Insurance Agency Employee Offboarding Checklist

Close access, reassign accounts, collect equipment, and protect client data when someone leaves the agency.

WHO USES IT	Agency Owner, Manager, Admin
LINES	Not line-specific
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MAINTAINED BY	AgencyPacket
ONLINE	https://agencypacket.com/resources/insurance-agency-employee-offboarding-checklist

BEFORE YOU USE THIS
Review this against your agency's current processes, carrier guidelines, and E&O requirements before you put it into practice. Insurance rules vary by state, and some requirements are set at the local level, so confirm the licensing, disclosure, filing, and recordkeeping rules that apply where you operate. This resource is general guidance, not legal, compliance, or insurance advice. See our Terms at https://agencypacket.com/terms. Employment rules vary by state. Check with your HR provider or an employment attorney.

Purpose

An employee who leaves still has logins, client information, open tasks, and carrier access unless someone takes it away. This checklist covers the practical steps. It does not tell you what you are required to do as an employer.

When to use it

Use it when anyone leaves the agency, whether by resignation, termination, or end of contract. Start before the last day when you can.

Process owner

The agency owner or manager owns offboarding. Office admin and the person who manages IT or systems carry out the steps.

Before you begin: required information

- Last day and time, and the reason for leaving (resignation or termination)
- List of systems, carrier portals, and shared accounts the person used
- List of accounts, tasks, and clients they handled
- Equipment issued to them
- Contact for HR, payroll, or an employment attorney

Procedure

Offboarding ownership

- [ ] Name one person responsible for the whole checklist.
- [ ] Set the date and time access will be removed. For terminations, plan to remove access at the time the person is told.
- [ ] Decide who communicates the departure to clients and carriers.

Employment documentation

- [ ] Contact your HR provider, payroll provider, or employment attorney about final pay, benefits, and required notices. Employment rules vary by state.
- [ ] Collect any signed resignation letter.
- [ ] Remind the employee of confidentiality or other agreements they signed. Ask your attorney before sending anything legal.
- [ ] Document the date and the steps you took.

Client and account reassignment

- [ ] List every account, open task, pending quote, and open claim the person handled.
- [ ] Reassign each to a named person.
- [ ] Set a handoff meeting between the departing and receiving person.
- [ ] Update AMS assignments, producer or CSR codes, and service rules.
- [ ] Tell clients who their new contact is, when appropriate.

System and email access

- [ ] Disable or remove AMS, CRM, rater, and document system access.
- [ ] Forward or reassign email. Set an out-of-office message. Decide how long to keep the mailbox.
- [ ] Remove access to shared drives, chat, and file sharing.
- [ ] Change passwords for shared accounts the person knew. Better: don't have shared accounts.
- [ ] Review recent activity and exports for unusual downloads.

Carrier portal deactivation

- [ ] Deactivate the person's carrier portal accounts. Notify carriers as each requires.
- [ ] Update the carrier agent or producer lists, appointments, and contact information.
- [ ] Note any carrier access that cannot be removed immediately, and follow up.

Credentials, tokens, and equipment

- [ ] Revoke multi-factor authentication devices, API keys, remote access, and VPN tokens.
- [ ] Collect laptops, phones, badges, keys, and company credit cards.
- [ ] Wipe or reassign devices per your policy.
- [ ] Remove the person's access to the agency's phone system, text messaging, and social media accounts.

Confidential information

- [ ] Ask the person to return or delete agency and client information on personal devices, per your policy.
- [ ] Remind them not to take client lists or files.
- [ ] Contact your attorney if you suspect information was taken.

Open tasks and final confirmation

- [ ] Walk through all open tasks and confirm each has a new owner.
- [ ] Run a final check that all accounts are disabled.
- [ ] The checklist owner signs off and files the completed checklist.
- [ ] Set a follow-up check two weeks later for forgotten access.

Execution checklist

- [ ] Owner and timing set
- [ ] HR, payroll, and legal contacts engaged
- [ ] Accounts and tasks reassigned
- [ ] AMS, CRM, and rater access closed
- [ ] Email, files, and shared accounts handled
- [ ] Carrier portals deactivated
- [ ] Tokens and devices revoked and collected
- [ ] Confidential information reminder given
- [ ] Final confirmation signed off
- [ ] Two-week follow-up check set

Exceptions and escalation

- **Person leaves with no notice.** Remove access immediately, then work through the checklist.
- **A client wants to follow the departing producer.** Follow your written agency agreement and talk to your attorney. Don't improvise.
- **A shared password was used.** Change it now.
- **Evidence of data copied or sent outside the agency.** Preserve records and call your attorney.

Completion criteria

- Every system, portal, and device is closed or reassigned.
- Every account and task has a new owner.
- Employment paperwork steps were handled with the right provider.
- The checklist is signed off and filed.

Make it yours: agency customization

This is a starting point built for independent agencies in general. Fill in the details below so it matches how your agency actually works, then keep your version with your other procedures.

Who runs offboarding
Name or role.

Employment and legal contact
HR provider or attorney.

Systems and portals list
Name each one.

Mailbox retention rule
Days.

ASSIGN IT, TRACK IT
Need to assign this process to your team? Turn it into a repeatable workflow with AgencyPacket.

General guidance only, not legal, compliance, or insurance advice. Review against your agency's processes and the state and local requirements that apply to you before use. Version 1.0, last reviewed November 19, 2026. agencypacket.com/terms

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