2025 Insurance Agency-Carrier Connectivity Trends

Unlock the secrets to thriving agency-carrier relationships and discover how innovation can transform the insurance landscape in our 2025 Connectivity Report.

This report was developed based on survey results submitted by more than 700 industry professionals, including agents, carriers, MGAs/wholesalers and technology providers.

The Why Behind Agency-Carrier Connectivity

At Ivans, we know that strong relationships are the driving force behind success – not just for agencies and carriers, but for the industry. For the 2025 Connectivity Report, we're focusing on the "why" behind the trends. Why are some agency-carrier relationships thriving while others struggle to grow? Why are manual, traditional workflows still so prevalent when advanced technology promises simpler, more efficient solutions? And, most importantly, where do we go from here to build a future defined by seamless, tech-enabled collaboration?

From superior product offerings to technology that makes doing business effortless, agencies and carriers shared what they value most in their carrier relationships and how these drivers can shape a connected future.

Let's explore new insights based on our annual insurance agency-carrier connectivity survey to discover the factors that are sustaining agency-carrier loyalty.

The Obstacles

Despite the innovative tools now available, many processes (especially within commercial lines) remain frustratingly manual. Why is this the case? Is it habit, system silos, or hesitancy to move beyond what's familiar?

Identifying these barriers is the first step toward breaking them down. With an industry that's increasingly embracing digital transformation, the opportunity to replace these manual roadblocks with digital highways has never been more tangible – or exciting. The most successful agencies and carriers will be the ones that dare to challenge the status quo, bridge gaps with connectivity, and embrace the innovation that's already at their fingertips. Together, we can transform these obstacles into stepping stones toward a future where manual processes are a thing of the past.

The Opportunity

With the right technology and a commitment to meaningful collaboration, agencies and carriers can eliminate inefficiencies and foster partnerships built on speed, transparency, and shared success. Think AI-powered data exchanges, real-time updates, and tools that align business processes across the entire insurance ecosystem. These innovations aren't just shaping the future – they're here today, waiting for forward-thinking professionals like you to embrace them.

At Ivans, we're here to help you understand what's happening in the industry, why it matters, and how you can turn challenges into opportunities. By leaning into innovation, focusing on workflows that support stronger relationships, and reimagining the way agencies and carriers work together, the future will be one of limitless potential.

Let's take the first step together and explore our insights to discover how better relationships, smarter workflows, and meaningful innovation are paving the way for an industry that works seamlessly, for everyone.

Top Reasons Why Agencies Place Business with Carriers

Superior Product Offerings

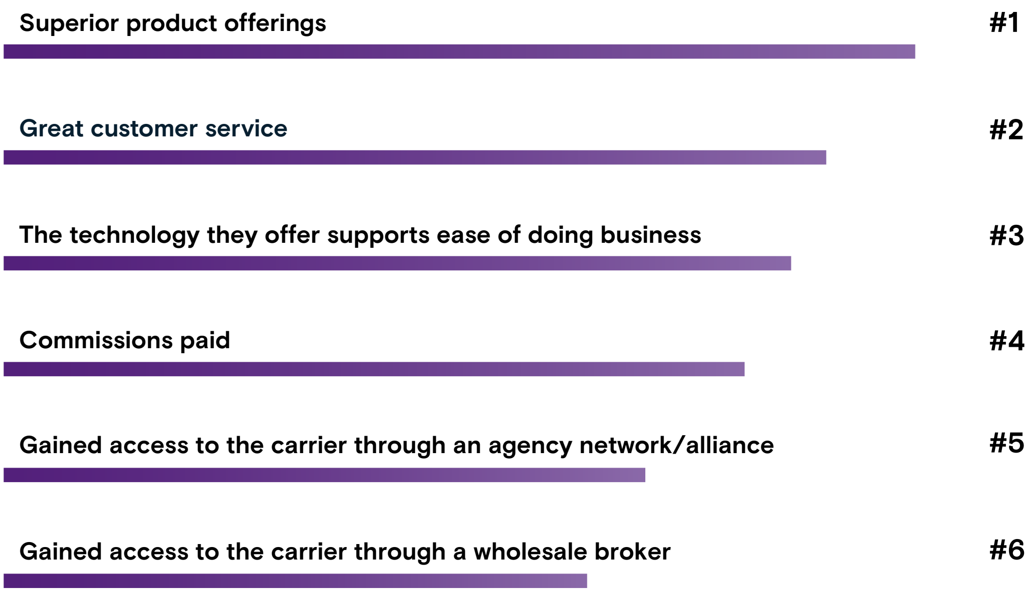
At the top of the list? Superior product offerings (once again). This is the foundation for everything else. Agencies want to win in their markets, and they know that having access to the right products – the innovative, well-priced, market-aligned kind – is what gives them a competitive edge. It's not just about having more products; it's about having the right ones.

Service That Stands Out

Coming in hot at number two is great customer service. This is where relationships are won, and loyalty is built. When agencies know they can count on carriers to provide responsive, empathetic, and solutions-oriented service, they're far more likely to trust you with their business.

Tech That Makes Workflows Easier

Agencies are all about ease, and technology is the ultimate game-changer. Real-time quoting, seamless updates, and integrated claims? That's how you reduce friction, boost efficiency, and fuel growth. In a fast-moving world, smart connectivity is a necessity.



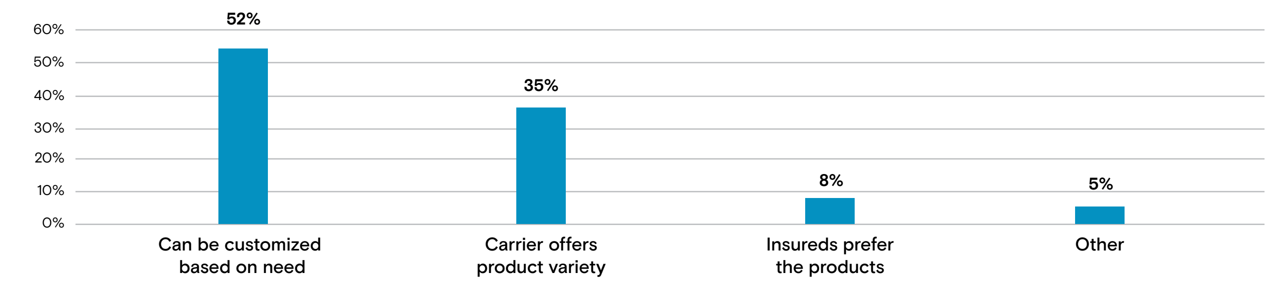
> **"Providing the most accurate and current information is a key expectation when agents begin to evaluate potential MGA and carrier partners."**
>
> **Larissa Tosch, Vice President and CIO, Glatfelter Insurance Group**

Seeking Superior Product Offerings

Year after year, superior product offerings are ranked as the top priority for agencies when evaluating carriers and MGAs. It's no surprise. After all, standout products drive growth, elevate customer satisfaction, and set the stage for success.

But this year, we took it a step further. What does "superior" mean to the agencies in our network? What exactly are they looking for? We rolled up our sleeves and dove deeper to uncover the specifics. Let's explore the insights shared by agencies – and how they're shaping the future of partnerships in our industry.

What Makes a Superior Product Offering



A Deep Dive into What Superior Means for Our Agencies

When it comes to placing business, agencies consistently gravitate toward carriers that deliver exceptional product value tailored to their needs. So, what exactly defines "superior product offerings" in today's market? It's a mix of innovation, flexibility, and meaningful protection for clients – all wrapped into one competitive package.

Here's what we've heard agencies are looking for based on our open responses

Comprehensive Coverage:
Agencies prioritize carriers that offer robust, broad coverage with minimal exclusions. Options that address complex risks stand out as particularly valuable, demonstrating a willingness to embrace unique business opportunities.

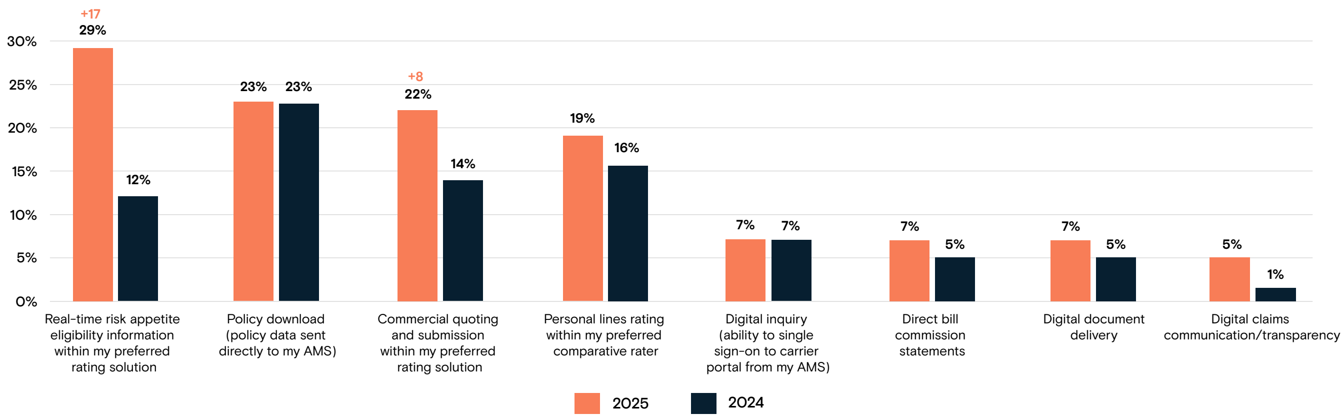
Flexibility and Variety:
A wide range of product options, deeper appetites, and customizable endorsements ensure agencies can meet diverse client needs. A carrier's ability to adapt and "find a way" resonates with today's fast-paced, ever-changing marketplace.

Competitive Pricing with Value:
It's not just about affordability – it's about delivering high-quality products at a fair price. Agencies value consistency in rates and coverage options that balance protection with cost-effectiveness, particularly when carriers can rival industry giants.

Consistent Claims Handling:
Superior claims service remains a critical differentiator. Agencies expect carriers to deliver reliable, hassle-free claims processes that prioritize client experience.

Innovation and Accessibility:
Carriers that embrace digital tools to streamline product access – such as enabling fast, online purchasing – are carving out a distinct edge. Agencies value the ease of doing business with partners who combine cutting-edge technology with competitive products.

What Else Is Important When Selecting a Carrier or MGA Partner?



Appetite Increasingly Important to Agencies

This year, we saw a shift in the importance of real-time risk appetite and eligibility information within preferred rating solutions, becoming the top priority over commercial quoting. Why? As agencies lean into technology that provides instant clarity and faster decision-making, they can focus more on strategic growth and less on manual, time-consuming tasks. Agencies are also eager to save time by focusing on the right opportunities, submitting business seamlessly and getting quotes faster.

Looking for More Automation

Agencies are hungry for more automation in the commercial lines submission process, and it's easy to see why. It's their top priority for driving efficiency and reducing manual effort. Tied closely behind are streamlining data uploads from management systems and simplifying the delivery of claims loss runs. These pain points represent huge opportunities for carriers and tech providers to step up, innovate, and deliver solutions that make workflows faster, smarter, and more intuitive. By addressing these needs head-on, we're not just fixing inefficiencies; we're empowering agencies to operate at their full potential and focus on growth.

When ranking the factors for selecting a carrier or managing general agent (MGA), the most important aspect ranked by our respondents is the availability of real-time risk information, followed closely by policy download capabilities and personal lines rating features.

Other Key Considerations Include:

Commercial quoting, digital inquiry options, document delivery, direct bill commission statements, and transparency in claims communication, all of which contribute to more efficient and effective business operations.

Streamlined workflows have become non-negotiable as agencies seek real-time, actionable insights delivered with simplicity. Carriers that embed these capabilities directly into their agents' preferred tools and systems gain a competitive edge. They're not just offering efficiency, they're actively fostering agency growth and strengthening relationships through embedded connectivity. Carriers must ask themselves: Are we leveraging connectivity to become indispensable to our partners? If not, it's time to take a fresh look at the tech stack.

In Which Areas Would Respondents Like to See Additional Automation Capabilities from Carriers?

#1 Commercial submission process

#2 Data upload [real-time] from management system

#3 Book roll

#4 Delivery of claims loss runs

#5 Other

The Commercial Lines Challenge

The commercial lines sector faces persistent challenges due to reliance on manual processes that hinder efficiency and growth. Many agencies and carriers are still caught in outdated workflows, driven by habit and system silos, which impacts client experiences. With a pressing need for innovation and collaboration, addressing these obstacles is essential for agencies and carriers to create a more streamlined and effective landscape in commercial lines.

Top 4 Methods Respondents Use Most to Collect Data from Insureds

1. Phone call
2. Email
3. Data capture (e.g., Indio)
4. Client portal

Top 4 Methods Respondents Use to Find Carriers to Quote Commercial Risks

1. Carrier websites and calling carriers (tie)
2. Ask colleagues
3. Hard copy PDF of carrier appetite guides
4. Risk appetite tool (e.g., Ask Kodiak)

Commercial Lines Declines

On average, our agency respondents sent submissions to 4-5 carriers only to see 20-35% declined.

The Takeaway: Stronger Together

The standout carriers are more than just service providers – they're strategic partners. When they combine consistent delivery with simplified workflows, it's a win-win for agencies and carriers.

This isn't about policies; it is about empowering partnerships and creating shared success. With AI-powered, next-gen tech, agencies, carriers, and MGAs can simplify everything they do – from submissions to renewals, claims servicing and more. The shortened timelines will boost customer satisfaction and drive premium growth. Whether finding the right partners, communicating appetite, quoting new business or managing book rolls, tech can help you move past the bottleneck and unlock a faster way to work. It's all about working smarter, moving faster, and achieving more – ***together.***

Why and What Capabilities Do Agencies Want?

We heard agencies are looking for tech and data solutions that are creating value, including:

- Download to automate the exchange of claims and policy information
- AI tech that helps automate manual tasks so they can focus on their customers and new business
- Agency management systems that connect with their preferred carriers
- Quoting tools that are efficient and easy to use

Industry Pain Points

What is a pain or issue within the insurance industry that our respondents think technology providers need to address for the betterment of the industry?

Reducing data entry
Small agency implementation
Integration
Communication
Commercial submissions
Forms and signatures
Transparency on Appetite
Underwriting
Proposal creation
Commercial lines information access
Transparent quoting
Cybersecurity
Lack of standard rules
Accurate quoting
Need for consistency

Uncovering the Opportunity

These pain points might seem like hurdles, but they're actually launchpads. By embracing them, we unlock a future shaped by innovation, connectivity, and limitless growth. Let's transform today's challenges into tomorrow's success stories! We see an opportunity to:

Reduce Manual Effort with Tech: The insurance industry is in the midst of a digital transformation, and tech providers have exciting opportunities to drive impactful change.

Streamline Operations: Addressing download adoption, underwriting complexities, and commercial submissions can supercharge workflow efficiency.

Empower Small Agencies: Solutions that simplify implementation and minimize data entry will give small agencies the tools they need to thrive.

Achieve Seamless Integration: Imagine a world with consistent, transparent quoting and easy access to commercial lines info – where decisions are informed and swift.

Build Trust Through Transparency: Enhancing communication and appetite clarity is key to fostering trust and boosting operational efficiency.

Focus on Fundamentals: Don't overlook the power of refining forms, signatures, and proposal creation to eliminate friction.

Seize the Opportunity: Tackling these challenges head-on is our ticket to an ecosystem that celebrates agility, accuracy, and ease at every turn.

Entering the Intelligence Era of Insurance Connectivity

Digital innovation is reshaping how we work. It has shifted from being an advantage to becoming a major element of sustainable success. This report highlights the hurdles slowing down our progress and the untapped opportunities waiting to propel us forward. The path to better agency-carrier connectivity is clear: more intelligent workflows, data-driven insights, and a renewed focus on collaboration.

But the Intelligence Era isn't only about technology. It's about empowering people. When next-gen tech tools meet authentic human relationships, the results are extraordinary. Agencies and carriers can achieve streamlined processes, better outcomes, and growth that doesn't just add value – it multiplies it. With the right blend of ingenuity and trust, the connection between agencies and carriers becomes more than functional.

Regarding why agencies place business with carriers, three key factors rise to the top: innovative products, outstanding service, and seamless technology. These elements are essential for building strong, lasting partnerships that drive mutual success. Agencies want carriers that enable them to compete, deliver for their customers, and grow their businesses with confidence.

Here's the Winning Formula:

Innovative Products:

Agencies look for well-priced, market-aligned products that meet the unique needs of their clients. It's about quality over quantity – the right products fuel growth and **create a competitive edge**.

Standout Service:

Stellar customer service seals the deal. Agencies value carriers who are responsive and solutions-oriented, building trust and ensuring **long-term loyalty**.

Seamless Technology

In today's fast-moving world, smart connectivity and frictionless workflows are must-haves. Features like real-time quoting, integrated claims handling, and **streamlined workflows make all the difference.**

Carriers that prioritize these three pillars position themselves as indispensable partners, ready to help agencies thrive in an industry built on relationships, innovation, and continuous progress.

About Ivans

Ivans is where insurance carriers, agents, and MGAs come together to grow their businesses. Every day, our 38,000 agents and 640 carrier partners plug into technology that empowers them to improve appetite and eligibility, swiftly produce quotes, get accurate claims and commission updates, automatically communicate policy data, and connect to one another to drive new business. With easier ways to get the day's work done, insurance professionals can open the door to more revenue without leaving complexity behind it.

About This Survey

More than 700 industry professionals, including agents, carriers, MGAs/wholesalers and technology providers, completed the 2025 Ivans Connectivity Survey. Respondents voluntarily participated in an online survey. The report is based on responses to a set of questions about technology use specific to digital connectivity and preferences, in addition to stats from Ivans and our resources, such as insight articles and other industry surveys.

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