

The Ultimate Agency Checklist

A Guide for Insurance Agents Looking to Go Independent

This checklist serves as a comprehensive guide for insurance agents to use on their journey to independent agency ownership. It outlines essential steps, considerations, and best practices to ensure a smooth and successful transition, empowering agency owners to leverage newfound flexibility and opportunities in the independent insurance landscape. Keep an eye out for the release of our more detailed checklist coming soon.

Business Planning

- ☐ Create a business plan.
- ☐ Determine how you will gain access to carriers/markets.
- ☐ Determine the products you want to sell.
- ☐ Determine if you'll need a physical office (might be required from carriers) or work remotely.
- ☐ Determine your staffing and servicing plan (hiring CSRs, producers, and/or virtual assistants).
- ☐ Join an independent agent association to build support and networking opportunities.

Business Structure

- ☐ Determine a business name.
- ☐ Research the business structure that's right for you, such as an LLC or an S Corporation.
- ☐ Hire an attorney or online service to help with registering your business and tax filing.
- ☐ Set up a business phone number.



Business Structure (cont.)

- ☐ Set up a custom domain-based email account to look more professional and credible.
- ☐ Create a separate business banking account.
- ☐ File for an agency license (if applicable).
- ☐ Get your own E&O insurance policy.
- ☐ Create a brand strategy and identity, including your purpose, logo, positioning, and voice.
- ☐ Determine your customer experience workflows for new policyholders and renewals.

Web Presence & Technology

- ☐ Get a website domain name.
- ☐ Build a website with your ideal audience and SEO best practices in mind.
- ☐ Select an agency management system.
- ☐ Select a comparative rating system.
- ☐ Create your online local listings and online review platforms with accurate and consistent information about your business.
- ☐ Create your social media channels (based on what you can manage), add your business information, and make your logo the profile image.
- ☐ Consider leveraging pay-per-click advertising or paid search to target consumers shopping for the type(s) of insurance you sell and/or retarget consumers who have previously visited your website.

