New Employee Onboarding

A step-by-step process for onboarding new hires at a P&C insurance agency, from day-one paperwork through the first 30 days.

WHO USES IT	Agency Owner, Manager, Admin
LINES	Not line-specific
VERSION	1.0 | Last reviewed September 23, 2026
MAINTAINED BY	Agency Packet
ONLINE	https://agencypacket.com/resources/new-employee-onboarding

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

Get a new hire legally able to work, set up in your systems, and oriented to how your agency actually operates. Start this process as soon as an offer is accepted, ideally before day one.

A missed step here isn't just disorganized. A licensing gap or a skipped E&O walkthrough can turn into a real problem later.

Process owner

The hiring manager owns this process from offer to 30-day check-in. Office admin or HR typically handles paperwork and system access. The new hire's direct supervisor owns training and shadowing. Anything blocked past its expected timeframe (a license that won't confirm, a carrier appointment stuck in review) escalates to the hiring manager.

Before you begin: required information

Have these ready before the new hire's first day:

- Signed offer letter and start date
- Employee handbook and any agreement forms your agency requires
- A plan for who they'll shadow in week one
- A list of which carrier portals and AMS modules they'll need

Procedure

Week 1: Paperwork and access

1. Complete I-9, W-4, and state withholding forms on or before day one.
2. Sign the employee handbook acknowledgment and any confidentiality or non-solicitation agreement.
3. Set up direct deposit.
4. Activate email and voicemail. Confirm they can log in to your agency management system (AMS).
5. Confirm access to shared drives and file storage.
6. Request carrier portal accounts for the carriers they'll be working with.
7. Set up an email signature with name, title, phone, and license number if your state requires it.

Week 1: Licensing and compliance

8. Confirm their P&C license is active in your state. Check your state's DOI lookup directly, don't take their word for it.
9. Get a copy of their E&O certificate on file, or confirm they're covered under the agency's policy.
10. Submit carrier appointment paperwork for any carriers that require individual appointments.
11. Review CE requirements and put their license renewal date on the calendar.

Week 1: Agency policies

12. Walk through the employee handbook, E&O procedures, binding authority limits, and your privacy and data security policy.
13. Review the claims reporting procedure: who to contact first, what to document.
14. Review your coverage review and rounding-out expectations.

Weeks 2 through 4: Orientation and carrier training

15. Review your top carriers by premium volume and which ones you use for personal lines vs. commercial.
16. Walk through your renewal workflow: when renewals get pulled, when to reach out, who owns what.
17. Walk through your new business quoting process, including which raters or portals you use.
18. Review how endorsement and change requests get handled and who approves them.
19. Show them where agency forms, ACORD templates, and carrier submission templates live.
20. Have them shadow a senior team member for at least a week.

First 30 days

21. Confirm basic AMS competency: pulling up an account, adding a note, running a basic report.
22. Have them complete their first renewal or quote with supervision.
23. Hold a 30-day check-in with their manager.

Execution checklist

- [ ] I-9, W-4, and state withholding forms signed
- [ ] Handbook and confidentiality agreement signed and returned
- [ ] Direct deposit set up
- [ ] Email, voicemail, and AMS access confirmed
- [ ] Carrier portal accounts requested

- [ ] License and E&O certificate on file
- [ ] Carrier appointment paperwork submitted
- [ ] E&O, binding authority, and claims procedures reviewed
- [ ] Top carriers and renewal workflow reviewed
- [ ] Shadowed a senior team member
- [ ] First renewal or quote completed with supervision
- [ ] 30-day check-in held

Exceptions and escalation

- **License won't confirm on the state lookup.** Don't let them touch carrier-facing work until it's resolved. Escalate to the hiring manager the same day.
- **Carrier appointment is delayed.** Note the expected timeline and what they can work on in the meantime. Don't let this quietly stall the whole onboarding.
- **Paperwork isn't returned by day 3.** Follow up directly. Don't assume it'll show up on its own.

Completion criteria

This process is done when every item above is confirmed, the 30-day check-in has happened, and the new hire's manager can say, without checking anything, that they're ready to handle their assigned work independently.

Make it yours: agency customization

This resource is intentionally system-agnostic. Before you use it, fill in the specifics for your agency:

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 (Applied Epic, HawkSoft, EZLynx, etc.) and who provides basic training.

Your top carriers
List the carriers a new hire needs appointed and which ones matter most for your book.

Your state's licensing requirements
CE hours, renewal cycle, and appointment timelines vary by state.

Your escalation contact
Name who gets looped in when something's stuck, not just "the manager."

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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