

2026 BROKER SERVICES SURVEY

Commercial Insurance Highlights

The 2026 Broker Services Survey provides valuable insights into the constantly evolving insurance broker-client relationship. This infographic highlights key takeaways and insights regarding the commercial insurance market in 2026.

The survey was completed by **more than 1,400 respondents** from organizations of all sizes across the United States.

Businesses' Top Commercial Insurance Challenges

- 1 Managing rising insurance premiums year over year
- 2 Understanding the level of coverage that your organization needs
- 3 Aligning insurance coverage with the organization's risk tolerance
- 4 Receiving the level of customer support and guidance our organization needs
- 5 Understanding what is and is not covered by our organization's current policies

Businesses Anticipate Needing Additional Support From Commercial Insurance Broker

- 1 Navigating a changing insurance market
- 2 Addressing risks and exposures specific to our industry
- 3 Addressing cyber risks
- 4 Evaluating, selecting or managing alternative risk financing options (e.g., captives, self-insurance)
- 5 Structuring layers of insurance

Commercial Insurance Broker Service

GAP: 18%



While **98%** of respondents say that having a thorough understanding of their organization and industry is important, only **80%** say their broker fully provides this service. That's an **18-point gap**.

GAP: 38%



Although **96%** of respondents say that helping their organization develop or refine its overall risk management strategy is important, only **58%** say their broker fully provides this service. That's a **38-point gap**.

GAP: 16%



Although **99%** of respondents say that conducting an annual coverage review is important, only **83%** say their broker fully provides this service. That's a **16-point gap**.

For more information about the Broker Services Survey and Zywave's suite of industry-leading tools, please visit [Zywave.com](https://www.zywave.com). To speak to our sales team, call (855) 454-6100.