Insurance Producer Onboarding Checklist

Bring a new producer up to speed on licensing, systems, carriers, E&O practice, and the first 90 days.

WHO USES IT	Agency Owner, Manager
LINES	Not line-specific
VERSION	1.0 | Last reviewed November 19, 2026
MAINTAINED BY	AgencyPacket
ONLINE	https://agencypacket.com/resources/insurance-producer-onboarding-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.

Purpose

New producers often start selling before anyone has checked a license, set up carrier access, or explained how the agency documents quotes. This checklist covers the setup and the first 90 days.

When to use it

Use it when a new producer accepts an offer, starting before day one.

Process owner

The agency owner or sales manager owns onboarding. Office staff handle systems and paperwork. A named mentor shadows the producer through the first 90 days.

Before you begin: required information

- Signed offer and agreement
- Producer's license number, state, and lines of authority
- Carrier appointment list needed for their book
- Planned start date
- Mentor assigned

Procedure

Licensing verification

- [ ] Verify the license on the state department of insurance site or NIPR before day one. Do not rely on a copy.
- [ ] Confirm the lines of authority needed: property, casualty, or both, and any others.
- [ ] Record license number, expiration, and continuing education due date.
- [ ] If the producer needs a nonresident license, start it now and note which states.

Carrier appointments and access

- [ ] Submit carrier appointment requests for the carriers they will use.
- [ ] Do not allow them to submit business to a carrier until the appointment is confirmed, unless the carrier allows otherwise.
- [ ] Request carrier portal logins in their own name. Do not share another person's credentials.
- [ ] Request access to your AMS, CRM, and comparative rater with the right permission level.

Agency expectations and systems

- [ ] Walk through sales expectations: activity, quoting standards, and follow-up.
- [ ] Explain pipeline tracking: where leads, quotes, and outcomes get recorded.
- [ ] Explain lead follow-up rules and response times.
- [ ] Review compensation and commission statements.
- [ ] Show how to find forms, ACORD applications, and carrier guides.

Coverage training

- [ ] Training on core products they'll sell: homeowners, auto, commercial package, BOP, workers' compensation, umbrella.
- [ ] Review how carriers in your agency handle underwriting appetite.
- [ ] Have them ride along or listen to quote calls.
- [ ] Have them present a mock quote and coverage review to a senior team member.

E&O and documentation procedures

- [ ] Review the agency's E&O procedures: how to document coverage offered, declined, and bound.
- [ ] Cover binding authority limits, signed applications, and declination of coverage forms.
- [ ] Cover what to do when a client asks for coverage the agency can't place.
- [ ] Review privacy and data security rules for client information.

Proposal and pipeline practice

- [ ] Review how a proposal is built and delivered.
- [ ] Have the producer submit their first quotes with a senior review before delivery.
- [ ] Review the pipeline weekly in the first 90 days.

Supervisory checkpoints

- [ ] Week 1: confirm systems access works, license is verified, and appointments are in progress.
- [ ] Week 2: review first quote files for completeness.
- [ ] Week 4: review pipeline, documentation, and any E&O concerns.

30, 60, and 90 day milestones

- [ ] Day 30: independent on basic personal lines quotes, documentation consistent, appointments active.
- [ ] Day 60: running a pipeline, delivering proposals, and following up on time.
- [ ] Day 90: written review with the owner. Agree goals for the next quarter.

Execution checklist

- [ ] License verified from the state source
- [ ] Lines of authority confirmed
- [ ] Carrier appointments submitted
- [ ] System and carrier logins set up in own name
- [ ] Expectations and pipeline rules reviewed
- [ ] Coverage training completed
- [ ] E&O and binding rules reviewed
- [ ] First quotes reviewed before delivery
- [ ] Day 30, 60, and 90 reviews held

Exceptions and escalation

- **License can't be verified.** Do not allow client-facing work until it is.
- **Carrier appointment is delayed.** Note the date, adjust work, and keep checking.
- **Producer wants to bind before training is complete.** Hold to your binding authority rules.
- **Documentation habits are weak at 30 days.** Coach now with examples.

Completion criteria

- License and appointments are verified and recorded.
- Systems access is working and in the producer's own name.
- The producer completed E&O and documentation training.
- Milestones were reviewed at 30, 60, and 90 days.

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.

Carriers a new producer needs
List by line.

Binding authority limits for new producers
Dollar limits, lines, carriers.

Mentor and reviewer
Name.

Pipeline system and update rule
System and frequency.

Targets at 30, 60, and 90 days
Your numbers.

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

https://agencypacket.com/resources/insurance-producer-onboarding-checklist