



2025 Broker Services Survey



Overview

The **2025 Broker Services Survey** provides valuable insights into the constantly evolving broker-client relationship. The results highlight what employers across the United States expect from their insurance brokers and shed light on the current challenges they face. For over a decade, Zywave has been delivering these insights to help brokers stay informed, competitive and aligned with employer needs.

The data underscores the critical value of the broker-client relationship, confirming that most clients consistently rely on their brokers for guidance and now demand more timely and effective service than ever before.

Beyond service expectations, an urgent and recurring theme emerged: escalating risk. Compliance burdens are intensifying, new risks are emerging, budgets are shrinking and timelines are tightening. In this volatile environment, brokers must fundamentally reevaluate how they operate because strategic planning and proactive communication are no longer optional. When the margin for error narrows, even small missteps can trigger outsized consequences.



The 2025 Broker Services Survey was completed by nearly 900 respondents from organizations of all sizes across the United States.

This report breaks down the survey results by the broker-client relationship and line of business (employee benefits and commercial lines), each including an at-a-glance summary of the survey results, highlights and analysis. Demographic information can be found at the end of the document, detailing respondents' organizational size, location and industry.

The Broker-client Relationship

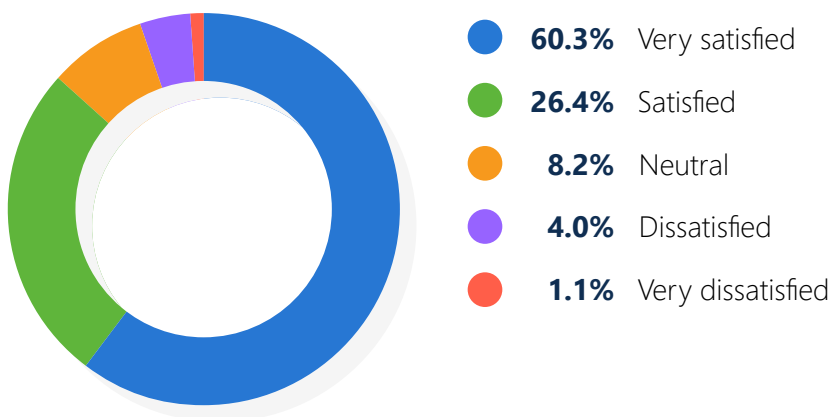
Nearly **87%** of respondents indicate they are either satisfied or very satisfied with their insurance broker's services, with only **5%** reporting dissatisfaction. While this figure is encouraging, it's crucial that brokers sustain the momentum by continuing to meet employers' shifting needs. Brokers should keep in mind that survey respondents' satisfaction is likely a strong indication that resources—such as Zywave's Content Cloud, HR Hotline, Client Portal and more—are helping them feel confident in their brokers' services.



Notably, there's a gap between clients who are "satisfied" (26%) and "very satisfied" (60%), which leaves room for optimization.

To close this gap, brokers should evaluate whether they're fully leveraging the resources at their disposal. Incremental improvements in service can make all the difference in a competitive market. After all, highly satisfied clients often become advocates, renewing coverage and referring others based on trust and confidence.

How satisfied are you with the services your insurance broker provides?



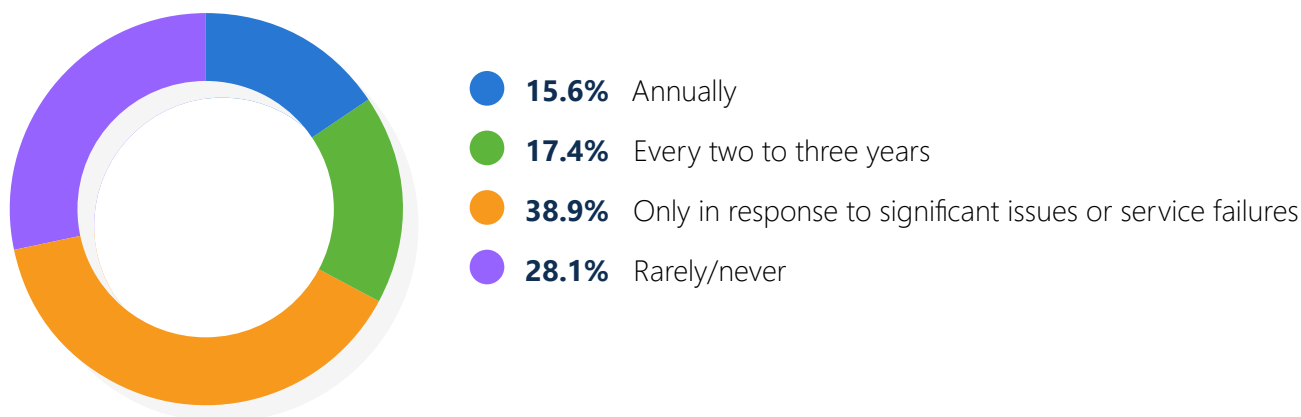
EVALUATING THE BROKER RELATIONSHIP

According to Zywave's data, most clients don't actively shop for new brokers until they have a reason. In fact, **67%** say they rarely reevaluate the relationship unless provoked by a significant issue or service failure. Put simply, long-term retention often hinges on avoiding missteps and staying ahead of client needs. What might once have been overlooked, such as missed emails or delayed quotes, is now magnified in a marketplace defined by rate volatility, coverage gaps, economic headwinds and shifting regulations. The stakes have changed, and errors can carry major consequences.

Furthermore, **16%** of clients reevaluate their broker relationship annually. This group is likely to be highly engaged and discerning, requiring ongoing validation that their broker provides value. They are benchmarking their service, comparing performance and closely analyzing results. To retain this segment,

brokers must adopt a tailored, data-driven approach that reinforces their credibility and positions them as strategic partners. Winning clients' loyalty demands more than just meeting expectations; it requires delivering measurable value and an ongoing commitment to continuous improvement.

How often do you evaluate your current broker relationship or consider switching providers?



WHY DO CLIENTS CHANGE BROKERS?

In today's increasingly risk-laden environment, the vast majority (**82%**) of respondents would drop their broker for slow response times and ineffective service. Similarly, a lack of consistent communication (**50%**) is the next most common reason an organization might drop its broker. Slow service is often perceived as disengagement. Clients rely on brokers to guide decisions tied to coverage, compliance and more. A delayed answer can mean poor renewals and even penalties resulting from noncompliance. Brokers who just show up at renewal time may find they're competing with brokers who've been providing more frequent or timely communication. Especially in today's market, clients don't just want answers—they want reassurance.

Many employers (**49%**) are also willing to cut ties with a broker if they aren't able or willing to act as a strategic advisor. The days of merely quoting policies are over. With an escalating risk trajectory, organizations need brokers who function as true advisors equipped with the tools and mindset to offer proactive, high-level insights. A broker without the right tools is in danger of becoming invisible at the most critical moments.

Top 5 Factors That Would Lead an Employer to Consider Changing Insurance Brokers

- 1 Slow response times or ineffective service
- 2 Lack of consistent communication
- 3 Inability/unwillingness to act as a strategic advisor
- 4 Insufficient understanding of your industry/business needs
- 5 Failure to provide a strategic plan that is consistent with your business needs

SELECTING A BROKER

When selecting an insurance broker, looking for someone who provides prompt, effective service and timely answers to questions (**74%**) is the most important criterion for employers. Notably, this figure jumped from **57%** in last year's survey. Customer service is increasingly critical. Delays or vague answers can lead to missed renewal windows, compliance failures, audit risk or financial exposure. The way brokers offer service and respond to questions is an indicator of their reliability. Prompt responsiveness can help build client confidence and prevent issues from snowballing. Effective onboarding and training can help ensure that all brokers are able to confidently answer client questions and solve issues in a timely manner.

Employers now place high value on brokers who operate as trusted advisors, not just insurance salespeople. In 2025, **69%** identify this trait as the second most important selection criterion, which is a significant increase from **53%** in the previous year's survey. The shift is clear: today's organizations seek brokers who stay ahead of regulatory changes; deliver meaningful support across HR, benefits and wellness; and demonstrate a deep understanding of each client's business. The expectation extends beyond transactional service. Brokers are increasingly being judged by their ability to interpret emerging risks, anticipate future needs and influence long-term planning. In an environment where risk is escalating, companies are increasingly relying on brokers to act strategically and proactively.

The third-highest broker criteria valued by employers is being able to challenge or negotiate the renewal (**66%**). Ultimately, renewals are where the battle is won or lost. Clients want a true industry partner who has market and insurance knowledge but also thinks about the client holistically. Clients understand they're entering renewals from a defensive position, and they want brokers in their corner who will fight for them. Renewals are an opportunity for brokers to demonstrate their technical value to clients.

Top 10 Criteria Employers Use to Select an Insurance Broker

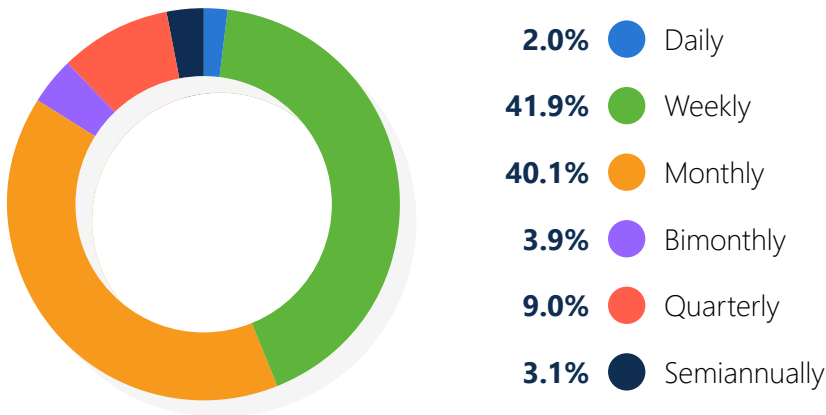
- 1 Provides prompt and effective service/answers questions
- 2 Is a trusted advisor rather than an insurance salesperson
- 3 Has the ability to effectively negotiate your renewal
- 4 Offers resources to help keep you in compliance with laws and regulations
- 5 Maintains an overall good relationship with you or your organization
- 6 Offers competitive pricing
- 7 Has the ability to compare plans/coverages to benchmark data
- 8 Brings expertise in servicing your organization's industry/business
- 9 Offers products and services tailored to meet your organization's needs
- 10 Has access to a wide range of insurance companies/markets

COMMUNICATION EXPECTATIONS

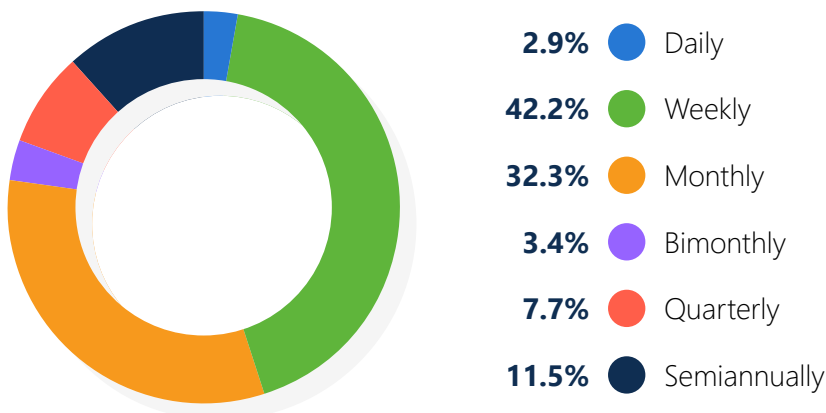
According to survey data, around **23%** of employers go two months or more without receiving information or resources from their broker. Yet **84%** want updates at least monthly, with nearly half preferring weekly or even daily outreach.

Clients today expect consistent guidance on HR matters, compliance risk management, commercial insurance, employee benefits, employee wellness and employee safety, not just reactive support when issues arise. While daily manual outreach isn't always practical, brokers must adopt scalable solutions to maintain regular engagement. Without frequent communication, silent disengagement sets in, endangering renewals and retention. Brokers should treat every touchpoint as a chance to demonstrate relevance, reinforce trust and solidify their role as strategic partners.

How often would you like your broker to provide information or guidance related to HR, compliance, risk management, commercial insurance, employee benefits, employee wellness or employee safety?



How often does your broker provide information or guidance related to HR, compliance, risk management, commercial insurance, employee benefits, employee wellness or employee safety?

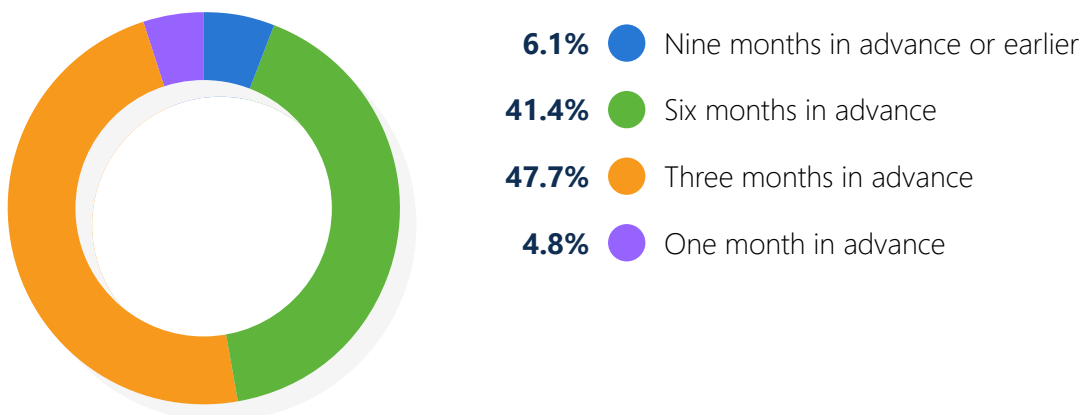


POLICY RENEWALS

When it comes time for policy renewals, nearly half (**47%**) of respondents want to hear from their broker six to nine months in advance or even earlier. Proactive outreach allows brokers to present benchmarking data, conduct gap analyses, explore carrier and plan options, and adjust coverage based on upcoming business needs or changes. Many of today's clients expect early outreach, so brokers who delay reaching out may jeopardize their momentum and, ultimately, clients.

Another **47%** of respondents want to hear from their broker three months in advance of policy renewals. Amid rising concerns over market instability, this time frame still supports strategic planning and thoughtful decision-making. However, brokers who wait longer may be perceived as reactive, limiting their ability to cross-sell and address emerging needs.

How far in advance of policy renewals would you like to hear from your insurance broker?



Highlights and Analysis: Employee Benefits

In addition to employee benefits broker services, the 2025 Broker Services Survey asked employers about their organizations' most pressing challenges regarding employee benefits and HR. This section compiles these responses and provides general insights regarding the employee benefits market in 2025, along with potential service gaps for brokers.

2025 EMPLOYEE BENEFITS CHALLENGES

In 2025, employers say their biggest challenges are balancing competitive benefits with rising health care costs, helping employees understand and utilize their benefits, and staying compliant with evolving federal and state laws. Even as hiring and retention challenges have eased, the need for competitive benefits continues to hold strong. Compliance emerged as one of the top three concerns this year, which is unsurprising given the regulatory changes and uncertainty introduced by the new presidential administration.

Top Employee Benefits and HR Challenges

- 1 Offering a competitive benefits package while managing rising health care costs
- 2 Helping employees understand and utilize their benefits
- 3 Staying compliant with evolving federal and state laws
- 4 Attracting and retaining employees
- 5 Supporting employee well-being (e.g., mental health, physical health and financial health)
- 6 Effectively administering employee benefits
- 7 Receiving the level of customer support and guidance our organization needs
- 8 Managing remote/hybrid work

Competitive Benefits Amid Rising Health Care Costs

Offering competitive benefits packages is once again a leading employee benefits challenge. After several years of tight budgets, employers must make deliberate choices about their benefits strategies. Employers are also increasingly challenged by rising health care costs while crafting benefits packages, and they may be frustrated with the limited options to address these rising costs. However, competitive benefits are non-negotiable in today's tight labor market. Thus, employers need brokers who can act as strategic partners and suggest effective cost control frameworks.

Employee Benefits Education and Utilization

Benefits are only valuable if employees know how to use them, but benefits aren't always simple to understand. As such, employers' communication of benefits information to employees has a tremendous impact

on how well the programs are understood, utilized and perceived by employees. Poor communication may lead to low utilization and wasted spend.

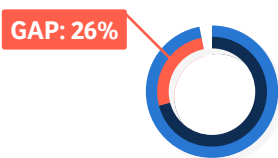
For employers, benefits literacy directly impacts return on investment and employee engagement and satisfaction, but brokers play a pivotal role in enabling this. Brokers can help their clients recognize the full scope of value employees can gain from understanding their benefits: cost savings, improved health outcomes and greater long-term financial security. And this isn't a one-time initiative. Building benefits literacy requires a sustained, year-round effort. Strategic brokers should position themselves as ongoing partners in education, offering tools, resources and guidance that reinforce the employer's investment and elevate the employee experience.

Federal and State Compliance

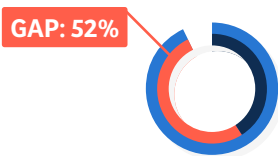
Compliance is complex, unforgiving and, amid a new presidential administration, shifting rapidly. More employers are concerned about changing federal and state regulations. Noncompliance can sink a business, so employers need proactive brokers who can flag changes before they become a problem. Modern compliance support isn't just about answering questions; it's about preventing the need to ask.

EMPLOYEE BENEFITS BROKER SERVICES

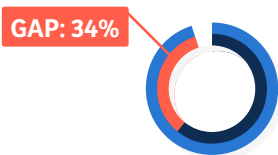
This year's survey also asked about employee benefits broker services. The findings validate the benefits challenges and highlight potential service gaps and opportunities. Consider these key results that demonstrate potential broker service gaps:



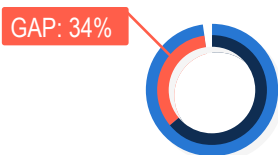
While **97%** of respondents feel that responding to compliance questions is important, only **71%** of respondents say that their broker fully provides this service. That's a **26%** gap.



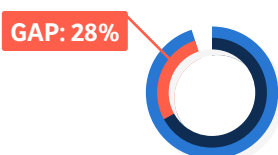
Although **93%** of respondents feel that creating a multiyear strategic benefit plan is important, **41%** of respondents say that their broker fully provides this service. That's a **52%** gap.



Despite **95%** of respondents saying that providing benchmarking data for plan design and contribution strategies is important, only **61%** say that their broker fully provides this service. That's a **34%** gap.



While **98%** of respondents say that providing support/strategic guidance as it relates to managing rising health care costs is important, **64%** say their broker fully provides this service. That's a **34%** gap.



Though **95%** of respondents say that providing online access to compliance and HR tools is important, only **67%** say their broker fully provides this service. That's a **28%** gap.

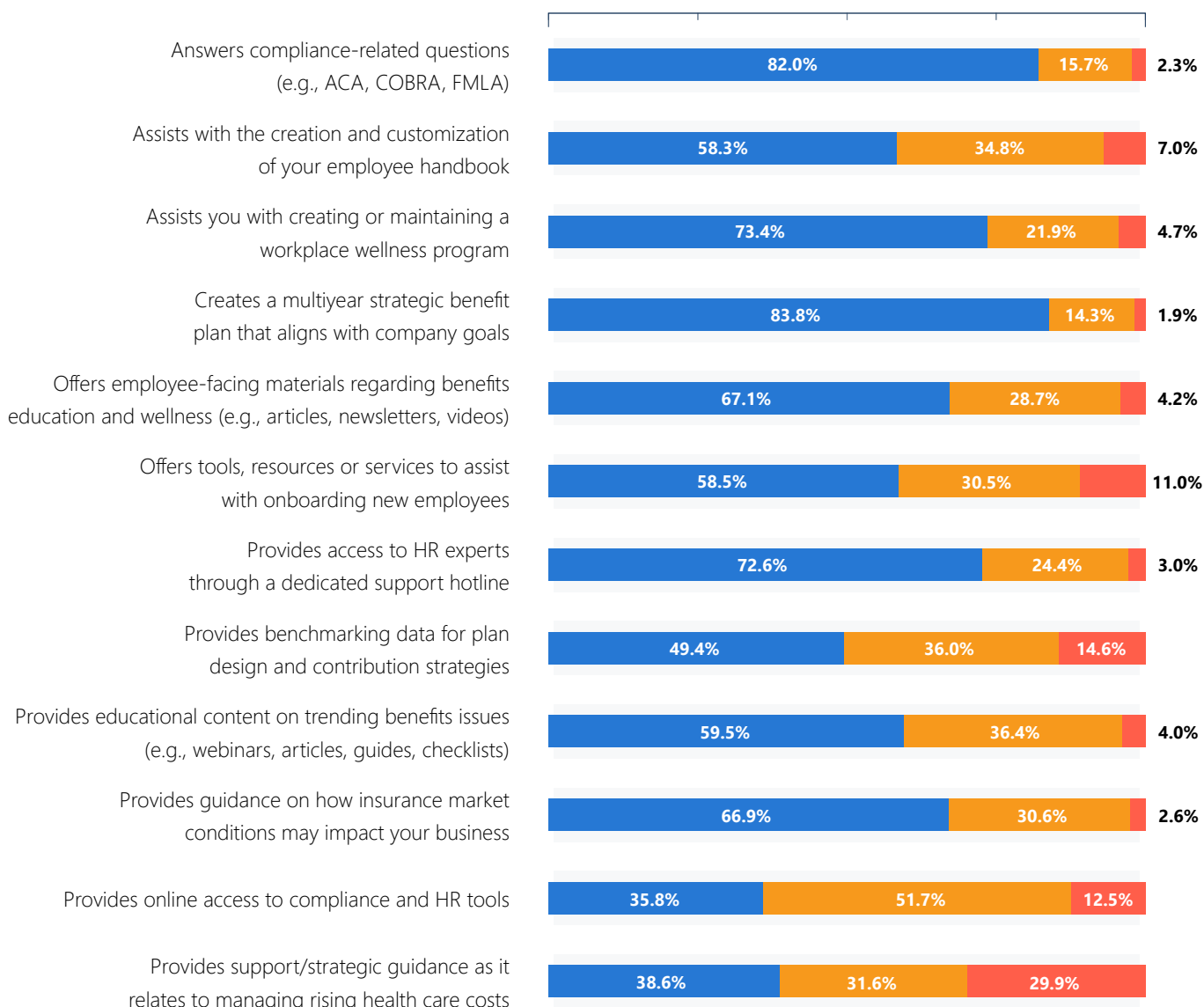


Please tell us the level of importance you attribute to the following employee benefits broker services.

● Very Important

● Somewhat Important

● Not Important

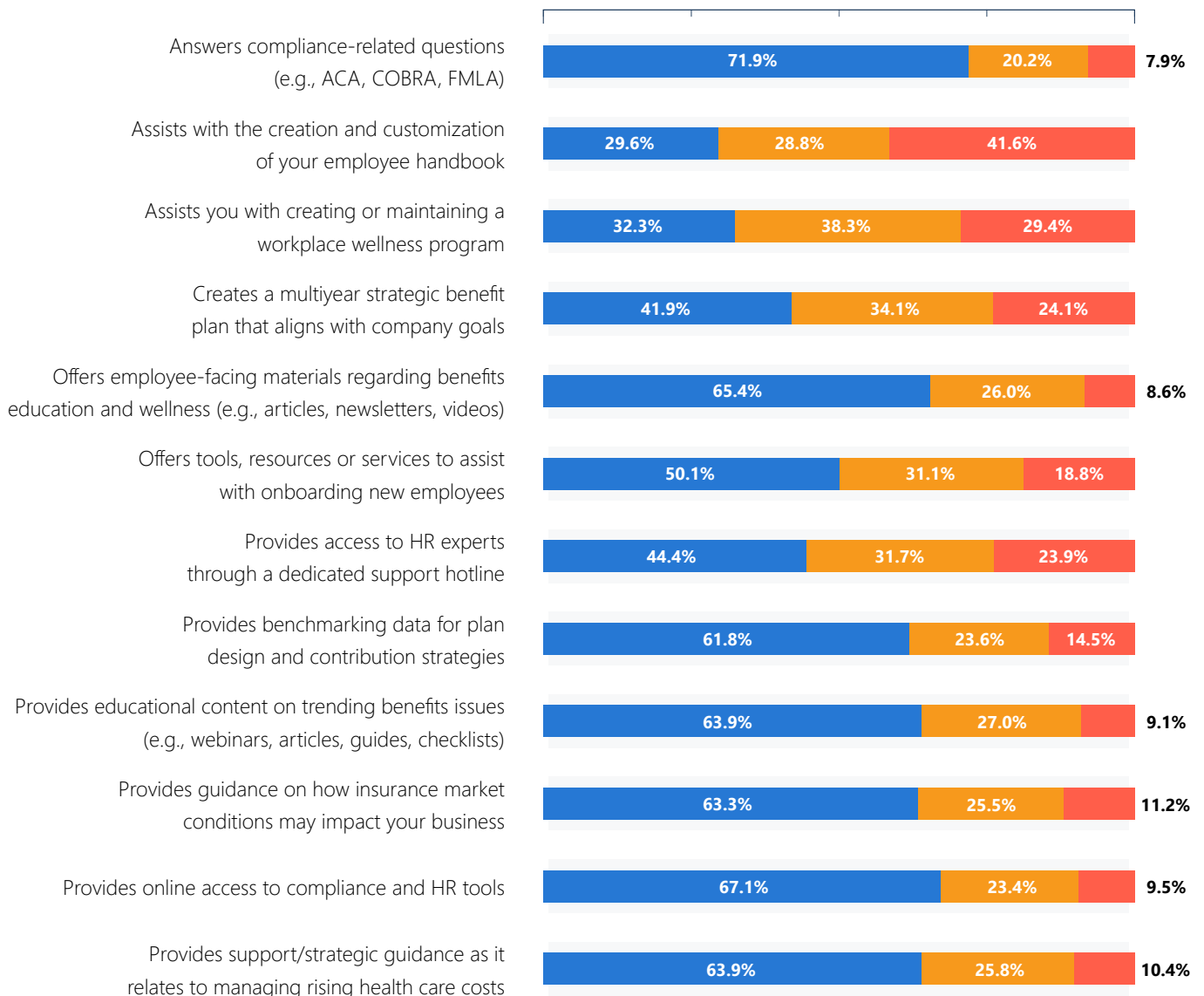


Please tell us whether your benefits broker is providing these services or expertise.

● Provides

● Partially Provides

● Doesn't provide



LOOKING FORWARD: EMPLOYEE BENEFITS NEEDS

In 2025, employers are facing significant challenges in offering competitive employee benefits amid rising health care costs and tight budgets. Balancing affordability with attractiveness is crucial in a competitive labor market, triggering the need for strategic cost-control solutions. Additionally, employee benefits education is a major hurdle. Employees often lack basic insurance and health care knowledge, so clear and ongoing communication is essential to boost utilization and satisfaction. Compliance with evolving federal and state regulations adds another layer of complexity, requiring proactive support to avoid costly missteps.

Top 10 Areas in Which Employers Anticipate Needing Additional Support From Their Employee Benefits Broker in the Next 12 Months

- 1 Managing rising health care costs
- 2 Communicating benefits to employees during open enrollment or onboarding
- 3 Creating or updating your employee benefits strategy or plan design
- 4 Complying with federal or state laws
- 5 Benchmarking your benefits against industry or peer organizations
- 6 Enhancing employee engagement with benefits
- 7 Managing or selecting voluntary benefits offerings
- 8 Improving mental health, well-being or total reward strategies
- 9 Implementing digital tools for benefits administration or employee self-service
- 10 Building or maintaining a workplace wellness program

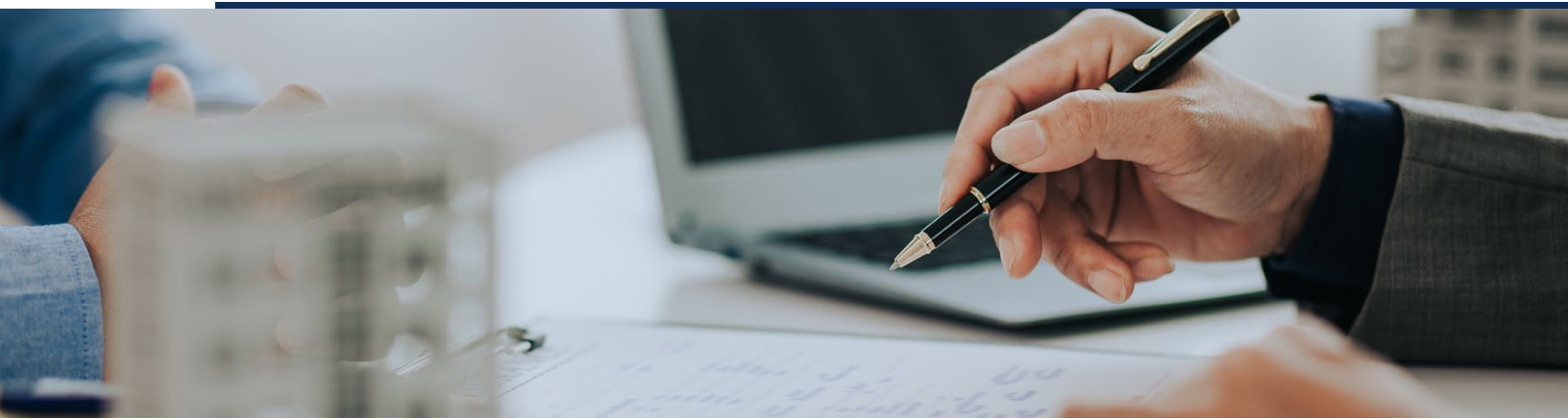
Clients overwhelmingly value strategic employee benefits guidance, but most brokers aren't delivering. For brokers using Zywave products, this gap becomes a clear opportunity to differentiate and win new business.



KEY TAKEAWAYS

The 2025 Broker Services Survey makes it clear that brokers play a pivotal role in helping employers navigate persistent challenges in employee benefits. Rising health care costs, compliance demands and gaps in benefits education continue to pressure organizations nationwide. Employers are actively seeking meaningful support, and they're turning to brokers for solutions and strategic direction.

These responses provide a roadmap for where brokers must sharpen their capabilities, especially in volatile, cost-sensitive environments. Organizations are looking for partners who can anticipate needs and deliver real value. The opportunity is there, and brokers have the tools to meet it.



Highlights and Analysis: Commercial Insurance

The 2025 Broker Services Survey also asked employers their views on the most pressing challenges related to commercial insurance and risk management. This section compiles these responses and provides insights regarding the commercial market in 2025, along with potential risk management and insurance service gaps for brokers.

2025 COMMERCIAL INSURANCE CHALLENGES

Employers' top organizational challenges with commercial insurance in 2025 are concerns about being able to afford adequate insurance coverage, understanding the correct level of coverage needed, and determining what is (and isn't) covered by their policies. Cost is at the top of many organizations' minds, but there is also a critical need for insurance education.

Top 10 Commercial Insurance Challenges

- 1 Affording adequate insurance coverage
- 2 Understanding the level of coverage that your organization needs
- 3 Understanding what is and is not covered by your organization's current policies
- 4 Understanding additional policies your organization may need
- 5 Receiving the level of customer support and guidance your organization needs
- 6 Implementing risk management strategies
- 7 Finding insurance companies to provide coverage
- 8 Structuring layers of insurance
- 9 Managing existing insurance claims
- 10 Understanding insurance terminology

The Affordability of Adequate Insurance

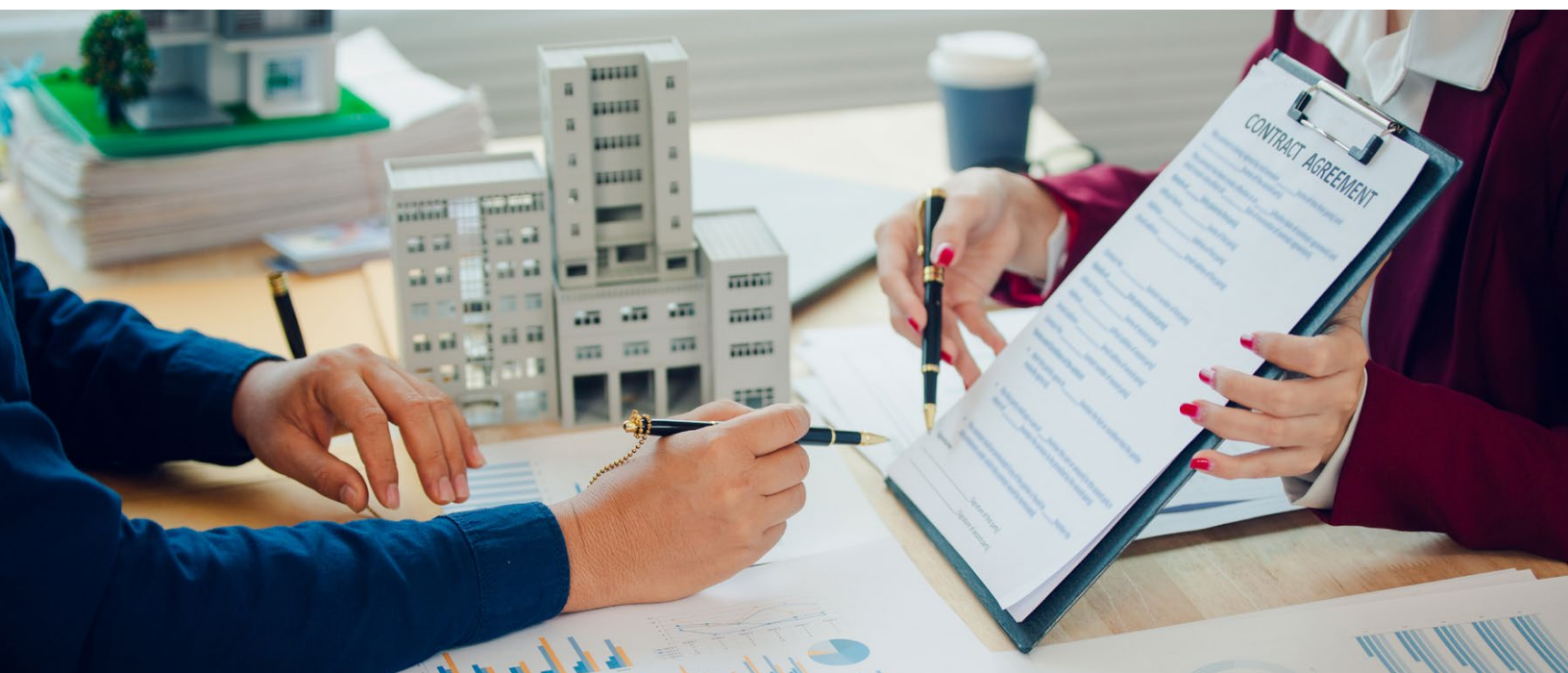
Unsurprisingly, the cost of commercial insurance is once again a primary concern for this year's survey respondents. Over the past few years, the commercial insurance sector has been grappling with a hard marketplace for many lines of insurance. Although recent quarters have provided some rate relief for certain lines of insurance, commercial insurance premiums remain elevated overall relative to historical pricing. Increasingly, businesses are having to budget more dollars for insurance coverage that is similar to coverage in past years. Pricing for commercial casualty, umbrella and excess liability policies is especially challenging in the current environment. Despite some easing of insurance market conditions, businesses are still price sensitive and seek to maximize the return on investment of their insurance spend.

Insurance brokers can help their clients navigate the hard market in several ways. Brokers can provide value beyond just the insurance contract. They can help soften the impact of the hard market on their clients by educating them on market conditions and supporting risk management and alternative risk transfer strategies.

Understanding the Level of Needed Coverage

Businesses want to ensure that their policy limits will be sufficient when they are called upon. The importance of this concern is trending up, as it jumped to the top spot in 2024 after ranking fifth in 2023. The commercial insurance space has become increasingly complex, and more employers need guidance on understanding their policies and how much coverage they need to properly protect their organizations. This presents another opportunity for brokers to step up as trusted advisors to companies and help them understand various forms of insurance and risk transfer strategies.

In 2025, this is especially important for commercial property policies as well as commercial casualty policies. The commercial casualty space continues to be impacted by forces that are driving the cost of claims upward. Factors such as social inflation, nuclear verdicts, third-party litigation funding and frivolous lawsuits must be considered when evaluating the adequacy of commercial casualty insurance limits.



Brokers serve a critical function in limit selection by guiding what an adequate limit looks like based on the business's characteristics, its exposures and risk tolerance. Brokers who can have data-driven conversations with their clients about their limits will be best positioned to win new business and retain existing clients. Amid an evolving risk environment and a challenging commercial insurance market, brokers can help businesses focus on addressing the factors they can control and secure appropriate levels of coverage.

Understanding Commercial Policies

In addition to wanting more guidance around policy limits, businesses rely on brokers for their coverage expertise. Today's businesses need help distilling policy language to fully understand what is and isn't covered by their policies. Business leaders are often focused on running the business and lack the insurance background needed to understand the ins and outs of insurance policies. Fortunately, commercial brokers can help such businesses understand what risk transfer is provided by their policies, which will help them make strategic decisions about their insurance programs.

COMMERCIAL INSURANCE BROKER SERVICES

This year's survey also asked about commercial insurance broker services. The findings validate the above challenges and highlight potential service gaps and opportunities. Consider these key results that demonstrate potential broker service gaps:

GAP: 19%



While **98%** of respondents feel that having coverage and policy language expertise is important, only **79%** of respondents say that their broker fully provides this service. That's a **19%** gap.

GAP: 28%



Despite **98%** of respondents feeling that it is important that an insurance broker thoroughly understands the organization and its industry, only **70%** of respondents say that their broker fully provides this service. That's a **28%** gap.

GAP: 33%



Although **99%** of respondents feel that providing proactive compliance updates is important, only **66%** of respondents say their broker fully provides this service. That's a **33%** gap.

GAP: 44%



While **94%** of respondents feel that providing quality risk management services is important, only **50%** of their brokers fully provide this level of service. That's a **44%** gap.

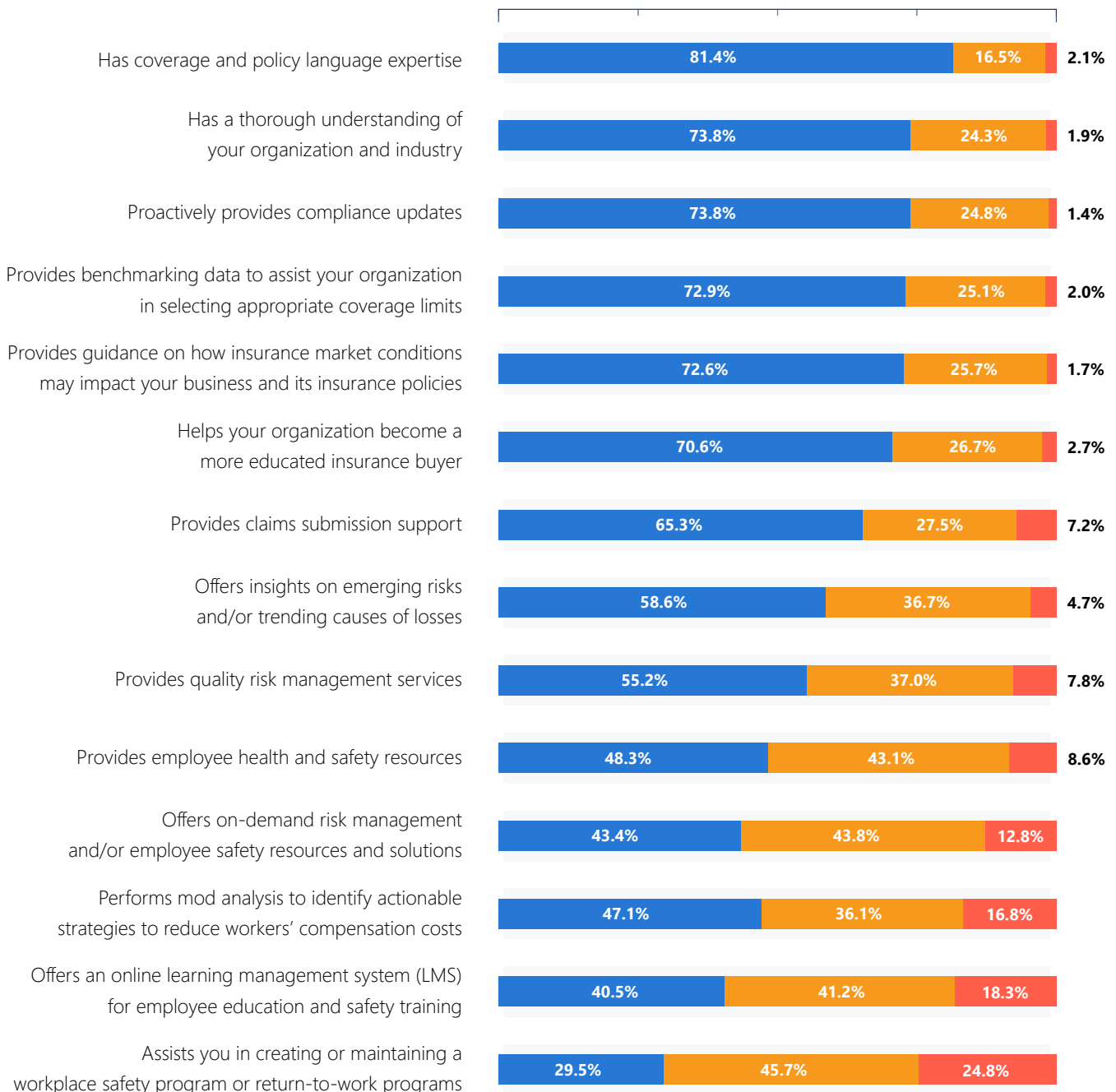
GAP: 34%



Although **98%** of respondents feel that providing guidance on how insurance market conditions may impact their business and insurance policies, only **64%** of their brokers fully provide this service. That's a **34%** gap.

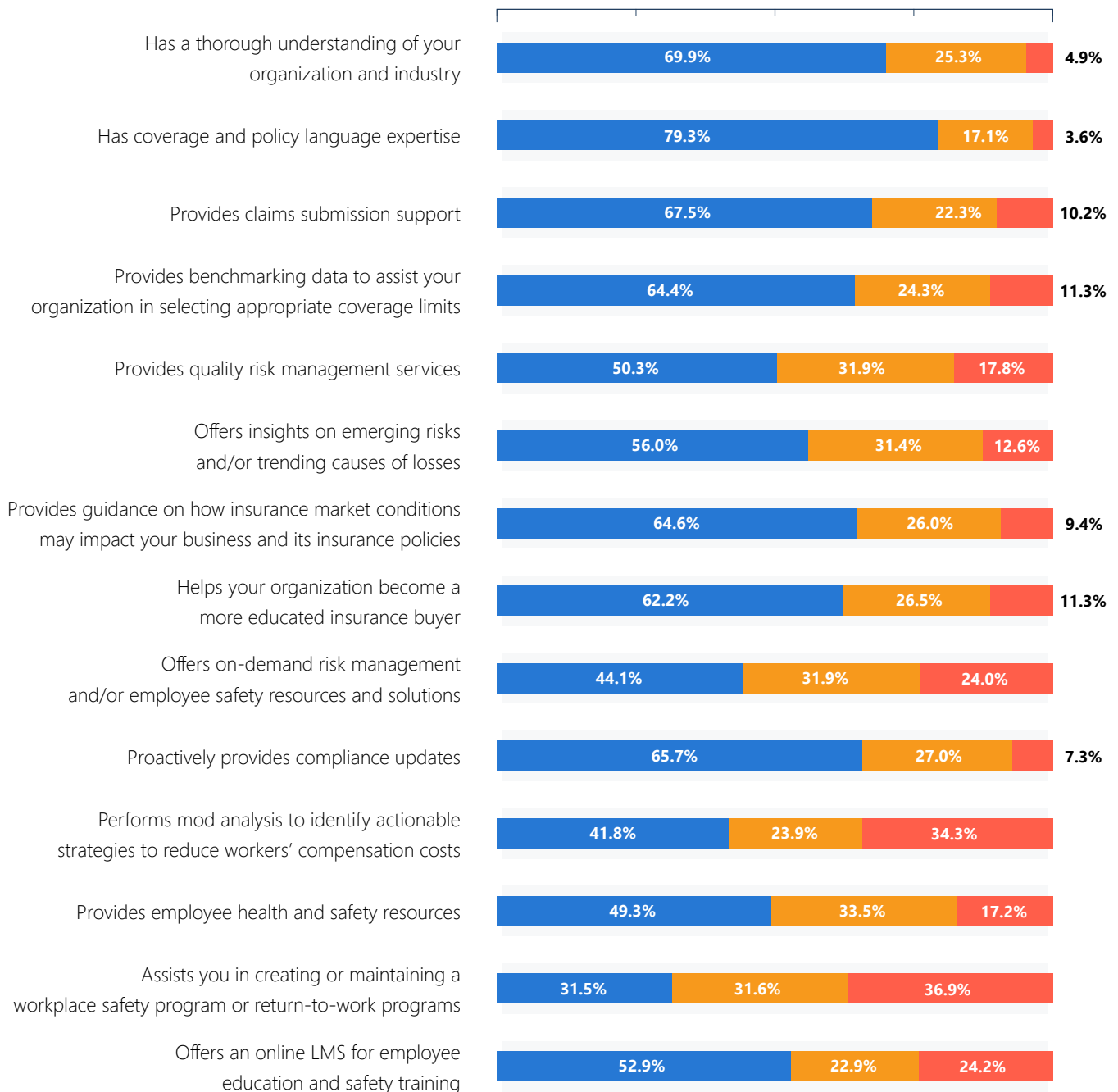
Please tell us the level of importance you attribute to the following commercial insurance broker services.

● Very Important
 ● Somewhat Important
 ● Not Important



Please tell whether your commercial insurance broker is providing these services or expertise.

● Provides
 ● Partially Provides
 ● Doesn't Provide



LOOKING FORWARD: RISK MANAGEMENT AND INSURANCE NEEDS

Looking ahead to the remainder of 2025 and into 2026, survey respondents indicated several areas they anticipate needing additional support from their commercial insurance brokers. Of note, businesses expressed that they are looking for more guidance on addressing industry-specific risks, supporting workplace safety initiatives, structuring layers of insurance and managing captive/self-insurance programs.

Top 10 Areas in Which Employers Anticipate Needing Additional Support From Their Commercial Insurance Broker in the Next 12 Months

- 1 Navigating a changing insurance market
- 2 Addressing industry-specific risks and exposures
- 3 Supporting workplace safety initiatives
- 4 Structuring layers of insurance
- 5 Managing captive/self-insurance programs
- 6 Addressing cyber risks
- 7 Navigating property insurance challenges
- 8 Addressing executive and/or management liabilities
- 9 Creating, maintaining or updating disaster or business continuity planning
- 10 Navigating strategic and financial risks

Clients seek a true risk management partner, and for insurance brokers, this often means they have to have deep knowledge of their clients' industries. This allows the broker to be a true strategic partner for the business as a whole, not just in terms of risk transfer. If a broker has a true understanding of the unique challenges of a business and their industry, they can have more meaningful conversations with a client and help them address the particular risks and exposures of their industry.

Workplace health and safety remains top of mind for many employers. While advancements in workplace safety solutions have helped mitigate losses related to employee injuries and illnesses, factors such as inflation, shifting workforce demographics and employee mental health challenges have posed some concerns for employers. As a result, more of today's employers are implementing safety and health programs to address these common risks. This presents an opportunity for brokers who can help support these programs.

As commercial insurance costs rise, more businesses are turning toward captive insurance solutions to control costs and take more control of their insurance programs. The captive market continues to experience exponential growth in the numbers of captive formations and lines of business covered. Increasingly, businesses are turning to their insurance partners for guidance on whether a captive is right for their business. What's more, insurance professionals are essential for helping to establish and manage captives.

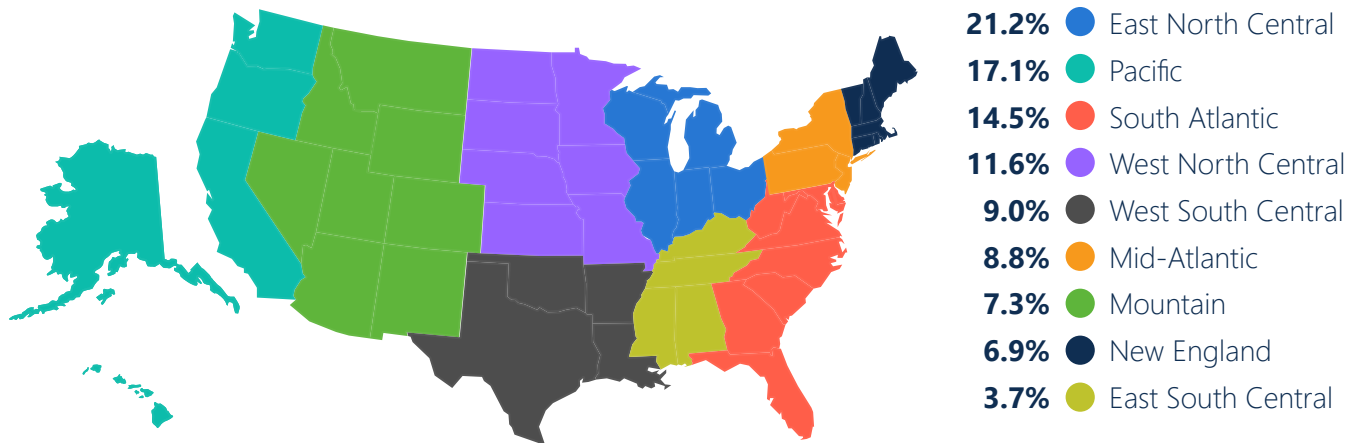
KEY TAKEAWAYS

The responses to the 2025 Broker Services Survey suggest that brokers' ability to guide clients through an ever-changing commercial insurance landscape is critical for the rest of 2025 and into 2026. Commercial insurance is complex, and market conditions are often dictated by factors that a business does not directly control. There are more insurance products than ever before, and risk transfer strategies are more complex. This is where brokers can drive value for their clients and help foster education and understanding.

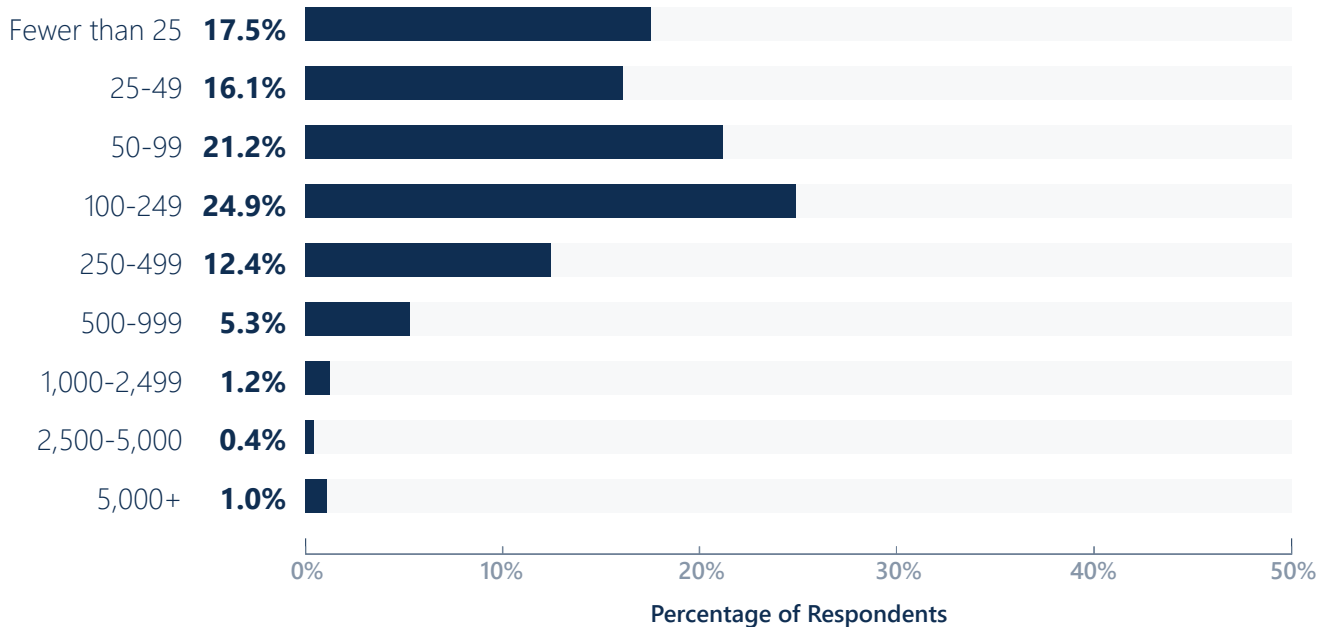
Demographics

This survey was completed by nearly 900 employers in all regions of the United States. The overwhelming majority of survey respondents were from organizations employing fewer than 500 employees.

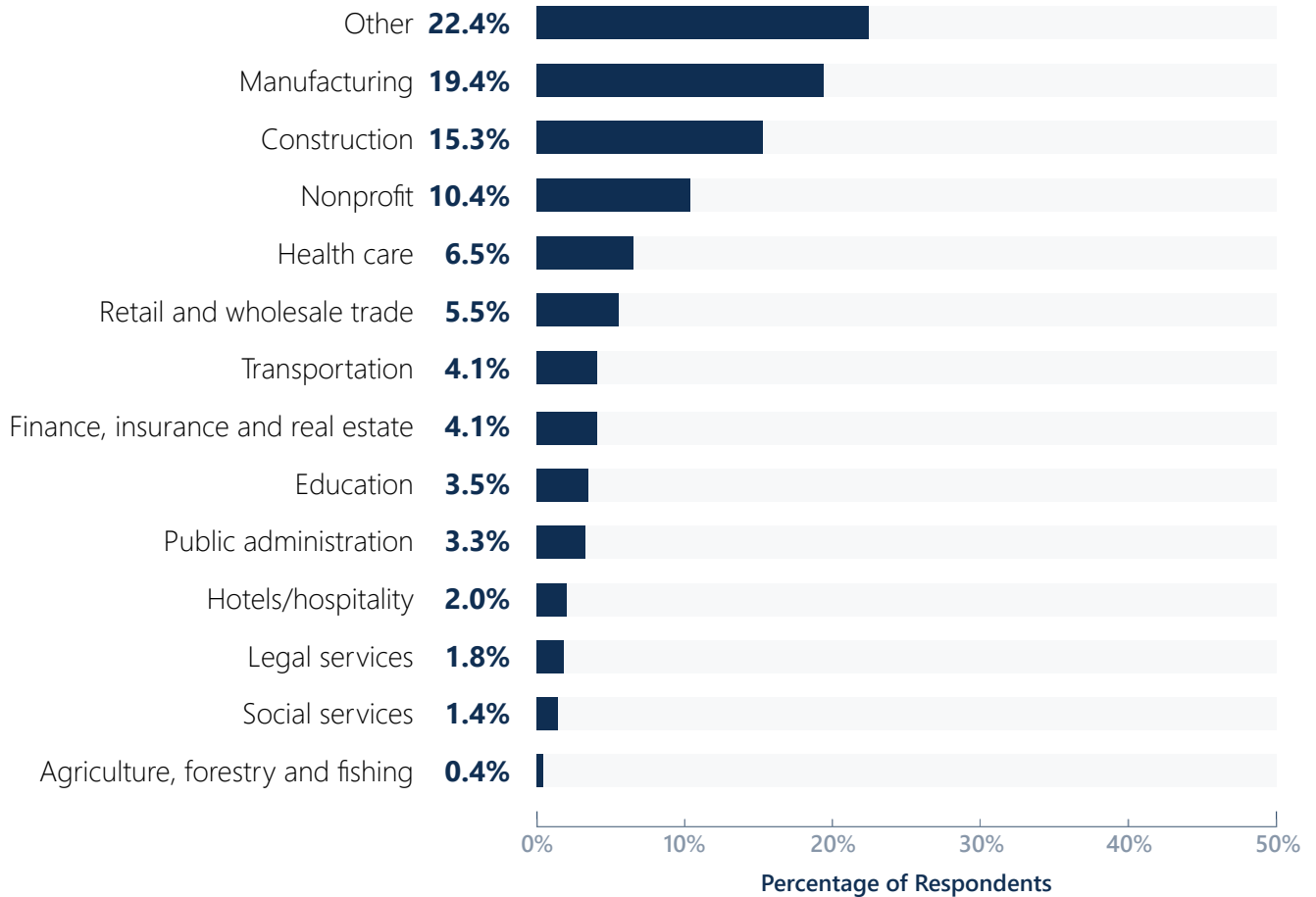
In what state is your organization (with the most employees) based?



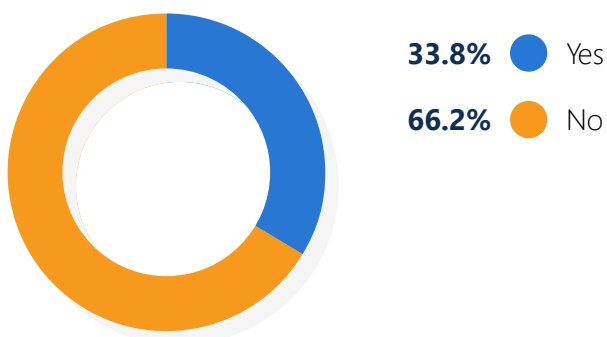
How many employees does your organization employ?



In which industry sector does your organization operate?



Are you the owner of your business or a member of the C-suite or leadership team (e.g., president, chief financial officer, chief operating officer or chief information officer)?





Rankings are generated through weighted averages (1-to-5 scale). The first-place selection gets more points, then the second and so forth. Sometimes, the weighted value (with decimals) is shown; other times, a placed rank is used. Nevertheless, the scoring method is the same for ranking questions.

Please note that due to rounding conventions, some graph percentages might add up to **less than 100%**.

For more information about the Broker Services Survey, please reach out to Zywave Partner Support, which can connect you to the authors in Content Development.

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