

2027 Decision Timeline Planner

Agency owners are heading into a defined operating model choice, with a decision window through June 2027 and a 2028 start. This planner puts dates on it: what to measure, what to test, what to document, and what to decide, quarter by quarter, so you commit to a path you have already proven instead of one that sounded good on paper.

How to use this

- Work one quarter at a time. Do not read ahead and do nothing.
- Put the four items for the current quarter on your own calendar today.
- Use the checklist on the second to last page as a monthly gut check.
- Fill in the worksheet on the last page and give a copy to someone who will hold you to it.

The industry model behind the three paths is still being finalized. Dates here are a planning frame for the decision window through June 2027 and a 2028 start, not carrier guidance.

Q4 2026

Get honest about where you stand

Focus	What it means this quarter
Measure	Policies in force, retention, new business per month, and your true monthly break even including your own pay.
Test	Nothing yet. Spend this quarter getting numbers you trust.
Document	Write down how you sell and how you service. Two documents, plain language.
Decide	Which path looks likely on paper. Write it down and date it.

Q1 2027

Pilot one virtual hire

Focus	What it means this quarter
Measure	Hours you personally spend on service and admin. That is the case for the first hire.
Test	Hire one part time virtual role, service or outbound, whichever hurts more.
Document	Give the hire the SOP on day one. Have them rewrite it by day 15.
Decide	Whether the role paid for itself by week eight. If not, find out why before hiring again.

Q2 2027

Prove the model and commit

Focus	What it means this quarter
Measure	Role scorecards: three numbers each, reviewed weekly without fail.
Test	Add the second role, or add the producer, depending on which path you are testing.
Document	Publish the weekly accountability meeting agenda and never cancel it.
Decide	Commit to a path by June 2027 based on what you proved, not what you hoped.

Q3 2027

Build the structure the path needs

Focus	What it means this quarter
Measure	Rolling 12 month cash model against actuals, refreshed monthly.
Test	Run one full week with you out of daily operations. Note everything that breaks.
Document	Onboarding path for the next hire so ramp is the same every time.
Decide	Space, tooling, and staffing commitments for the 2028 start.

Q4 2027

Dress rehearsal

Focus	What it means this quarter
Measure	Every role on a published scorecard. No informal roles left.
Test	Operate for 30 straight days as if the new model were already live.
Document	Fix every SOP the 30 day test exposed. That list is your real gap list.
Decide	Final headcount and budget for 2028. Sign nothing you cannot carry for 12 months.

2028

Start

Focus	What it means this quarter
Measure	Same scorecards, now with the model live. Compare to your Q4 2026 baseline.
Test	Quarterly stress test: what happens if new business drops 20 percent.
Document	Quarterly SOP review. Anything drifting gets rewritten, not tolerated.
Decide	Whether to hold the path or step up. You will have the numbers to answer it.

[PRINT THIS PAGE](#)

Readiness checklist

Twelve boxes. Every one you cannot tick is a reason the 2028 start will be harder than it needs to be.

☐	I know my monthly break even including my own pay.
☐	Retention and new business are measured monthly, not guessed.
☐	How we sell is written down.
☐	How we service is written down.
☐	One virtual role is hired and productive.
☐	Every role has three numbers on a scorecard.
☐	A weekly accountability meeting has run for 12 straight weeks.
☐	A new hire can ramp from the SOP without me explaining it.
☐	I have run one full week out of daily operations.
☐	I have a rolling 12 month cash model.
☐	I have picked a path and written down why.
☐	I know what I will cut first if a quarter goes soft.

FILL THIS IN

Decision worksheet

Write it by hand. Vague answers here become expensive answers later.

The path I am leaning toward, and in one sentence, why:

The number that would change my mind:

The first role I will hire, and the month I will hire it:

What that role has to produce to pay for itself:

The fixed cost I am willing to carry every month:

The one thing about my agency that has to change before 2028:

Who is holding me to this, and when do we review it:

The industry model behind the three paths is still being finalized. Dates here are a planning frame for the decision window through June 2027 and a 2028 start, not carrier guidance.