Insurance

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The Independent Agent's Report Card: 2024 Carrier Experience Survey

What 500+ agents say about their experience with insurance carriers

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Agents want a more seamless experience from carriers – and carriers who want their business should take note.

Insurance carriers depend on independent agents for a large portion of their business. Nearly two-thirds of insurance carriers' property and casualty insurance business is placed by independent agents—and for commercial lines, it's as high as **87%**.

But independent agents have a wide range of choices for placing their clients' business, and when making the choice, the ease of doing business with carriers and the overall quality of the agent experience can have a significant influence.

To gain a deeper understanding of agent-carrier interactions and how the support experience influences an agent's business decisions, we conducted a comprehensive survey involving **522** independent insurance agents specializing in property and casualty insurance. The results highlighted that agents frequently need assistance in critical areas such as underwriting, claims, and commissions—and that **response times and ease of doing business matter as much as price.**

Despite spending most of their time in various carrier portals, agents primarily rely on digitally disconnected support channels like phone and email when they need support from a carrier. This disconnect impacts agents' perceptions of carriers and influences their choices for placing clients' business, particularly among younger agents (those aged 45 and under), who will bring in the bulk of new business in the future. As the older demographic of agents ages out of the workforce, aligning the agent experience to meet newer expectations will be critical to the success of carriers who distribute through the independent channel.

Younger agents, in the growth phase of their careers, consistently expressed a desire for more digital interaction opportunities and preferred options like live chat, text, and CoBrowsing to streamline the support process. The research shared in this report demonstrates that carriers can increase their chances of acquiring and retaining business by making it simpler for agents to access assistance quickly and seamlessly through their preferred channels.

Key Findings



Over half the time, agents still need live carrier support despite an increase in self-service capabilities.

Agents need assistance with underwriting, checking a claim status, and submitting a claim more than half the time. For licensing and commission issues or submitting a quote, agents still need assistance **40%** of the time.

2/3 of agents want more digital channels for communicating with insurers – and their preference for phone and email is declining.

Despite the majority of agents today still connecting with carriers for assistance via phone (**86%**) and email (**85%**), approximately **35%** of agents indicated that phone and email were not their preferred channels to use for assistance, with channels like chat, text, and screen sharing on the rise.

Younger agents prefer newer and faster support channels.

69% of younger agents (45 and under) compared to **46%** of older agents (46 and older) rated live chat as their preferred channel for assistance, even higher than email and phone. They also showed a stronger interest in capabilities like text, screen sharing, and video.

Agents' #1 frustration is an inability to complete all tasks within the portal.

79% of agents are always or almost always in the carrier's portal when they reach out for live support, and **67%** of agents access five or more agent portals a week—making it no surprise their frustration is high when agents can't use a carrier's portal effectively. Carriers should also take note that agents are likely to compare portal experiences, and their level of frustration within different portals.

Ease of doing business surpassed price as the primary factor agents look for when deciding where to place their business.

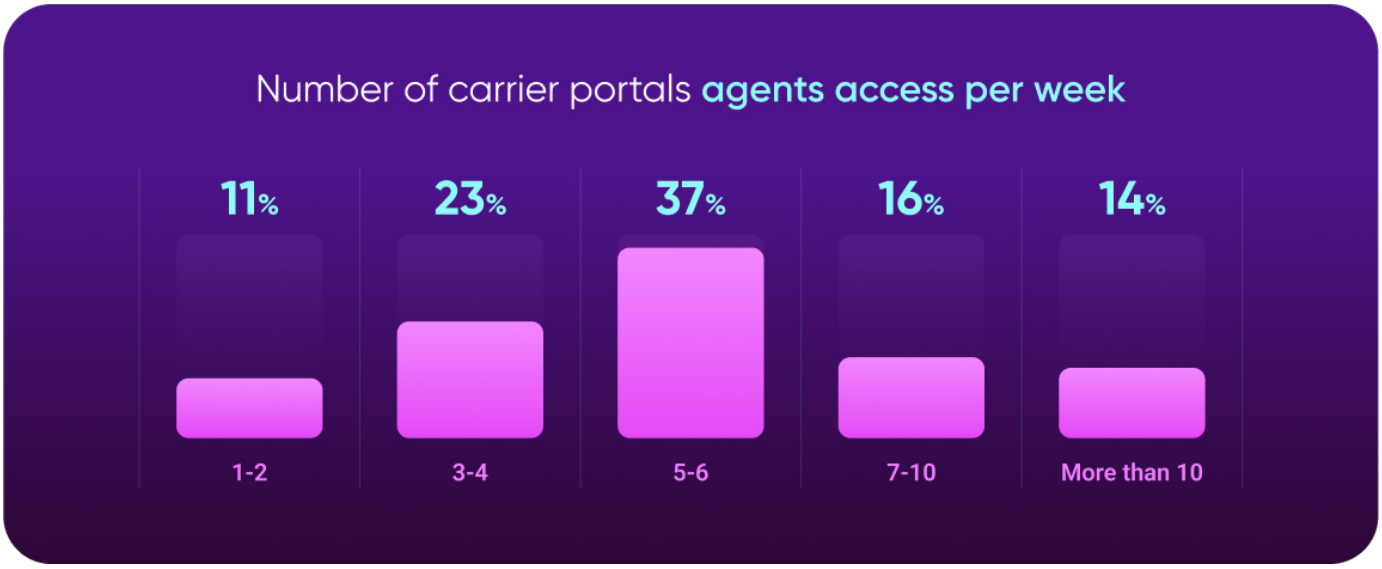
For younger agents, ease of doing business is the most influential factor—even above price—when it comes to where they choose to place their clients' business.



Agents frequently navigate portals for many carriers, making it easy to identify superior experiences

Over the course of a week, 67% of agents report accessing five or more agent portals.

While working with multiple carriers allows agents to offer clients a wider range of services and options, it also gives them ample opportunity to compare the experience between carriers. Those carriers who offer a better agent portal experience by making it easy to complete all support tasks in the portal not only significantly reduce agent frustration, but garner more loyalty.



Working in multiple carriers' portals also adds to the complexity of agents' jobs. Juggling numerous carrier relationships and agent portals necessitates learning multiple systems and processes that can be time-consuming, require special training, and often result in frustrating technical difficulties. The more carriers can do to eliminate these types of frustrations, the more they'll stand out from the crowd.

Agents say most carrier portals aren't user-friendly



"Most carrier portals are not so user-friendly. Most require a special training session for agents to feel comfortable navigating the system."

- Agent in a leadership role at a small independent agency



"Can't get logged in."

- Account manager/Customer service representative at a large independent insurance agency



"No answer from the carrier, and I have to leave a voicemail or send an email and await a response."

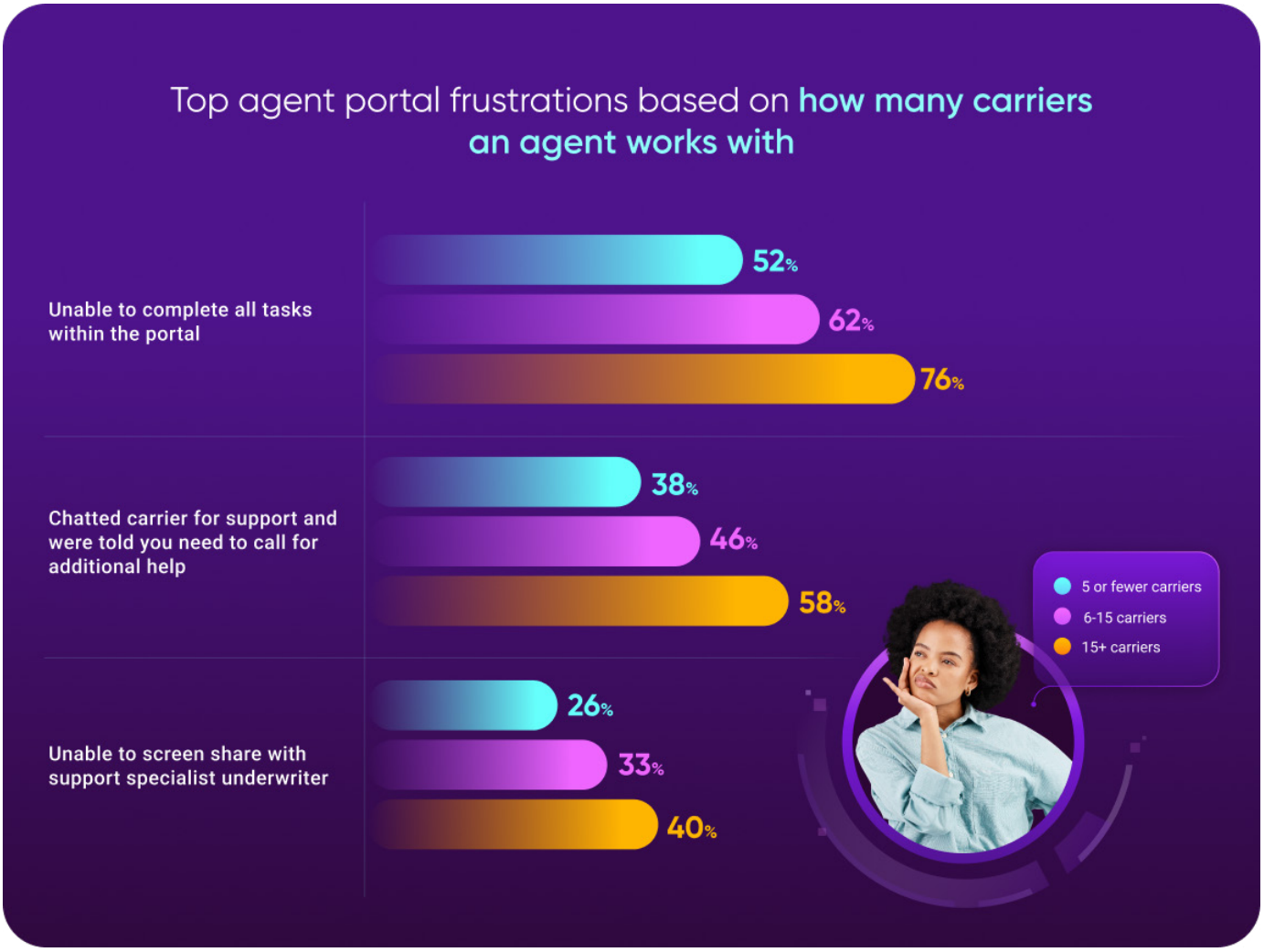
- Agent in a leadership role at an independent agency

Agents are online, but support is still mostly analog

Agent portals have become a vital hub for carriers and agents to collaborate. Within a portal, agents can often initiate a quote or claim, manage compliance, administer distribution hierarchies, track commissions and bonuses, and essentially do almost anything that previously required them to call and speak with the carrier. Because of this, agents spend a lot of time in these portals. In fact, **79%** say they are “always” or “almost always” in the carrier’s agent portal when needing assistance. So when they can’t get help in the portal, it quickly leads to frustration.



#1 agent frustration is not having the “ability to complete all tasks within the portal



While some carriers are incorporating digital channels within their portals, such as live chat, the support experience within these portals is lacking. Agents are often frustrated that they can’t connect instantly from the portal when they need help. This was cited as the top frustration of agents when using a carrier’s agent portal. Moreover, agent frustration with carriers’ portals increases as the number of carriers they work with increases.

#2 agent frustration is when chat support doesn't resolve their issue

Chat alone is not enough to help agents resolve complex issues. Almost half (**48%**) of agents expressed frustration when chatting online with a carrier for support and being told they needed to call for additional help. If chat is not efficient in resolving their question or issue, agents want to speak to a carrier representative without dialing another number and repeating themselves. They also don't want to get disconnected or wait for help: They want immediate, effortless assistance.



Long wait times for help and getting sent to voicemail are among agents' common frustrations with the carrier experience



"Useless chatbots that won't send you to an agent."

- Independent agent at a small independent agency



"Long wait time for help."

- Account manager/customer service representative at a small independent agency



"When I'm transferred, I get a voicemail."

- Sales/producer at an independent agency

#3 agent frustration is being “unable to screen share with support/ underwriting specialist.“

Portal technology has not kept pace with agent requirements—and agents commented that they were frustrated by “antiquated systems” and “always encountering technical difficulties.” Currently, **over a third of agents say they are unable to screen share with support/underwriting specialists**. Typically the only way they can do this is by going through the process of setting up a meeting invite and connecting via a Zoom or Webex call—which is yet another cumbersome and disconnected experience.



Recommendation: Carriers need to create a digital-first experience

With agents almost always in a carrier's portal when they need assistance, it doesn't make sense to require agents to disconnect from the digital experience to receive support. Further, the number of portals—and the technical challenges associated with them—is leading to an increase in support calls and emails.

To improve the experience, carriers need to provide responsive, personalized on-screen service to agents within the portal. They can further build agent confidence and proficiency in portal usage with tools like CoBrowsing and screen sharing to reduce the need for future calls. The end result will be fewer calls and emails to agent support and improved portal usage and adoption by agents.



The Need for Carrier Assistance Hasn't Gone Away

Despite the rise in self-service capabilities, independent insurance agents often find themselves needing assistance for a variety of tasks.

More than half of agents report a frequent need for assistance in the following areas:

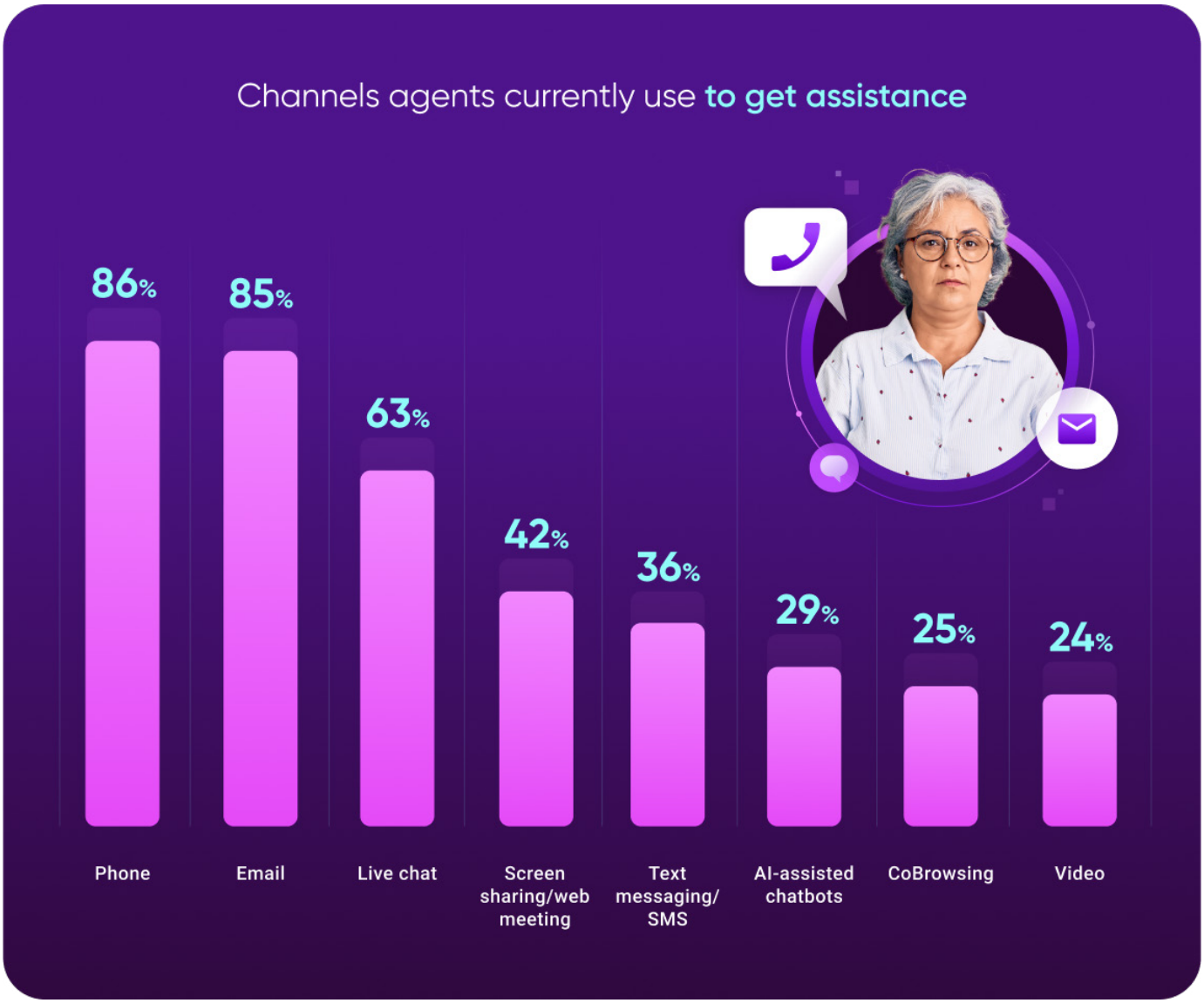
- **63%** Underwriting
- **56%** Checking claim status
- **53%** Submitting a claim

40% also still need assistance more than half the time for submitting a quote, licensing and compliance, and commission questions



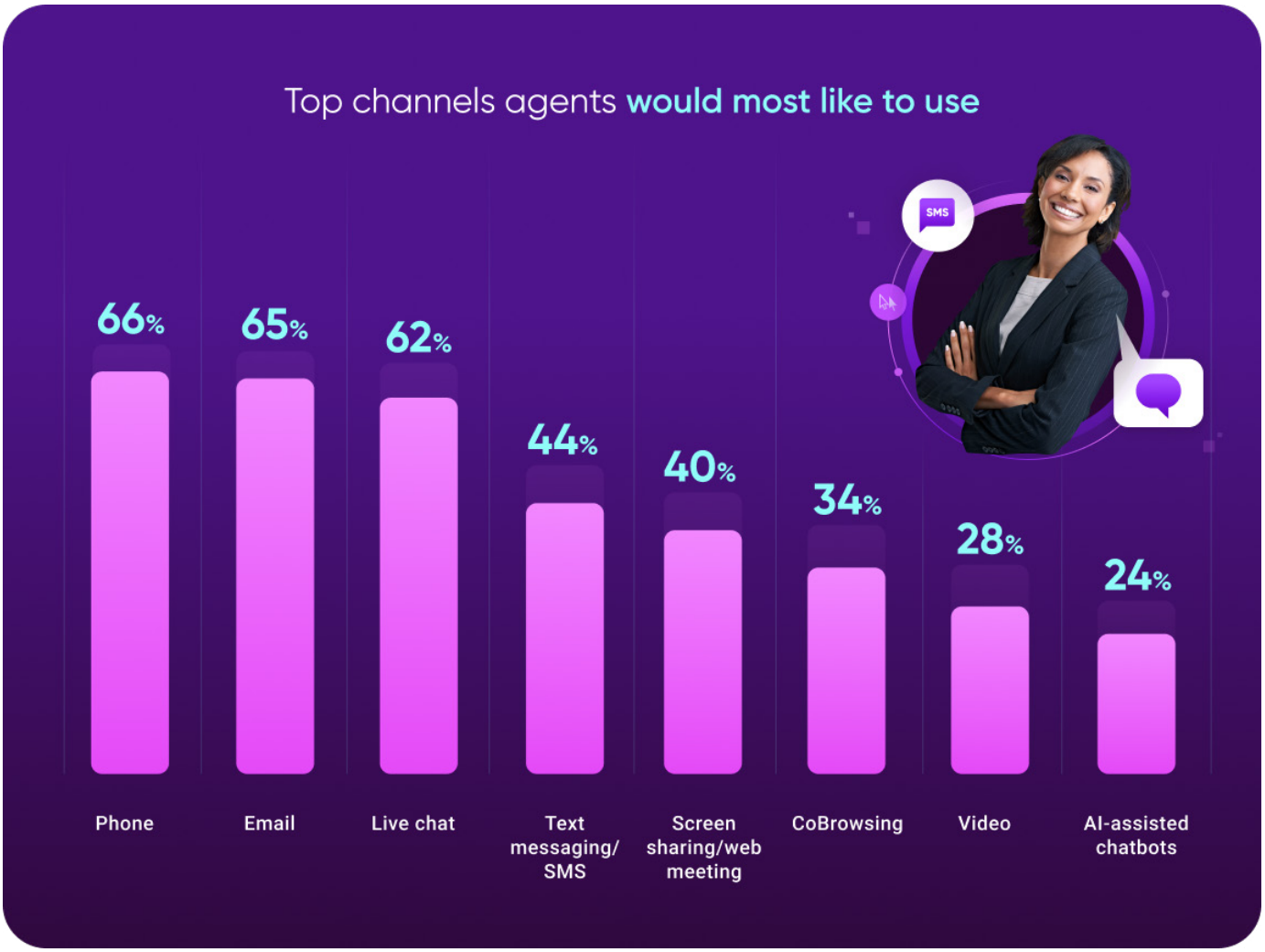
Agents have limited options beyond phone, email, and chat

Agents are open to using digital channels (i.e. screen sharing, SMS, and video) when carriers provide them, but most carriers have limited support channels available. Traditional channels like phone and email are still the most common, though access to chat is becoming more widespread.



Phone and email still dominate, but agents show a growing interest in new channels

Phone (**86%**) and email (**85%**) are the two channels agents have the most access to when connecting with carriers for assistance. Yet when we asked what channels agents *prefer* to use, phone (**66%**) and email (**65%**) saw significant decreases compared to their high use today. To put this in context, phone and email were the only channels that had a significant decrease when comparing what channels agents currently have access to versus what they prefer to use. **35% of agents indicated they'd prefer not to use phone or email at all.**



Live chat is becoming the channel of choice and will eventually over-power phone and email

Live chat is the one channel that currently has high usage by agents, and agents said they preferred to use it in equally high numbers. This trend continued when we asked agents about their preferred channel for various needs, such as checking a claim status or submitting a quote. **Chat nearly doubled for almost all agent needs when comparing what agents most commonly use today versus what they prefer to use.**

The 45 and under group is particularly keen on chat, with **69%** of agents in this demographic saying they'd like to use chat compared with **46%** of those 46 and up. Younger agents rated live chat higher than phone (**59%**) and email (**61%**) as a preferred channel.

As agents start to use newer support technologies, demand will grow

Many agents haven't had the opportunity to use some of the newer technologies to interact with carriers. For example, less than **25%** of agents said they currently have access to CoBrowsing or video from any of the carriers they work with. However, despite the lack of access today, agents still expressed interest in these channels.

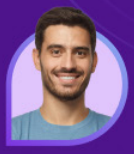
CoBrowsing had the greatest share of agents who would like to use this channel but don't have access to it (a **31%** difference). Video and SMS are tied for second (with an **11%** difference each). It's possible agents could have a stronger preference for these channels once they're given the opportunity to leverage them, especially when compared to traditional channels like phone and email.

The only technology where this may not be the case is AI-assisted chatbots, which saw a slight decrease in agents' preference to use the technology versus agents who had access to it. This hesitancy among agents to engage with AI-assisted chatbots is likely a signal that these tools in use today are not providing a positive experience. However, it's also notable that the reluctance was largely driven by the older group of agents (those 46 and up), while agents under 45 rated AI-assisted chatbots more favorably.

Younger agents show strong interest in digital support channels

Younger agents (45 and under) tend to prefer more digital support channels than older agents (46+). This is especially true for channels like live chat, text messaging, screen sharing, and video where a third or more expressed a preference. The one exception is CoBrowsing, as **34%** of both age categories said they would like to use it.

Channels agents say **they prefer to use to interact with carriers**





Younger Agents (45 and under)		Older Agents (46+)
69%	Live chat	46%
61%	Email	66%
59%	Phone	67%
50%	Text messaging/SMS	32%
41%	Screen sharing/web meeting	34%
34%	CoBrowsing	34%
30%	Video	16%
29%	AI-assisted chatbots	13%

Recommendation: The future of agent assistance is digital and integrated – make sure your channel mix reflects how your agents want to engage

For most agents, the current channel mix carriers offer isn't reflective of what agents want—especially younger agents. They are leveraging online portals and shifting their communication preferences to more integrated/digital channels across the board.

Additionally, agents prefer different channels for different types of assistance. For example, when checking claim status, **27%** of agents say live chat would be the top way they'd prefer to get assistance, as compared to **18%** when submitting a claim. To enhance the agent experience, carriers should consider a strategic shift in their interaction mix:

Enhance agent portal features:

Carriers should augment their agent portals by incorporating chat, audio, video, screen sharing, and CoBrowsing options. These additions enable agents to directly connect with underwriting and service support from the portal, creating a more streamlined experience.

Personalize the channel selection:

Recognizing that there is no one-size-fits-all solution, carriers should allow agents to choose their preferred channel based on the specific issue they are dealing with. For straightforward tasks such as checking claim status, chat can offer a quick and efficient way for agents to obtain information. In contrast, more complex tasks, like submitting a claim, may benefit from CoBrowsing and voice channels to provide comprehensive support. By aligning the channel with the nature of the issue, carriers can improve operational efficiency and reduce expenses.

Transition away from inefficient channels:

Carriers should steer incoming requests away from inefficient channels like email. This transition empowers the support team to deliver more efficient service, ensuring quicker issue resolutions. In addition, shifting interactions away from costly phone calls towards chat and on-screen audio can result in significant cost savings.

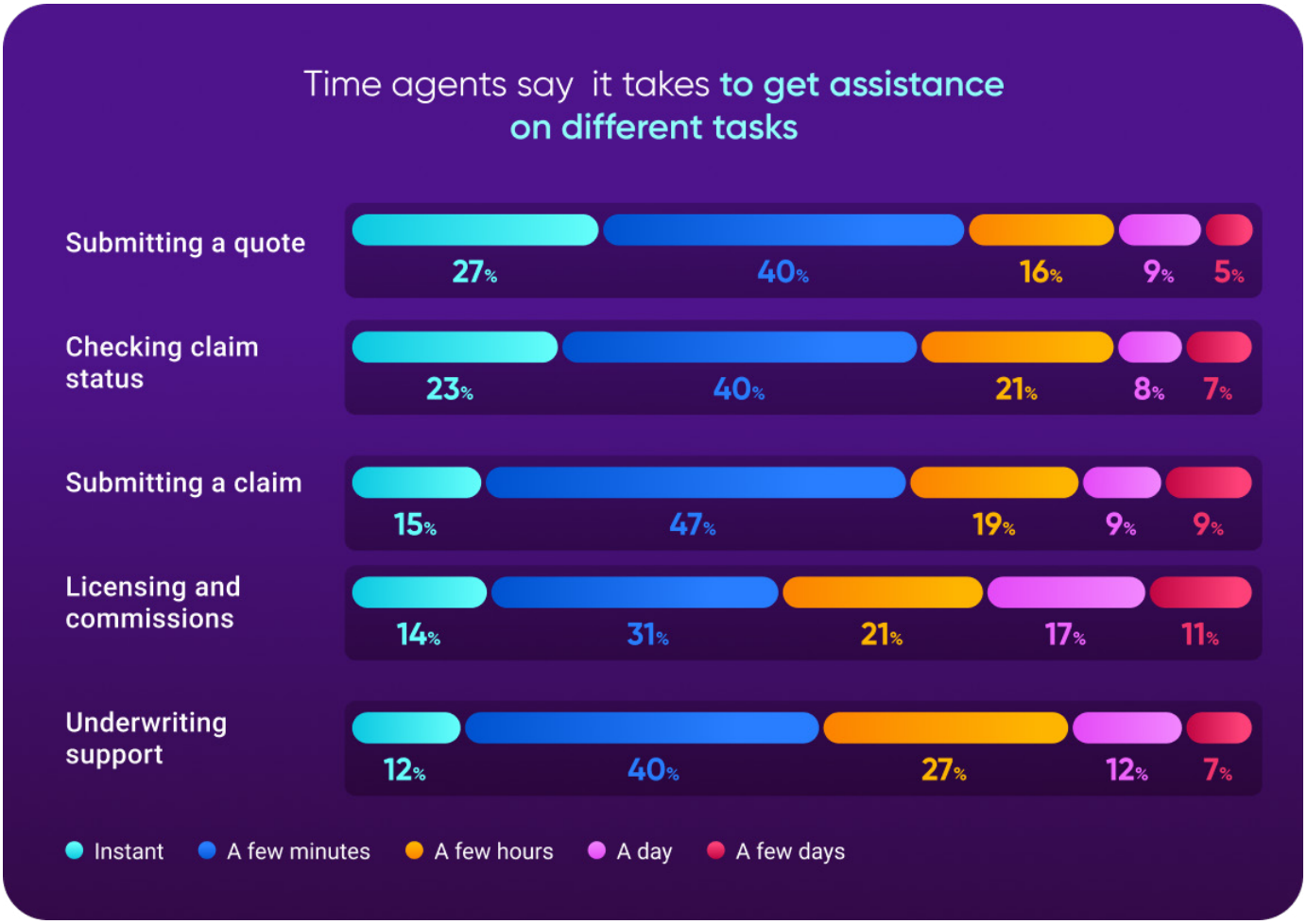
Implementing these recommendations will result in fewer emails and calls to underwriting and support, more efficient and cost-effective service, and happier agents.



More Than 50% of Agents Are Not Getting the Instant Support They Need To Be Effective

There is a major gap in the expectations for how quickly agents believe they should get assistance and how quickly they are receiving it. Across all task types, **50%** of agents believe they should get help instantly, but aren't actually getting immediate assistance.

Approximately **20%** of agents say it can take a few hours, and another **19%** say it can take at least a day. For licensing and commission support nearly a third of agents (**28%**) say it takes a day or more.





Almost half of agents surveyed said underwriter response times were in excess of 2 hours

Connecting with an underwriter for support has the worst average response time among the five categories, with the average response rate being at least a few hours nearly half the time (**48%**). This is compared to **70%** saying it should be instant or within a few minutes.

Recommendation: Add more digital channels that allow agents to connect with underwriters instantly

Carriers run the risk of missing out on new business opportunities if they're not connecting with agents in a timely manner. By adding digital channels, such as live chat or video directly from the agent portal, carriers are better positioned to provide instant support to agents. Insurers who respond quickly to underwriting requests typically have an underwriting support desk, manned by a specialist team or underwriters in rotation. This makes instant access available to underwriting expertise, and calls can be transferred to specific underwriters if required. Additionally, providing access to digital tools like CoBrowsing will get the underwriter and agent on the same page instantly, which is critical to agents in the field and improves brand loyalty.



Ease of Doing Business Is Just as Important as Price When It Comes to Where an Agent Places Business

Price (**79%**), ease of doing business (**77%**), and response time (**64%**) are most influential when an agent is deciding which carrier to place their client's business with. Only **40%** of agents say commission and bonuses were a factor in their decision of where to place business.



For agents 45 and under, ease of doing business is the number one most influential factor when it comes to where they choose to place their business

Most influential factors in where **agents decide to place business**





Younger Agents (45 and under)		Older Agents (46+)
77%	Ease of doing business	79%
76%	Price of policy	86%
64%	Response time	60%
56%	Speed of underwriting	57%
54%	Acceptance level of claims	41%
45%	Commission & bonuses	28%

What makes agents stop placing business with a carrier?

Agents say price (**75%**), response time (**63%**), and acceptance levels of new claims (**54%**) are the most significant influences when deciding to no longer place business with a carrier.



Digital engagement is rapidly becoming more important in brand loyalty decisions

The ability to do business through digital channels was much more important for younger agents. This generational disparity highlights the evolving expectations of younger agents, who are more attuned to the convenience and efficiency offered by digital platforms.



Recommendation: Enable more efficient service

Agents are heavily reliant on email and phone for support from carriers today, leading to long back and forths that delay quote turnaround times and run the risk of losing business to carriers with better agent support.

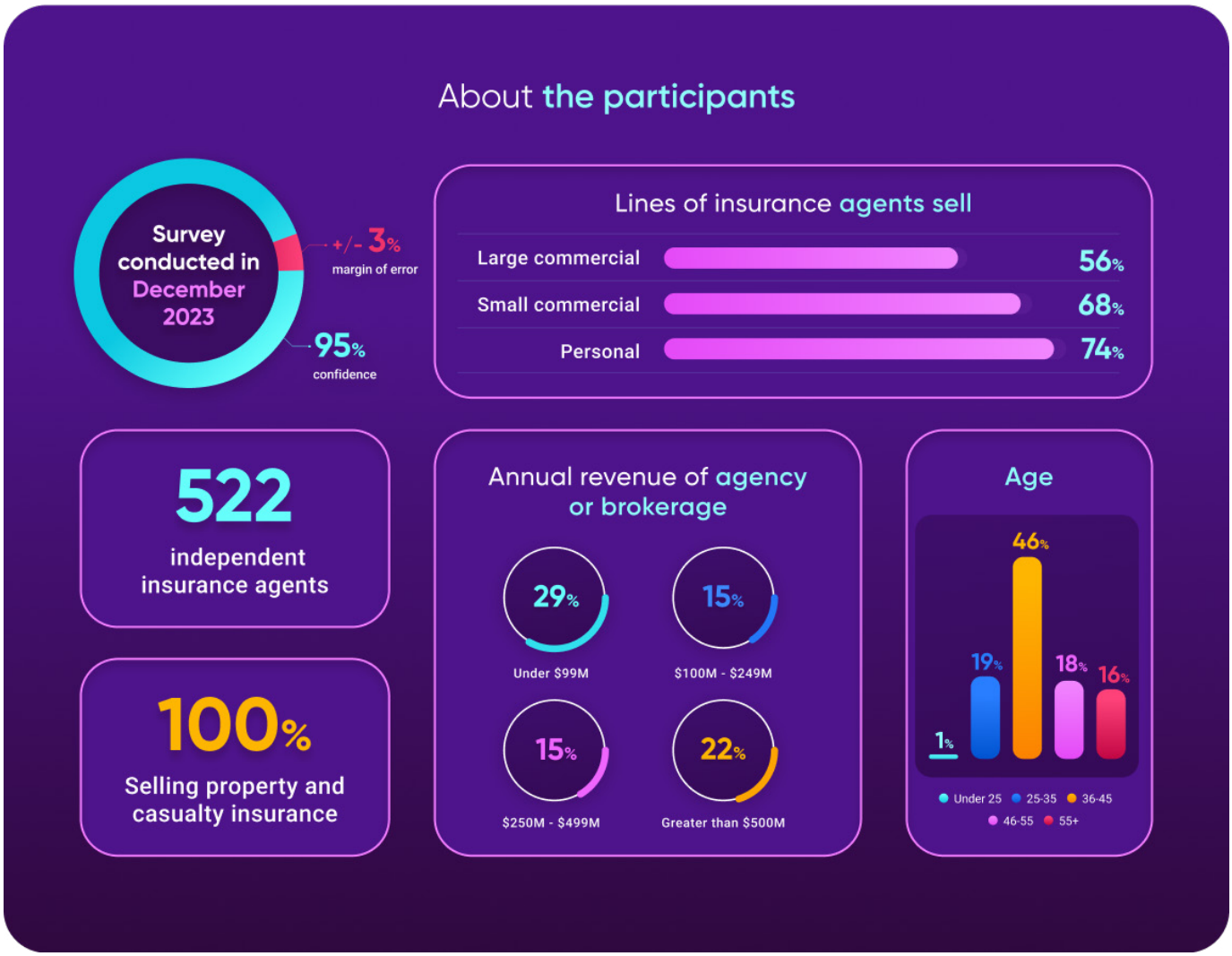
Carriers can improve in the areas that are important to agents (ease of doing business and response times) by making the agent portal experience more efficient. Providing access to channels such as chat, on-screen audio, and video in the agent portal allows agents to connect with support directly from a carrier's digital properties. In addition, CoBrowsing and screen sharing capabilities allow agents and underwriters to get on the same page instantly.

By transitioning away from inefficient and high-cost channels like phone and email and offering more digital-first channels, carriers can improve their efficiency while making it easier and faster for agents to get the help they need. In turn, this will drive greater agent satisfaction and loyalty to those carriers who make their jobs easier and their response time back to their clients faster.



To Grow Your Carrier Business, Make Agents' Jobs Easier

By embracing a forward-looking digital approach, carriers can help agents become more productive, accelerate sales, and ultimately grow overall business for both carriers and agents alike. Additionally, as older agents begin to age out of the workforce, it'll become even more important for carriers to consider the technology enhancements needed to attract and retain this younger cohort with different expectations and preferences than previous generations.



About Glia

Glia redefines how insurance companies interact with their policyholders and agents. By unifying all interaction channels—call center, digital and AI—on one platform, Glia simplifies the digital transformation journey for insurers. Purpose-built for financial services, Glia's ChannelLess™ platform is architected with the security and scalability insurers need to future-proof their customer and agent interactions. From policy applications to claims submissions, Glia powers an interaction experience that drives policyholder satisfaction and retention. With Glia, insurers are uniquely positioned to meet the digital demands of the changing agent workforce, delivering an experience that earns more business from their producers.

Glia has partnered with over 500 insurance companies, banks, credit unions, and other financial institutions worldwide to improve the customer experience and drive business results. Named a Deloitte Technology Fast 500™ company for a third year in a row and a Great Place to Work (with a 97% employee satisfaction rating), the company has raised over $150 million in funding from top investors and was recently valued at over $1 Billion. Learn more at glia.com.



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