



90-Day
Onboarding Plan
for New Agency
Team Members

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Legal Disclaimer

This material is intended to provide you with general background and insight. The material does not constitute, and should not be regarded as, legal advice regarding any particular facts, circumstances, or issues. This material is not intended to serve as a substitute for legal counsel, and we advise you to contact legal counsel for specific analysis, drafting and advice.

90-Day Onboarding Plan for New Agency Team Members

You have just hired a new agent. Though it will likely take a couple of years for them to be fully productive in your agency, as training and development are ongoing processes, this guide will help you begin the process of training your new team member, in a simple, easy to follow, yet adaptable format.

Goal: To equip new agency employees with the technical knowledge, systems skills, and client interaction abilities needed to successfully advise clients, write business, and contribute to the agency.

Focus Areas:

- Agency systems & workflows
- Coverage knowledge & product training
- Sales & client communication skills
- Carrier guidelines & underwriting basics
- Documentation & E&O prevention
- Real-world application and production readiness

Note: These timelines are merely suggestions to help guide the new team members' training. How you onboard your new hire is up to the needs of your agency. OIA is merely here to support you if needed.

Phase 1: Foundation (Days 1–30)

Objective: For the new employee to build agency and culture knowledge, introduce systems, and develop a level of comfort with the agency's operations.

Week 1: Orientation & Agency Fundamentals

Goals:

- The new team member will understand the agencies' mission, culture, and expectations.
- The new team member will learn gain access to needed systems, meet other team members, and begin observing interactions with clients.

Training Tasks: The new team member will...

- Participate in the agency onboarding process (including completing all necessary documentation), receiving their new employee handbook, meeting other team members, learning basic policies and procedures of the agency as an employer.

- Gain access to necessary technology and have their system login setup. They will begin to practice navigation of the AMS and other systems with guidance.
- Observe experienced agents handling calls.
- Begin reviewing sample policies (Auto, Home) to get familiar with their content and structure.

Manager Checkpoint:

- Confirm system access and all technological needs are met.
- Review the expectations and the training roadmap with the new team member.

Week 2: Agency Workflows, AMS and Business Communication

Goals:

- The new team member will learn about the agency workflows and systems.
- The new team member will improve their communication skills through additional training.

Training Tasks:

- Continue training on AMS. Begin learning carrier portals.
- Practice entering activities and notes into the AMS with peer supervision.
- Practice client intake conversations and role plays.
- Complete the following OIA Business Communication Skills courses:
 - Effective Verbal Communication Techniques course (1-hour)
 - Time Management Skills course (1-hour)
 - Effective Email Techniques course (1-hour)

Manager Checkpoint:

- Confirm courses have been completed.
- Review the progress for the week, highlight areas of success.

Week 3: Customer Interaction Skills

Goals:

- The new team member will use the skills developed during week two to help them build confidence in interacting with clients.

Training Tasks:

- Continue to learn AMS and carrier portals and the importance of documentation to

avoid E&O situations.

- Continue to shadow peers, learn key insurance terminology, and take part in client communications that do not require a P&C license to complete.

Manager Checkpoint:

- Evaluate system proficiency.
- Assess willingness to learn new information.
- Provide feedback.

Week 4: Pre-Licensing

Training Topics: Start Pre-Licensing course

- Begin Pre-Licensing Course to obtain P&C license. (OIA's Hybrid or Self-Study Option- this may be taken now or at a different time depending on the course format selected, the hybrid course dates and the need of the agency.)
- If this is not the appropriate time for the new team member to begin pre-licensing, time this week could be devoted to completing the OIA's Customer Management Skills courses:
 - Developing Insurance Relationships (1-hour)
 - Errors and Omissions (1-hour)
 - Anticipating Needs (1-hour)
 - Balancing Priorities (1-hour)
 - Introduction to Relationship Management (1-hour)
 - Building Trust and Managing Conflict (1-hour)
 - Uncovering Customer's Needs (1-hour)

Phase 2: Skill Development (Days 31–60)

Objective: Begin to develop confidence in quoting, servicing, and coverage recommendations.

Weeks 5–6: Personal Lines Coverage Fundamentals

Goals:

- To gain a better understanding of core Personal Lines coverages.

Training Tasks:

- ***Continue studying for the Pre-Licensing exam- schedule exam.***
- Review real client policies to continue to become familiar with policy language and

reading policies.

- Practice explaining coverages in plain language.
- Learn how to process endorsements and policy changes.

Weeks 7–8: Quoting and Sales Skills

Goals:

- Continue to build upon the knowledge gained so far as you work towards becoming more independent.

Training Tasks:

- Quote real prospects under supervision.
- Communicate with carriers for basic service needs.
- Learn renewal processes/workflows.
- **Take/ pass pre-licensing exam.**

Manager Checkpoint:

- Review quote accuracy.
- Assess communication skills.
- Provide coaching.

Phase 3: Production Readiness (Days 61–90)

Objective: Transition agent to handling clients more independently and begin writing business (if licensed).

Weeks 9–12: Independent Work with Support

Training Tasks:

- Continue to work through agency-assigned tasks.
- Complete OIA's Introduction to Insurance courses:
 - Introduction to Insurance (1-hour)
 - Introduction to Property and Casualty Insurance (1-hour)
 - Insurance Distribution Channels (30-minutes)
 - The Claims Process (1-hour)
 - Introduction to Risk Transfer and Policy Design (30-minutes)
 - Client Success and Account Development (1-hour)

Manager Checkpoint:

- Final readiness evaluation.
- Production goal discussion.
- Ongoing development plan.

Moving Forward- Months 3-12:

Goals:

- To continue to gain knowledge of insurance products and improve client interaction skills.

Training Tasks:

- Complete OIA's Basic level insurance courses to gain a deeper understanding of different insurance concepts.
- Personal Lines Courses:
- Homeowners Insurance: Property & Liability Core Principles (1-hour)
- ISO Updates 2022: HO-3 (1-hour)
- ISO Updates 2022: HO-4, HO-14, HO-6 (1-hour)
- Personal Auto 101 (2-hours)
- Personal Umbrella 101 (1-hour)
- Recreational Vehicles 101 (1-hour)
- Introduction to Personal Articles Floater: Inland Marine Policy (30-minutes)
- Insurance to Value (1-hour)
- Underwriting and Potential Catastrophes (30-minutes)
- Commercial Lines Courses:
- Introduction to Property Insurance: Core Principles and Coverages (1-hour)
- Introduction to Casualty Insurance: Core Principles, Coverages and Exclusions (1-hour)
- Commercial Auto Essentials (1-hour)
- Introduction to Business Income (30-minutes)
- Introduction to Commercial Umbrella Policies (30-minutes)
- Introduction to Businessowners Policies (1-hour)

Core Competencies Achieved by Day 90

Agents should have their P&C license and be able to:

Knowledge:

- Explain core coverages confidently.
- Identify common client risks.
- Understand underwriting basics.

Skills:

- Quote and present policies.
- Use agency and carrier systems.
- Document client interactions properly.
- Begin to be able to recommend appropriate coverage solutions.

Professional Confidence:

- Handle client conversations appropriately.
- Ask effective discovery questions.

Weekly Manager Check-In Discussion Points

Discuss:

- Training progress.
- Questions or challenges.
- Knowledge gaps.
- Confidence level.
- Next week's goals.