New Client Onboarding: Personal Lines

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

WHO USES IT	CSR, Account Manager, Producer
LINES	Personal lines
VERSION	1.0	Last reviewed September 23, 2026
MAINTAINED BY	Agency Packet
ONLINE	https://agencypacket.com/resources/new-client-onboarding-personal-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 personal lines client from "yes, let's do it" to a fully bound, properly set up policy, with a welcome experience that doesn't feel like an afterthought. Start this process the moment a client accepts a quote and is ready to bind.

Binding is where agencies lose track of details. The quote is done, everyone's relieved, and then a signature gets missed or a cross-sell opportunity never gets flagged because nobody owned the follow-through. This process exists so that doesn't happen.

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 signature or document 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
- 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 applicant details: name, date of birth, address, contact info.
3. Collect all drivers or residents to be covered.
4. Confirm the prior carrier and policy expiration date.
5. Pull the loss history or prior claims report.
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. Verify final coverages and limits match the quote.
10. Collect all required signed applications and disclosures.
11. Process the down payment or first installment.

Set Up in Your System

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

Welcome the Client

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

Quality Check

22. Have a second team member review the file for completeness.
23. Confirm all required signatures and disclosures are on file.
24. Confirm the bound coverage matches the original application.

Execution checklist

- [ ] Client accepted the quote and is ready to bind
- [ ] Full applicant and household details collected
- [ ] Prior carrier, expiration date, and loss history confirmed
- [ ] Billing plan and payment method confirmed

- [ ] Application submitted and bind confirmed with the carrier
- [ ] Final coverages and limits verified against the quote
- [ ] Signed applications and disclosures collected
- [ ] Down payment or first installment processed
- [ ] Client and policy set up correctly in your AMS
- [ ] Signed documents attached to the client file
- [ ] Cross-sell opportunities flagged
- [ ] Renewal reminder set
- [ ] Welcome email sent with policy documents
- [ ] Client confirmed they received ID cards or proof of insurance
- [ ] 30-day check-in scheduled
- [ ] Second team member reviewed the file for completeness

Exceptions and escalation

- **Carrier counters or declines the application.** Don't let this sit in silence. Go back to the client with the revised terms or alternative markets the same day you hear back.
- **Loss history turns 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.
- **Signed documents don't come back before the effective date.** Follow up directly. Don't let a policy go live with an incomplete file, and don't assume it'll sort itself out.
- **Payment is declined.** Contact the client immediately. A bound policy with a failed first payment is a problem that gets worse the longer it sits.

Completion criteria

This process is done when the quality check is signed off: every signature and disclosure is on file, 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 get entered there.

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

Your cross-sell checklist
What you actually flag (umbrella, life, scheduled property, etc.) and who follows up.

Your after-hours claims number and payment process
What the client actually needs to know on day one.

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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