Insurance Agency Technology Audit Checklist

List every system you pay for, find the gaps and overlaps, and decide what to fix first.

WHO USES IT	Agency Owner, Manager
LINES	Not line-specific
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MAINTAINED BY	AgencyPacket
ONLINE	https://agencypacket.com/resources/insurance-agency-technology-audit-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. Many states have insurance data security and breach notification rules. Check the ones that apply to you.

Purpose

Agencies collect software over the years: an AMS, a rater or two, a CRM, an e-signature tool, a texting tool, and something for email marketing. Often two tools do the same job, a contract renews without anyone looking, or a key task is still handled in a spreadsheet. This audit finds that.

When to use it

Use it once a year, before budget time, and before any major technology purchase or switch.

Process owner

The agency owner or operations manager owns the audit. Department leads describe how they actually use each tool.

Before you begin: required information

- A list of software subscriptions, from credit card and bank statements
- Vendor contracts and renewal dates
- User lists for each system
- Input from each department on what works and what doesn't

Procedure

Inventory what you have

- [ ] Build a list from your accounts payable and credit card statements. Include small subscriptions.
- [ ] For each tool, record: purpose, vendor, users, annual cost, contract end date, notice period, and who owns it.

Category	Tool	Annual cost	Renewal date	Owner	Users
AMS					
Comparative rater					
CRM					
Intake tools and forms					
Document management					
E-signature					
Client communications					
Marketing automation					
Reporting and analytics					
Phone and text					
Accounting and commissions					

Core systems

- [ ] AMS: Does staff use it as the source of truth? What tasks happen outside it?
- [ ] Comparative rater: Which lines and carriers does it cover? What is quoted by hand?
- [ ] CRM: Are leads and quotes tracked in one place, or in several?
- [ ] Intake tools: How do leads and client requests arrive, and where do they go?

Documents, signatures, and communication

- [ ] Document management: Where do files live? Can you find a signed application in under a minute?
- [ ] E-signature: Which tool, and does it save back to the AMS?
- [ ] Client communications: Email, text, portal, and phone. Which are logged in the AMS?
- [ ] Marketing automation: Who uses it? What does it send? Are you following consent and opt-out rules?

Reporting, integrations, and data

- [ ] Reporting: Which reports does leadership look at every month? Are they accurate?
- [ ] Integrations: List how data moves between systems. Where is data typed twice?
- [ ] Note any manual exports and imports that could break.

Access and security

- [ ] Check each system for individual logins, multi-factor authentication, and role-based access.
- [ ] Check that former employees have been removed.
- [ ] Check how data is backed up, how often, and whether anyone has tested a restore.
- [ ] Check vendor security documentation, and how the vendor handles breaches.

Contracts and costs

- [ ] Record contract end dates and cancellation notice periods. Put notice deadlines on the calendar.
- [ ] Record the full annual cost, including per-user and per-feature fees.
- [ ] Look for auto-renewal terms.

Find overlap and gaps

- [ ] Mark tools that do the same job.
- [ ] Mark tools nobody uses or few people use.
- [ ] List tasks staff do by hand because no tool does it.
- [ ] List frustrations staff mention in their own words.
- [ ] List capabilities you wish you had: e-sign inside the AMS, automatic renewal reminders, text messaging, client self-service.

Prioritization worksheet

Issue or gap	Impact (H/M/L)	Effort (H/M/L)	Cost	Owner	Decide by

- [ ] Start with high impact and low effort.
- [ ] Put contract notice dates first. A missed notice date can lock you in for another year.
- [ ] Decide: keep, fix, replace, or cancel, and record the date and owner.

Execution checklist

- [ ] Full inventory built from payments and contracts
- [ ] Core systems reviewed
- [ ] Documents, e-sign, and communications reviewed
- [ ] Reporting and integrations reviewed
- [ ] Access and security checked
- [ ] Contracts and notice dates recorded
- [ ] Overlaps and gaps listed
- [ ] Priorities set with owners and dates

Exceptions and escalation

- **Nobody knows who owns a tool.** Assign an owner this week.
- **A tool is in use but has no contract copy.** Find it.
- **Staff don't trust the data in a system.** Fix the process before buying new software.
- **A vendor can't tell you how they secure data.** Treat that as a risk.

Completion criteria

- Every tool has an owner, cost, users, and renewal date.
- Overlaps and gaps are listed.
- The prioritization table has decisions with owners and dates.
- Notice deadlines are on the calendar.

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.

Audit date and next audit
Annual.

Systems owner
Name.

Spending limit for new tools without owner approval
Dollar amount.

Who talks to staff about what works
Name.

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