

2026 Agency-Carrier Connection Report

What 700+ Agents Reveal About the Connectivity Gap Costing Carriers' Placement

Discover what respondents told us about the tools, workflows, and carrier behaviors that drive placement decisions.

The Numbers Behind Agency-Carrier Connectivity

For nine years, Ivans® has asked independent agents the same core question. What do your carrier partners need to do for you to place more business with them? This year, more than 700 agents answered.

Prior years mapped the direction. The 2026 data quantifies the magnitude. Re-keying is the top workflow pain point for 74% of agents. Workflow friction has driven 90% of respondents to reduce business with a carrier. And when it comes to what drives placement decisions, a simple quoting process outranks commission by nearly 2 to 1.

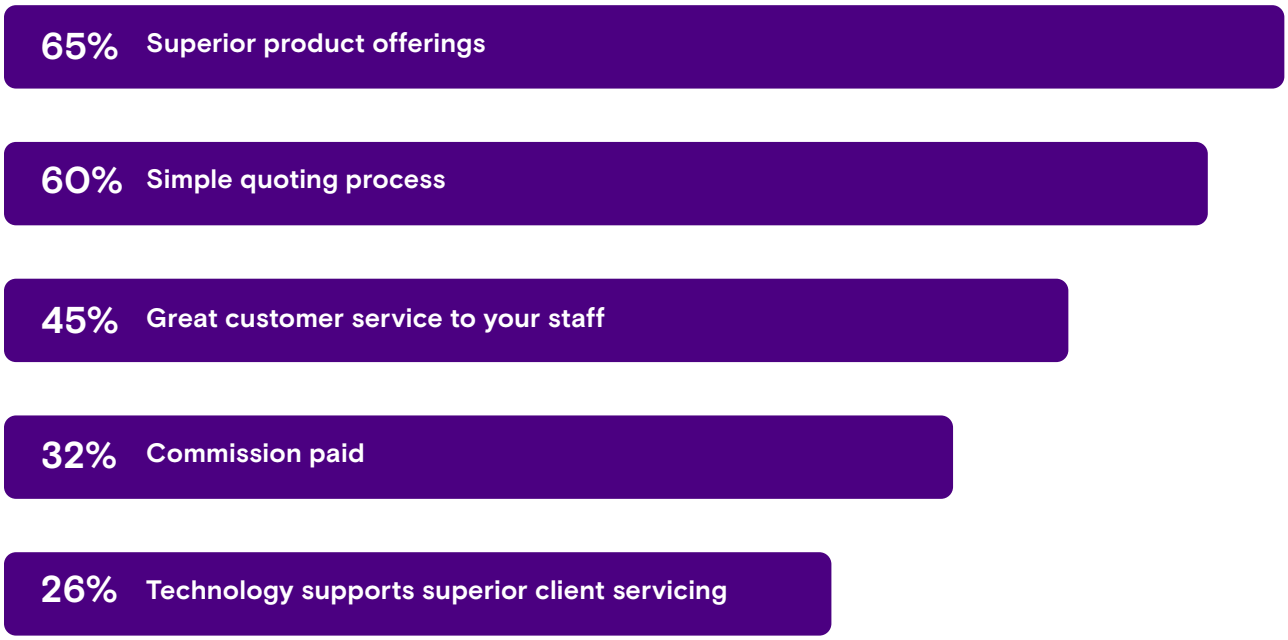
We consistently hear that the carriers winning the most agency business offer superior products, are easy to work with, and deliver great customer service to agency staff. But what else separates a preferred carrier partner from the rest? This year's data is specific about the answer.

74%
Name re-keying as their #1 workflow pain point

90%
Have reduced business with a carrier due to friction

~2×
Rank simple quoting over commission as a placement driver

Top Reasons Why Agents Place Business with Carriers (2026)



What Agents Value Most: The Baseline Expectations

When we asked agents which digital capabilities created the greatest operational value, policy download was number one.

Policy Download: Non-Negotiable, but Not Universal

What is the capability agents want the most from you? 94% of our respondents let us know that policy download is at the top of their tech wish list. Check your Connection Report in Ivans Exchange ™ to see which agencies in your network are looking for download for specific lines of business and aren't yet receiving it from you.

Ivans Exchange processed 412 million downloads in 2025 – up 22% from 337.3 million in 2024.

94%

Rate policy download 4-5 out of 5

412M

Downloads on Ivans Exchange (up from 337M)

76%

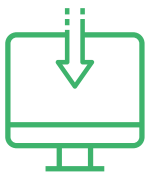
Say digital ease outranks commission as a placement driver

Ease of Use: Agents Define It by Outcomes, Not Features

93% of agents surveyed let us know they prioritize ease of use with carrier technology. This continues to be a trend. When asked what defines the best carrier digital experience, they selected outcomes like easy quoting and submission (86%) and speed to bind/issue (75%).

When agents selected their top three reasons for placing business with a carrier, superior product offerings and a simple quoting process came first (ahead of commission paid). Our responses from agents show that the carriers that get the basics right, like making it easy to quote and bind, are more likely to get the business.

Digital Capabilities Ranked Most Impactful on Sales & Revenue



1. Policy download



2. Quoting within your preferred comparative rater



3. Real-time appetite visibility

The Commercial Lines Challenge

A Small Slice With an Outsized Signal

Respondents who write more than 75% of their book of business in commercial lines account for just 10% of the sample. These are mid-size and larger operations.

Commercial lines-heavy agents re-key often more than 70% compared to 62% overall, making their friction more acute than the survey average.

How they collect data is also distinct. While most agents still rely on the phone, commercial lines-heavy shops have shifted to email (49%). Only 7% use dedicated submission capture software. That means intake is still largely manual and the carrier that makes the submission process faster and more consistent before the submission arrives has an advantage.

Straight From Commercial Lines Agents:

5

Our respondents submit to an average of 5 carriers per mid-market risk (versus 4 overall)

57%

Of commercial lines agent respondents want AI prefill

94%

Of commercial lines agent respondents are open to AI involvement in the submissions process

"Year over year, digital experience is overtaking the relationship as a placement driver. Agents are telling us the tools matter as much as the people."

– Tiffany Bangma, VP Enterprise Applications, Acrisure

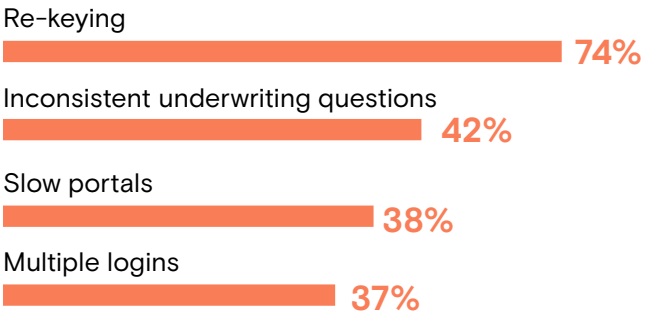
Agency Pain Points

The friction agents experience is a workflow problem across the insurance lifecycle, regardless of agency size, lines of business, or agency management system (AMS) platform.

The Four Points of Friction

Nearly three-quarters of agents (74%) re-key data as a standard part of doing business. But re-keying is not the only problem.

Top agent workflow pain points



More than four in 10 deal with inconsistent underwriting questions. More than a third navigate slow portals. Nearly the same number manage multiple logins just to complete a transaction that starts and ends in their AMS.

54%

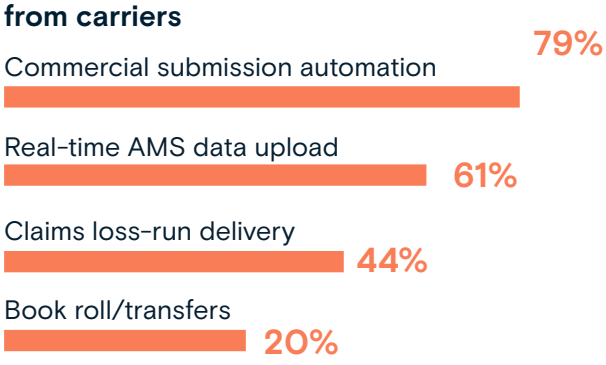
Of agent respondents lose commercial deals monthly due to limited market access

The Placement Consequences Are Measurable

More than half of agents (54%) lose commercial deals every month because they cannot reach the right markets fast enough. Forty-three percent say they reduced business with at least one carrier in the past month because the process broke down before a quote could be delivered.

When agents describe what would change their behavior, they are specific: commercial submission automation tops the list at 79%, followed by real-time AMS data upload at 60%.

Where agents want more automation from carriers



Our agents told us exactly what they need: no more re-keying data, appetite that shows up right inside the workflow, and commercial submissions that move faster. Carriers who deliver on these three have a higher chance of earning a lasting edge in where agents choose to place business.

Where AI Fits: Practical, Not Experimental

AI has the potential to reshape the insurance industry as we know it and give both carriers and agents so much time back in their day. Let's see what agents told us about their AI outlook.

The Agent-Side Ask

51% of agents named automated data prefill as their top AI request. The next two requests were faster submission review via AI (16%) and real-time appetite matching in the AMS (14%) – each map directly to workflow pain points agents have named consistently across nine years of this survey. The appetite for AI is real and specific.

That appetite is not uniform across the industry, and the segmentation matters for how carriers position their AI capabilities. Personal lines-focused shops register the highest resistance: 22% say they do not want to use AI. With 94% of commercial lines agents reporting they're open to AI involvement, they're already leaning in. Carriers sending one AI message across their entire book are missing the agents most prepared to act.

51%

Of agent respondents want automated prefill as their top AI ask

Only 6%

Of commercial lines agent respondents report AI resistance

The Carrier-Side Problem

The agent-side ask and the carrier-side challenge are two halves of the same problem. Agents want data that is automated and carriers want submissions that arrive ready to underwrite rather than buried in manual review. McKinsey estimates underwriters spend 30–40% of their time reading and interpreting submission data before they can make a decision.*

The carriers reducing the workflow friction are bringing both halves together with automated prefill on the agency side and digitized intake on the carrier side.

Neither side can close that gap without technology that aligns with these goals, and we're here to help. Ivans connects 38,000+ agencies with 700+ carrier and MGA partners. Cytora™, now part of Applied Systems®, digitizes incoming risk data into decision-ready transactions on the carrier side, cutting the time from submission to underwriter response.

*Chester, Ari; Ebert, Suzanne; Kauderer, Steven; and McNeill, Christie; From Art to Science: The Future of Underwriting in Commercial P&C Insurance, McKinsey & Company, 2019

The Takeaway: The Carriers Who Move First Will Win the Most

In 2026, the gap between what agents need and what carriers deliver has a price tag (and it could mean losing business to other carriers).

90% have reduced business with a carrier because the process was too difficult, and the majority of agents re-key submissions data that already exists in their AMS. The level of friction often determines how much business a carrier gets.

This is where the growth gap becomes visible. Connectivity, in practical terms, means agents can pull data without re-entering it, see appetite and eligibility before they submit, and move a submission through underwriting without it stalling somewhere in between. The carriers setting the pace aren't always the ones who won on product or price.

Let's take a look at the investments that can help you stand out and get more placements.

Three Investments That Separate Growing Carriers from the Rest

- **Make policy download consistent, not just available.** This is relevant across all lines of business. The agents managing the most carrier relationships notice every gap.
- **Bring appetite into the AMS workflow.** Ask Kodiak® connects carriers' real-time appetite directly to the agent's rating workflow. Agents may not rank it first when asked, but the placement data shows it drives more business than they realize.
- **Prioritize commercial submission automation.** For the second consecutive year, it is the top capability agents say would change their placement behavior immediately. Cytora's risk digitization platform helps carriers get there by turning unstructured submission data into decision-ready transactions automatically – removing the manual intake step that slows the carrier side of the process.

Carriers who act on these three priorities now will hold the strongest placement relationships when the market tightens again. Reach out to Ivans to talk through how to get there.

About Ivans

Ivans is where insurance carriers, agents, and MGAs come together to grow their businesses. Every day, our 38,000+ agents and 700+ carrier and MGA partners connect through technology that helps them improve appetite and eligibility, produce quotes faster, receive accurate claims and commission updates, automate policy data communication, and build the relationships that drive new business. When the day's work is easier, insurance professionals can focus on what they do best – serving their clients and growing their books.

About This Survey

The 2026 Ivans Connection Survey was completed by 702 independent agents across four channels between April and May 2026. The survey was supported by the Big "I" Agents Council for Technology (ACT). This year's report incorporates nine-year trend data alongside Ivans Exchange platform data and two executive advisory council (EAC) interviews. Respondents participated voluntarily in an online survey covering technology use, digital connectivity preferences, and agency-carrier workflow priorities.

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