New Client Onboarding: Commercial Lines

The full process for binding and onboarding a new commercial lines client, from application through the first check-in call.

WHO USES IT	Account Manager, CSR, Producer
LINES	Commercial lines
VERSION	1.0	Last reviewed September 23, 2026
MAINTAINED BY	Agency Packet
ONLINE	https://agencypacket.com/resources/new-client-onboarding-commercial-lines

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 and when to use it

Take a commercial lines client from an accepted quote to a fully bound, properly set up policy, with subjectivities cleared and a welcome experience that shows you've got their business handled. Start this process the moment a client accepts a quote and is ready to bind.

Commercial accounts have more moving parts than personal lines: loss runs, subjectivities, additional insureds, certificate holders, schedules of locations or equipment. More parts means more places for something to fall through the cracks. This process exists so nothing does.

Process owner

The producer or CSR who took the client through quoting typically owns this process end to end. A second team member is required for the quality check at the end, someone other than the person who processed the file. If a subjectivity won't clear or a signature goes missing, escalate to that person's manager rather than letting the file sit incomplete.

Before you begin: required information

Have these ready before you start:

- Confirmation the client accepted the quote and the coverage they agreed to
- Access to your carrier's binding portal or submission process
- Any subjectivities the carrier flagged at quote
- Your agency's cross-sell checklist, if you have one
- Your AMS open and ready for a new client record

Procedure

Application & Intake

1. Confirm the client accepted the quote and is ready to bind.
2. Collect full business details: legal name, DBA, entity type, address, contact info.
3. Collect loss runs or prior claims history.
4. Confirm the prior carrier and policy expiration date.
5. Identify additional insureds, certificate holders, and loss payees.
6. Confirm the billing plan and payment method with the client.

Bind & Issue

7. Submit the application to the carrier for binding.
8. Confirm the bind date and effective date.
9. Clear any subjectivities before or right after binding.
10. Verify final coverages, limits, and endorsements match the quote.
11. Collect all required signed applications and disclosures.
12. Process the down payment or first installment.

Set Up in Your System

13. Create the client record in your AMS.
14. Enter the policy with correct effective and expiration dates.
15. Set up schedules for locations, vehicles, or equipment.
16. Attach signed documents to the client file.
17. Flag the account for cross-sell opportunities (umbrella, cyber, etc.).
18. Set a renewal reminder ahead of the expiration date.

Welcome the Client

19. Send the welcome email with policy documents attached.
20. Explain how to pay, report a claim, and request a certificate of insurance.
21. Share agency contact info and the after-hours claims number.
22. Confirm the client received their policy or binder.
23. Schedule a 30-day check-in call.

Quality Check

24. Have a second team member review the file for completeness.
25. Confirm all required signatures and disclosures are on file.
26. Confirm the bound coverage matches the original application.
27. Confirm any subjectivities were cleared.

Execution checklist

- ☐ Client accepted the quote and is ready to bind

- [ ] Full business and contact details collected
- [ ] Loss runs or prior claims history collected
- [ ] Prior carrier and expiration date confirmed
- [ ] Additional insureds, certificate holders, and loss payees identified
- [ ] Billing plan and payment method confirmed
- [ ] Application submitted and bind confirmed with the carrier
- [ ] Subjectivities cleared
- [ ] Final coverages, limits, and endorsements verified against the quote
- [ ] Signed applications and disclosures collected
- [ ] Down payment or first installment processed
- [ ] Client and policy set up correctly in your AMS
- [ ] Schedules set up for locations, vehicles, or equipment
- [ ] Signed documents attached to the client file
- [ ] Cross-sell opportunities flagged
- [ ] Renewal reminder set
- [ ] Welcome email sent with policy documents
- [ ] Client confirmed they received their policy or binder
- [ ] 30-day check-in scheduled
- [ ] Second team member reviewed the file for completeness

Exceptions and escalation

- **A subjectivity won't clear.** Don't let the file sit open indefinitely. Set a follow-up date and let the client know if it puts coverage at risk.
- **Loss runs turn up something not disclosed at quote.** Stop and re-run it past underwriting before you bind. Binding on bad information is worse than a delayed effective date.
- **A certificate holder needs proof of coverage before the policy is fully issued.** Confirm with the carrier what you can issue in the meantime, and get it out the same day.
- **Coverage is written on an audit basis and the client doesn't understand what that means.** Explain it during the welcome call, not for the first time when the audit bill arrives.
- **Signed documents don't come back before the effective date.** Follow up directly. Don't let a policy go live with an incomplete file.

Completion criteria

This process is done when the quality check is signed off: every signature and disclosure is on file, every subjectivity is cleared, the bound coverage matches what was quoted, the client record is fully set up in your AMS, the welcome email went out, and the 30-day check-in is on the calendar.

Make it yours: agency customization

This resource is intentionally system-agnostic. Fill in your specifics before using it:

Don't treat this as complete as written. It's a starting point built for agencies in general, not yours specifically.

Your AMS
Name the system and how new client records and schedules get entered there.

Your carrier's binding process
Portal, phone, or email submission, and typical turnaround time on subjectivities.

Your cross-sell checklist
What you actually flag (umbrella, cyber, EPLI, etc.) and who follows up.

Your certificate of insurance process
How a client or certificate holder requests one, and who issues it.

ASSIGN IT, TRACK IT
Want to assign this process, track progress, and reuse it with your team? Use the free Packet. This PDF is the full resource either way.

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 September 23, 2026. agencypacket.com/terms

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