

Insurance Integration 100-Day Checklist

PROTECT CONTINUITY. RESOLVE RISK. ADVANCE ON EVIDENCE.

THE 100-DAY OBJECTIVE

Protect clients, producers, employees, service continuity, carrier access, financial controls, and data integrity while establishing the evidence required to begin consolidation safely.

For the Acquiring Principal, Integration Leader, and Workstream Owners

September 2026



How To Use This Checklist

Review it during the weekly integration meeting. Every task needs one accountable owner, a due date, and evidence, not simply a verbal update. Customize thresholds and regulatory requirements to the transaction.

BEFORE DAY 1

Readiness Confirmation

✓	Required Outcome	Owner	Evidence
☐	Integration leader, five owners, authority, budget, and escalation rules confirmed	Principal	
☐	Client tiers, outreach owners, scripts, renewal risks, and message sequence approved	Selling principal	
☐	Retention terms, compensation map, payroll, benefits, reporting lines, and first-week meetings ready	Principal + HR	
☐	In-flight renewals, claims, certificates, endorsements, billing, cancellations, and backlog inventoried	Operations	
☐	Carrier notices, consents, appointments, codes, authority, and priority meetings tracked	Placement	
☐	Banking, trust accounts, licenses, DRLP, E&O, privacy, security, and access controls verified	Finance + counsel	
☐	System access, backup, interfaces, support, and critical tests completed	Technology	
☐	Financial and operating baseline signed; dashboard definitions and sources assigned	Finance	

DAYS 1-10**Establish Confidence and Control**

Primary outcome: Employees, clients, and carriers know what is changing, what is stable, who is accountable, and how issues will be resolved.

✓	Action	Owner	Due	Evidence
☐	Deliver joint employee announcement with both principals aligned and the seller's continuing role stated	Principals	Day 1	
☐	Publish organization, decision rights, contacts, FAQs, and escalation routes	Integration lead	Day 1	
☐	Meet individually with every producer and key service employee	Principal + HR	Day 5	
☐	Present retention agreements personally; record acceptance and flight risk	Principal	Day 3	
☐	Launch Tier-1 client outreach led by the selling principal and producer	Selling principal	Day 2	
☐	Complete Tier-2 and Tier-3 client communications	Producers	Day 10	
☐	Confirm carrier consents, appointments, codes, authority, contacts, and next dates	Placement	Day 3	
☐	Validate payroll, benefits, banking, trust, carrier portals, AMS, email, and vendor access	Owners	Day 1	
☐	Launch daily review of renewals, claims, certificates, endorsements, billing, and cancellations	Operations	Day 1	
☐	Open one issue, risk, decision, and dependency log	Integration lead	Day 1	
☐	Hold Day-1 and Day-5 principal readouts	Integration lead	Days 1/5	

PHASE EXIT CHECK

Gate condition	Pass / Fail Evidence
All priority employees and clients received direct, named outreach	☐ Pass ☐ Fail
Critical service items are visible, assigned, and moving	☐ Pass ☐ Fail
Agency can transact, bind, bill, reconcile, and serve without a critical gap	☐ Pass ☐ Fail
Every red risk has a principal decision deadline	☐ Pass ☐ Fail

DAYS 11-30**Stabilize the Base and Lock Visibility**

Primary outcome: The integration office has a reliable baseline, live dashboard, controlled service environment, and documented target decisions.

✓	Action	Owner	Due	Evidence
☐	Complete client segmentation using revenue, premium, renewal timing, relationship risk, and complexity	Revenue	Day 15	
☐	Document Top-20 account plans, renewal milestones, owners, issues, and principal involvement	Producers	Day 15	
☐	Validate baseline against the final deal model and accounting system	Finance	Day 20	
☐	Publish the six-metric principal dashboard	Finance	Day 30	
☐	Complete workflow discovery without prematurely removing controls or workarounds	Operations	Day 25	
☐	Inventory AMS data, documents, interfaces, downloads, forms, permissions, and reports	Technology	Day 25	
☐	Decide the integration model: absorb, best-of-both, or standalone	Principal	Day 20	
☐	Decide AMS end state and provisional conversion window	Principal + ops	Day 30	
☐	Deliver employee quick wins without destabilizing service	Integration lead	Day 30	
☐	Run Day-15 and Day-30 skip-level listening	HR + principal	Days 15-30	
☐	Reconcile carrier code, production, profitability, and contingency data	Placement + finance	Day 30	
☐	Close or formally control regulatory, licensing, E&O, privacy, records, cyber, and client-funds issues	Counsel + finance	Day 30	

PHASE EXIT CHECK

Gate Condition	Pass / Fail Evidence
Dashboard uses agreed definitions and sources	☐ Pass ☐ Fail
Baseline and adjustments are locked	☐ Pass ☐ Fail
Integration model and AMS destination are decided	☐ Pass ☐ Fail
Top-20, talent, service, carrier, and compliance risks are current	☐ Pass ☐ Fail

DAYS 31-60**Design the Controlled Transition**

Primary outcome: The target operating model, conversion plan, role changes, and consolidation dependencies are explicit and resourced.

✓	Action	Owner	Due	Evidence
☐	Define target service model, roles, decision rights, workflow standards, and exceptions	Operations	Day 45	
☐	Confirm compensation/title decisions, individual impact, communication date, and appeal route	Principal + HR	Day 45	
☐	Build migration plan: mapping, cleansing, pilot, reconciliation, rollback, stabilization, sign-offs	Technology	Day 50	
☐	Select pilot accounts including complex accounts and active renewals	Conversion	Day 50	
☐	Confirm dedicated migration and service-continuity capacity	Integration lead	Day 45	
☐	Create account-level retention forecast by client, producer, renewal, and riskz	Revenue	Day 45	
☐	Hold joint renewal/recovery meetings for exposed accounts	Principal + producers	Weekly	
☐	Resolve carrier decisions constraining conversion or market access	Placement	Day 55	
☐	Validate each synergy: owner, baseline, target, cost, dependency, and P&L proof	Finance	Day 55	
☐	Separate one-time integration cost from recurring performance	Finance	Month-end	
☐	Test target workflows with frontline users; retain stronger acquired practices	Operations	Day 60	
☐	Refresh turnover, workload, morale, and capacity risks	HR + principal	Day 60	

PHASE EXIT CHECK

Gate Condition	Pass / Fail Evidence
Target model is understood at the role and workflow level	☐ Pass ☐ Fail
Conversion is resourced without putting renewals at risk	☐ Pass ☐ Fail
Synergies are validated, not inherited from diligence	☐ Pass ☐ Fail
Day-90 gate blockers have owners and deadlines	☐ Pass ☐ Fail

DAYS 61-90**Prove Continuity and Prepare the Gate**

Primary outcome: Evidence shows whether the book, people, service, carriers, and controls are stable enough for consolidation.

✓	Action	Owner	Due	Evidence
☐	Measure premium retention vs. model; analyze by account, producer, carrier, and cause	Finance + revenue	Day 75/90	
☐	Confirm zero unplanned Top-20 losses; escalate every loss signal	Principal	Continuous	
☐	Confirm producer retention and individual response plans	Principal + HR	Day 75/90	
☐	Review voluntary turnover, workload, absenteeism, and engagement	HR	Monthly	
☐	Prove core service work meets the locked baseline	Operations	Day 75/90	
☐	Complete AMS pilot and reconcile critical data, documents, balances, interfaces, and permissions	Conversion	Day 80	
☐	Test rollback, incident, escalation, and stabilization procedures	Technology	Day 85	
☐	Confirm carrier appointment, code, authority, access, commitment, and contingency treatment	Placement	Day 80	
☐	Reconfirm trust, licensing, DRLP, E&O, access, privacy, and cybersecurity controls	Finance + counsel	Day 85	
☐	Defer synergy actions that could impair continuity	Principal + finance	Day 85	
☐	Prepare the Day-90 gate pack and recommendation	Integration lead	Day 88	
☐	Hold formal gate review and document advance, remediate, or pause	Principal	Day 90	

PHASE EXIT CHECK

Gate Condition	Pass / Fail Evidence
Premium retention meets the deal model	☐ Pass ☐ Fail
No unplanned producer departures	☐ Pass ☐ Fail
No unresolved material service, carrier, finance, licensing, or control breach	☐ Pass ☐ Fail
Migration pilot meets acceptance criteria	☐ Pass ☐ Fail

DAYS 91-100**Authorize the Next Stage**

Primary outcome: Continuity-stage gaps are closed and only evidence-supported consolidation work is launched.

✓	Action	Owner	Due	Evidence
☐	Close or control every condition attached to the Day-90 decision	Integration lead	Day 95	
☐	Publish the Month 4–12 roadmap, dependencies, owners, resources, and change calendar	Integration lead	Day 97	
☐	Communicate approved role, compensation, workflow, system, office, vendor, and brand changes	Principal + owners	Day 100	
☐	Confirm service-protection capacity for migration and consolidation	Operations	Day 95	
☐	Reconfirm Top-20 account plans and principal involvement	Revenue	Day 100	
☐	Approve only validated synergies; document timing, one-time cost, and service risk	Principal + finance	Day 100	
☐	Set Month 4–8 talent-retention interventions and listening cadence	Principal + HR	Day 100	
☐	Set Month-12 retention, conversion, synergy, and EBITDA checkpoints	Finance	Day 100	
☐	Capture lessons and amend the integration method	Integration lead	Day 100	
☐	Issue the principal's Day-100 decision and priorities	Principal	Day 100	

PHASE EXIT CHECK

Gate Condition	Pass / Fail Evidence
Advance to consolidation	☐ Pass ☐ Fail
Advance with conditions	☐ Pass ☐ Fail
Pause and remediate	☐ Pass ☐ Fail
Principal decision, conditions, and next gate are documented	☐ Pass ☐ Fail

Weekly Principal Dashboard and Sign-off

Use one page each week. The meeting is for decisions and exceptions. Status detail belongs in the pre-read.

Metric	Current	Threshold	Trend	Owner / Action
Premium retention — acquired book		Deal-model assumption		
Top-20 account retention		Zero unplanned losses		
Producer retention		100% under agreement		
Voluntary staff turnover		At/below acquirer baseline		
Service performance		At/above locked baseline		
Synergy capture		Target by initiative		
EBITDA vs. deal model		Within tolerance		

DAY-100 PRINCIPAL SIGN-OFF

Decision	Selection / Notes
Overall status	☐ Advance ☐ Advance with conditions ☐ Pause and remediate
Conditions / remediation	☐ Advance ☐ Advance with conditions ☐ Pause and remediate
Authorized initiatives	☐ Advance ☐ Advance with conditions ☐ Pause and remediate
Deferred initiatives	☐ Advance ☐ Advance with conditions ☐ Pause and remediate
Next formal gate	☐ Advance ☐ Advance with conditions ☐ Pause and remediate
Principal signature / date	☐ Advance ☐ Advance with conditions ☐ Pause and remediate

IMMEDIATE ESCALATIONS

TREAT AS A DEAL-MODEL EVENT

Any unplanned producer departure, Top-20 account loss signal, inability to bind or service business, material service failure, premium-trust exception, license or E&O gap, critical-data reconciliation failure, or stage-gate breach.

IMPLEMENTATION NOTE

Adapt this checklist to the transaction, jurisdictions, carrier agreements, employment arrangements, systems, regulatory obligations, and advice from qualified legal, tax, accounting, licensing, E&O, privacy, cybersecurity, and fiduciary professionals.

Reimagine what's possible. Reinvent how you get there.