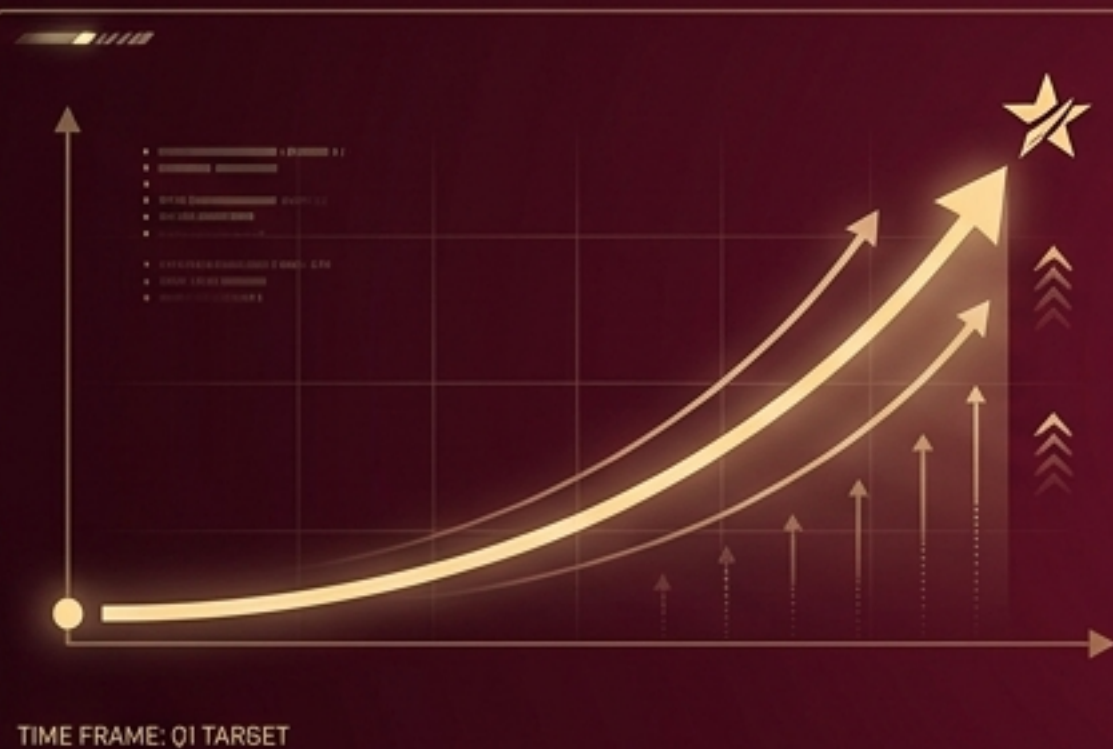


How to Onboard New Insurance Agents



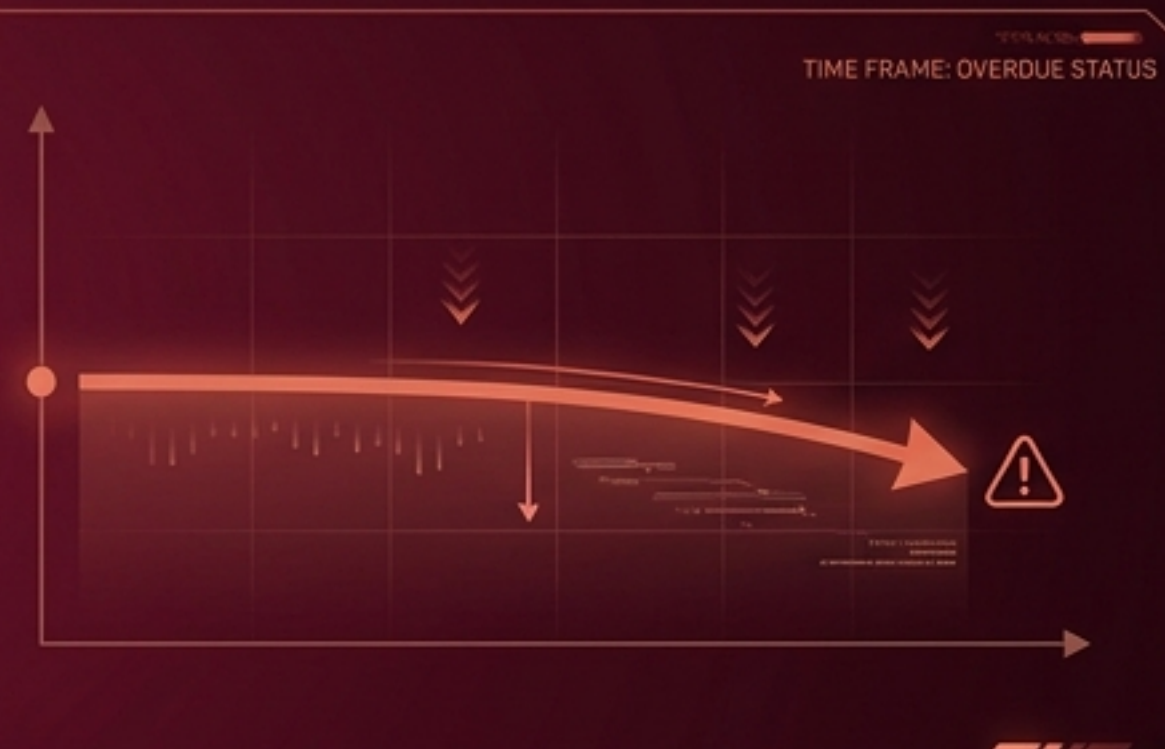
THE FIRST 90 DAYS DECIDE EVERYTHING

THE 90-DAY ASSET



Writing business by Day 90.
Becomes a long-term
agency asset.

THE 120-DAY LIABILITY



Still ramping at Day 120.
Rarely recovers; lingers as a
weight on the books.

THE FEAR OF LOST TIME

Still selling and
managing the book

Putting out daily fires

Default onboarding: carrier
guides, a CRM login, and a
hopeful pat on the back

THE ENGINEERED SOLUTION

3-4 HOURS

Per week. In defined blocks. Required, not optional.
Produces a competent producer in 90 days.

Step 1: The Pre-Start Week

- **The week between offer acceptance and Day One.**
Wasted by most owners. The highest leverage week in the entire process.



Paperwork and The Path

Legal & Licensing.

Employment paperwork, state/carrier appointments, completed before Day Dne.

The First 90 Days Document.

A one-page roadmap showing what they will learn weekly and produce by Months 3 and 6.

Observation and Time Blocking



- **Send the baselines:**

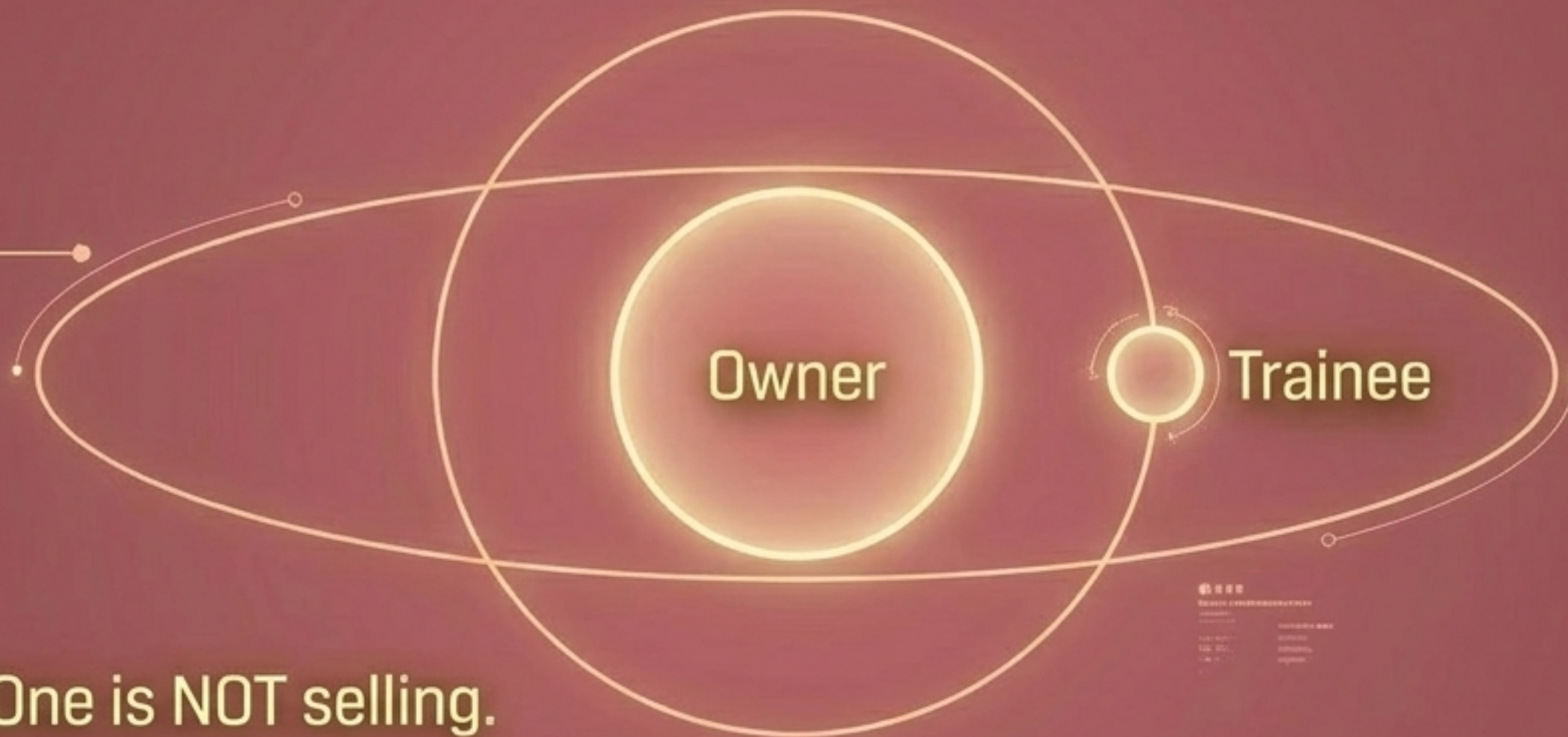
Top 3 carrier rate sheets, intake form, and 1 recorded sales call.

- **Block the calendar:**

Daily 1-hour blocks for two weeks.
Weekly 2-hour blocks through Day 90.

- **If it's not blocked now, the time won't exist later.**

Step 2: Week 1 Immersion



- Week One is NOT selling.
 - Day One: System access, lead flow, and office walkthrough.
 - Forcing early sales breaks a producer's confidence.

The Shadowing Protocol



- Days 2-5: The producer shadows you on every client call, appointment, and email.
- Takes notes in a shared document.
- Daily 30-minute review of observations.
- The Goal: Internalize your voice, pacing, and objection handling from intake to enrollment.

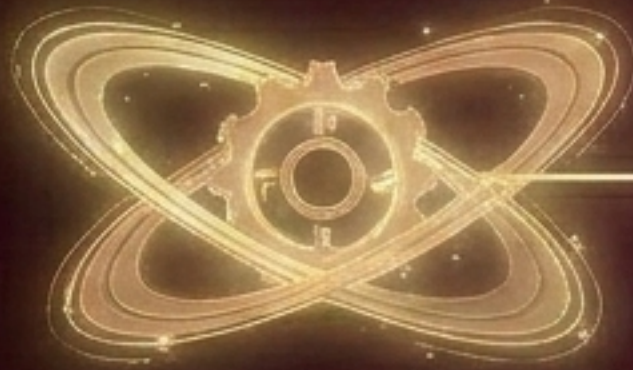
Step 3: Role Reversal



Weeks 2 through 4.

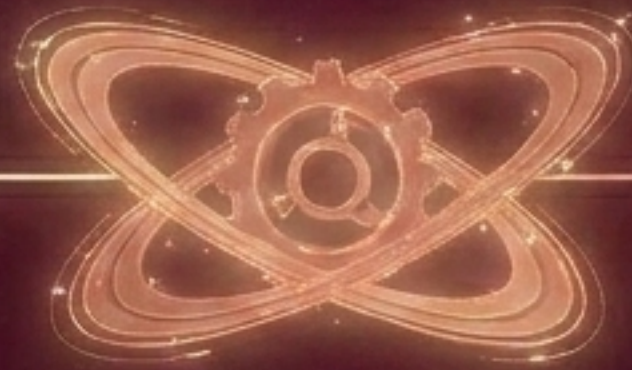
The producer transitions from observer to operator.
You transition to the seat next to them.

Gradual Release to Solo Operation



Week 2

Producer runs intake calls;
owner listens on the line.
10-minute debriefs.



Week 3

Producer runs full
appointments; owner sits in as
the silent expert (intervening
only for compliance/errors).



Week 4


Producer runs solo.
Owner debriefs after.
Trajectory begins for first
1-3 applications.

The Month One Benchmark

MONTH ONE

Producer can take a lead from intake to enrollment on standard products (Med Supp, term life) with minimal supervision.

Step 4: The Volume Building Phase



Days 30 through 60.
The producer needs reps.

Meeting cadence shifts:
2x per week,
2 hours each.

Introduce harder leads,
harder products, and
harder objections.

Day 60 Expectation vs. Reality



Target: 5-10 applications per month.

If at 50%:

If at 0:



Adjust training. More ride-alongs, call reviews, and specific role-play.



Serious intervention required. Always document performance conversations.

Step 5: The Independence Phase



Days 60 through 90.

Meeting cadence: 1x per week, 1 hour.

Focus shifts to troubleshooting deals, advanced products, and book strategy.
Producer begins handling own renewals and referrals.

Graduation to Target

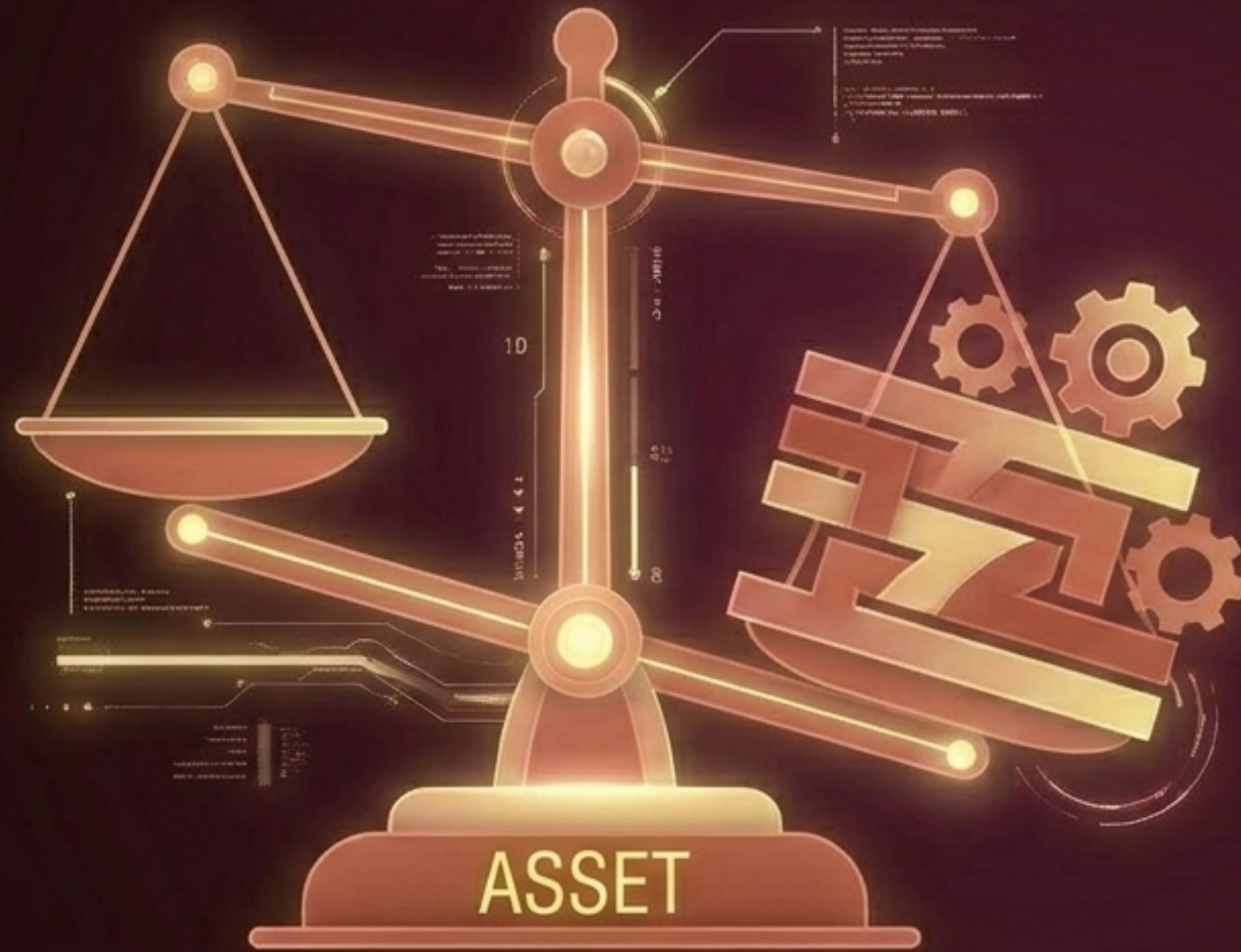
- 
- By Day 90, producer hits the written production target.
 - Graduate them to regular team meetings.
 - Owner's time shifts back to personal production or the next hire.

A Real-World Timeline

- September: Hire signed. Pre-Start week used for paperwork and call recordings.

- October (Week 1-4): 12 shadow appointments → 20 intake calls → 6 full supervised appointments → 2 solo Med Supp apps.

The Asset Outcome



- Days 30-60: Hits 8 applications.
- Days 60-90: Hits 12 applications + 3 referral apps.
- Result: Earning compensation cleanly. A permanent asset, not a lingering expense.

The Two Fatal Mistakes



- Mistake 1: Yielding to early sales pressure. Keep Week One to observation only. Hold the line.



- Mistake 2: Skipping recorded call reviews. This is the single most accurate read on their skills. Never delegate or skip.

Build Your 90-Day Blueprint

1-PAGE "FIRST 90 DAYS" DOCUMENT

WEEKS 1-12	LEARN	PRODUCE
1	• _____	»» _____
2	• _____	» _____
3	• _____	+ _____
4	• _____	» _____
5	• _____	+ _____
6	• _____	»» _____
7	• _____	+ _____
8	• _____	» _____
9	• _____	+ _____
10	• _____	»» _____
11	• _____	+ _____
12	• _____	+ _____

- Draft your 1-page "First 90 Days" document today.
- List Weeks 1-12 down the left side.
- Map exactly what they will learn and what they must produce.
- Lock the final version with a trusted peer.

Build It Once. Run It Forever.

- The fastest ramping agencies don't rely on better leads or higher comp.
- They rely on a rigid, written onboarding plan.
- Every hire runs the exact same path.

