100 will actually create a business plan.

Most insurance agencies fail because there is a lack of a clear business focus. A lack of a clear business focus means there is little to no training (since no one is sure what tasks or conversations to train) and usually very poor agency and staff management.

By completing the Business Plan Questionnaire, you are taking a step that will put you ahead of your peers and competitors.

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