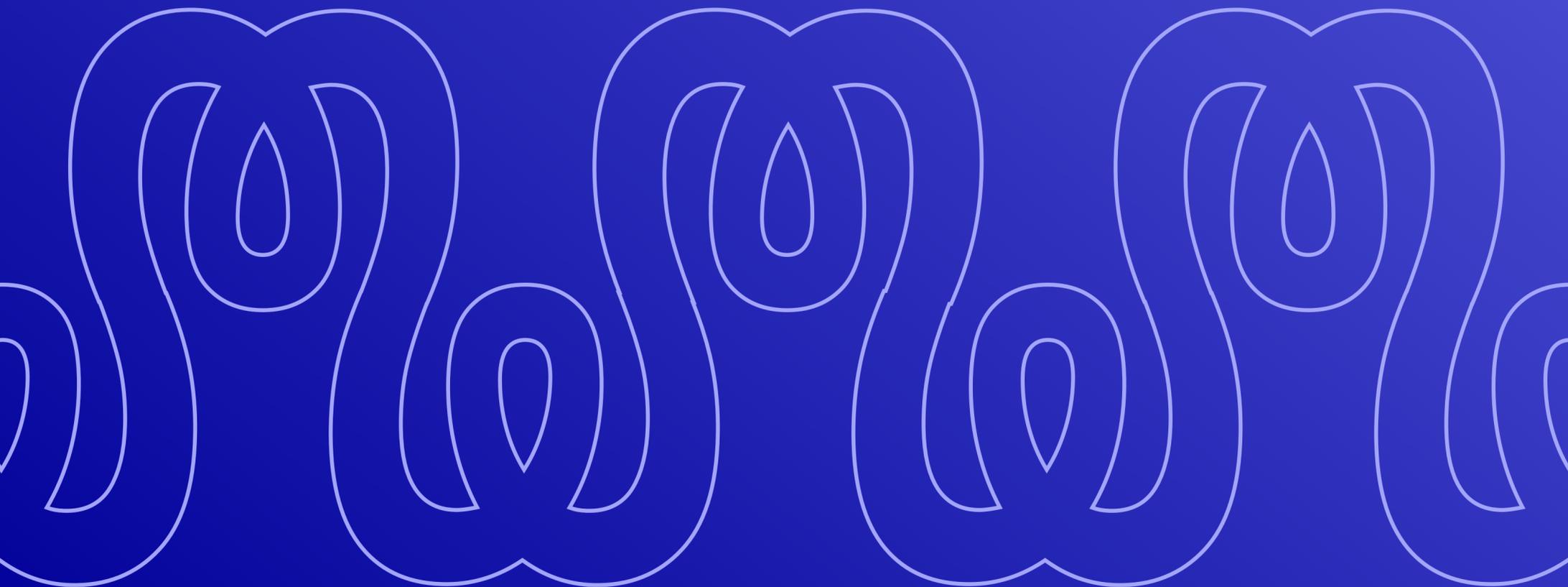


Inside benefits placement 2026

Insights from 300+ brokers

LET'S TAKE A LOOK



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Great brokers are always looking for ways to work faster and smarter. They tighten up their quoting process. They add headcount where it makes sense. They find smart ways to engage carriers and push through the busy seasons without dropping the ball.

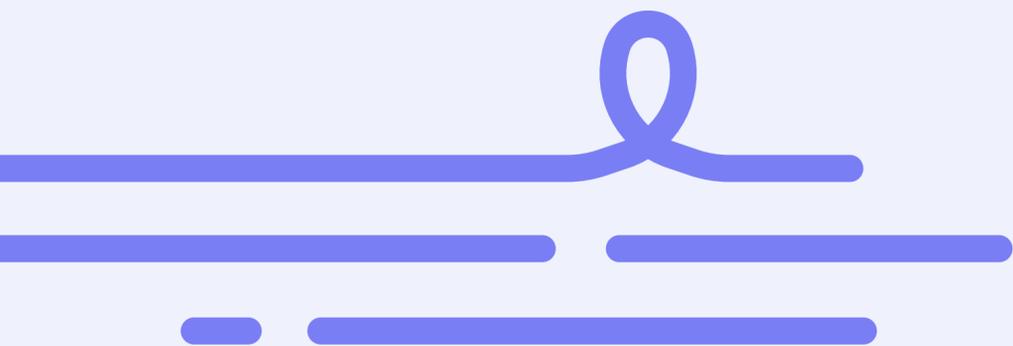
But over the past few years, many have gotten the feeling that benefits placement just takes longer than it used to.

To understand why, we surveyed over 330 brokers across regions, firm sizes, and brokerage models. What we heard was that the time burden of benefits placement is immense.

On average, brokers spend close to a full workweek—roughly 39 hours per employer group—just getting through the mechanics of placement. It's not because any one step is broken (we go into that level of detail below). It's because every step relies on scattered information, manual upkeep, and never-ending back-and-forth with carriers.

What's notable is how universal this experience is. Solo brokers feel it, and high-revenue brokerages feel it just as much—if not more. Specific pain points in the benefits placement process vary slightly by region, but the data shows brokers' underlying needs are the same: they want faster responses, prompt quote updates, better tracking, and normalized data.

Bottom line, the quoting workflow is broken in the exact same places it was last year, last month, and last decade. And without modernization, 2026 will be even harder.





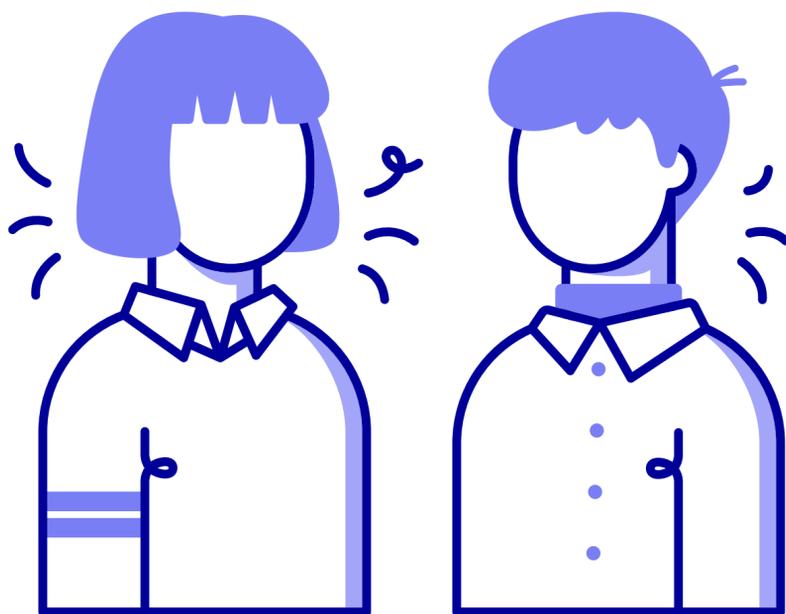
Who we surveyed

Our goal for this report was to capture a realistic representation of how benefits placement works. Not just in one corner of the industry, but across firms of various structures and specialties.

To do that, we designed the survey to reflect the full breadth of the broker market. Respondents spanned all major regions of the U.S., including the Midwest, Northeast, South, and West. We heard from solo brokers and from folks at firms with 5,000+ employees. Some brokers supported clients with small group sizes, and others supported clients with large group sizes.

And because we know that benefits placement isn't a one-person job, we made a point to gather perspectives from everyone in the org chart: analysts, consultants, admins, and senior leaders alike.

In addition, respondents represented a wide range of income levels, educational backgrounds, and employment situations, giving a more comprehensive and grounded view of the challenges brokers face today and what they're preparing for in 2026.

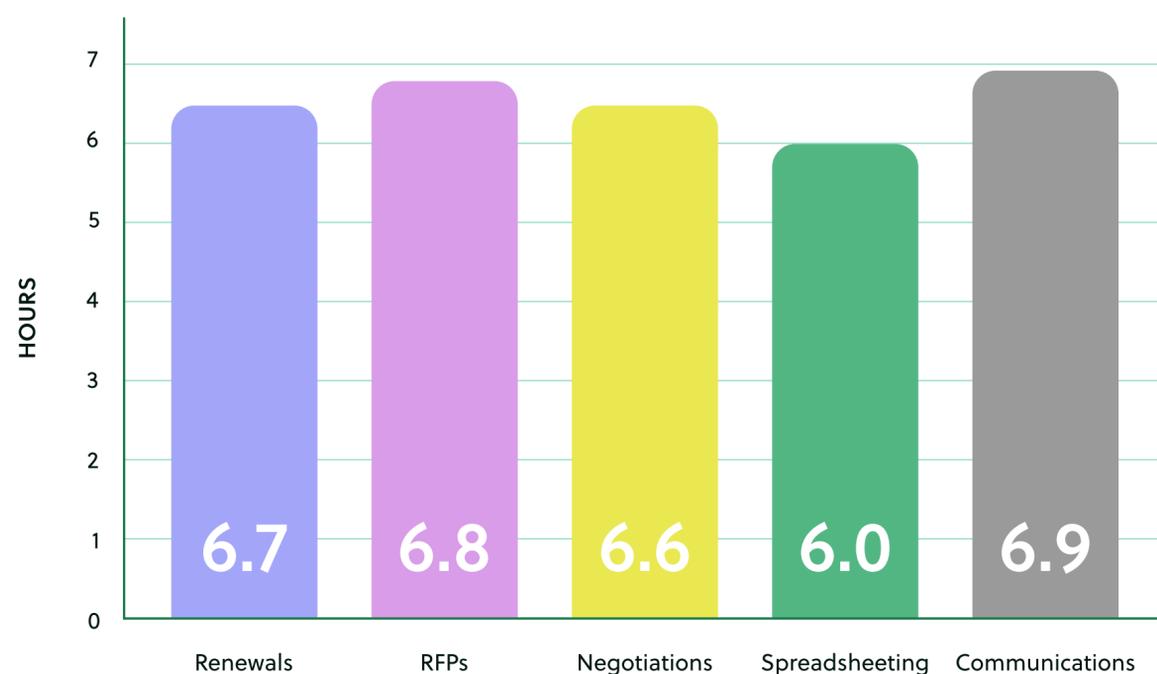


What's not included?

This survey is intentionally focused on the internal mechanics of benefits placement—not on downstream outcomes such as carrier pricing or rate competitiveness. This helps us paint a more accurate picture of how long typical tasks take, where complexity shows up, and how more streamlined workflows and technology can drive efficiency.

How long benefits placement workflows take today

If benefits placement feels like it's taking more time than it used to, it's not just you. Every core quoting task now takes at least 6 hours (sometimes closer to 10)—and that's true across all roles, regions, company sizes, and revenues.



What's interesting is that there isn't any one task dragging the rest down. Every step moves at roughly the same pace, no matter who is doing the work or where they sit in the organization.

Part of that comes down to external dependencies. When brokers were asked where they needed the most help, 40.3% said carrier responsiveness was their number one challenge. But it's not the only factor stretching out quoting timelines.

23.1% of brokers cited keeping track of renewal dates as a big hurdle, and 11.6% said analyzing quotes was a major time sink.

TL;DR: Fragmented workflows are slowing brokers down.

When data is scattered across inboxes, carrier portals, spreadsheets, and drives, it's hard to know what's current and what's still outstanding—stretching routine tasks into a full day's work.

What made last year's quoting season difficult

Last season's difficulties came from a collision of slow carrier responses, complex spreadsheets, and chaotic version control.

Renewals topped the list

103 brokers (32.2%) ranked renewals as the "most challenging" part of their workflow. Keeping track of renewal dates, specifically, was a big problem. 74 brokers said it's an area where they need the most help, a sign of how tough it is to manage timelines across multiple clients and carriers. And they don't think the pressure will let up anytime soon. Nearly half (45.0%) say renewals are their number one fear heading into 2026.

RFPs followed closely behind

RFPs were the biggest daily challenge for 21.6% of brokers, and 6.3% identified RFPs as the area where they need the most help. RFPs are also the second-largest concern for 2026.

Spreadsheets and quote analysis were another source of friction

As quotes arrive in different formats, the time brokers spend just making comparisons usable adds up fast. Close to one in five brokers (19.7%) flagged spreadsheets as one of the most painful parts of last season, and 11.6% said analyzing quotes is the task they need the most help with. Spreadsheets were a top-2 past-season pain point and remains a major risk in the year ahead.

Carrier responsiveness is where brokers really need help

It's hard to sign new benefits plans if you can't get in touch with the best carriers or ask them clarifying questions. Not surprisingly, 40.3% brokers say this is the number one thing they need help with. It's not just this year, either—it's a persistent challenge. Carrier responsiveness was the #1 pain last season, too.

TL;DR: Old systems under new pressure.

As volume and complexity rise, brokers spend more time chasing updates, tracking renewals, and piecing information together—time that could otherwise go toward more marketing or strategic client management.

How different brokers are feeling the strain

The challenges brokers face aren't isolated to one part of the country or one type of firm. While each segment may feel them differently, the same core pressures—responsiveness, renewals, tracking, analysis—show up everywhere. Here are the subtle ways they differ:

By region

Brokers in the South reported the highest need for carrier responsiveness, nearly 20%, reflecting how delays ripple through high-volume, fast-moving books of business. Responsiveness was an issue for Midwest brokers as well, but renewal help was more pressing. Many juggle overlapping renewal cycles across a broad client base, making it difficult to keep renewal timelines from slipping.

Out West, carrier responsiveness is a challenge, too, but there's a growing need for quote normalization as plan structures continue to evolve. Brokers in the Northeast had a more even spread of challenges, but still reported spending a good deal of time packaging up and presenting quotes.

By brokerage type

Large-group firms feel the pain of carrier unresponsiveness most acutely. 16.6% say it's where they need the most help. When you think about how complex their plan designs are and how many stakeholders are involved, it makes sense: every carrier delay derails a part of the quoting process.

Mixed-group firms, by contrast, struggle most with presenting and negotiating quotes. Serving big and small employer groups requires a lot of context switching—those clients have very different needs, and their data can live in multiple formats and systems.

Under-50-life firms say analyzing quotes is their main hurdle. Leaner teams mean more hours spent manually comparing and normalizing quotes, and less time spent advising clients.

TL;DR: Brokers need systems that flex with how their business actually runs.

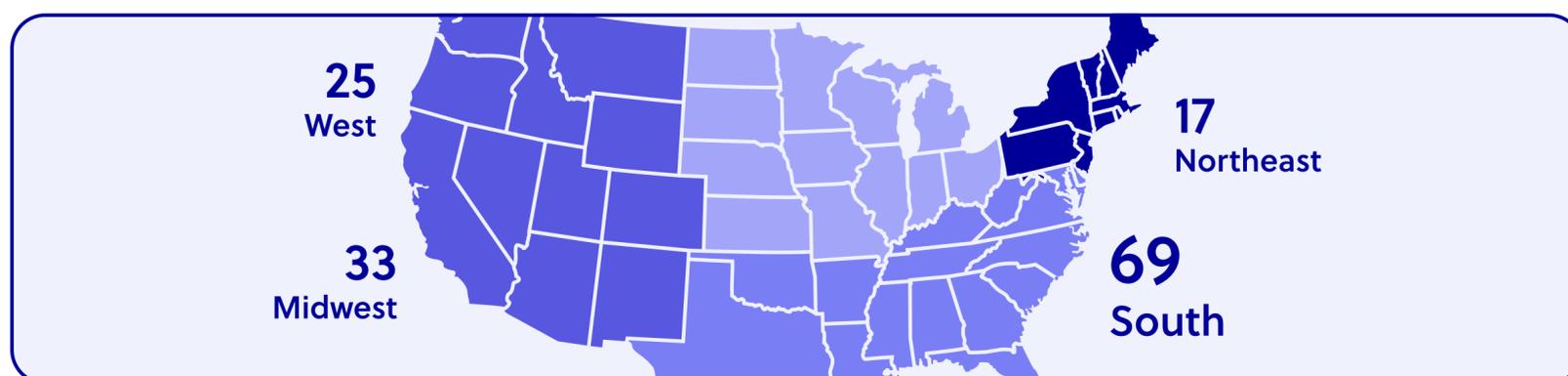
Every brokerage type struggles, but in different ways, revealing the importance of flexible, cross-segment technology.

Looking ahead to 2026

What's weighing on brokers this year isn't going away next year. When we asked brokers to rank their top challenges for 2026, the same themes appeared, just with higher stakes.

Renewals will explode in complexity

Across every region, renewals were brokers' biggest worry for 2026. This is particularly true of brokers in the South—21.6% said it was their chief concern. As renewal volume grows and timelines overlap, teams without centralized tracking will spend more time on logistics than on proactive planning.



RFP tracking is the second wave of 2026 stress

Especially in the South and West—9.1% and 4.7%, respectively—anticipate RFPs as their top challenge for 2026. Clients want to see more scenarios, more comparisons, and more justification for every plan decision. For brokers, that means running more RFPs in parallel, without adding time or headcount.

Client satisfaction pressures will rise

Brokers in the Northeast flagged client satisfaction as their top concern for 2026, with the Midwest close behind. That tracks with what we're seeing in the market. Employers are trying to match employee expectations while operating under tighter financial constraints, and as a result, brokers are under increasing pressure to explain tradeoffs and justify their recommendations.

Normalizing quotes becomes a bigger risk

Normalizing and comparing quotes is another area where brokers expect to feel more strain, specifically in the West and South. Larger brokerages anticipate challenges coming from sheer volume (more quotes, more carriers, more plan variations to reconcile), while under-50 firms expect to struggle with more data complexity.

2026 will intensify the pain

The future is always uncertain, but this much is true: the tasks that slowed brokers down last year are still the same tasks they're most worried about in 2026. That tells us three important things:

There are deep structural issues in the workflow.

Brokers have either tried to adapt existing processes for renewals, RFPs, and spreadsheeting, only to hit their limit, or they haven't made changes to keep pace with growing volume and complexity.

Additional staff isn't enough.

Even as teams grow, brokers consistently say that the tasks that consume the most hours are the ones they need the most help with. In fact, large and mid-size firms often report the highest total time burden per employer group.

The tools brokers are currently using aren't meeting their needs.

Large-group, mixed-group, and under-50-life brokerages face different operational realities, but none are escaping bottlenecks in renewals, RFPs, and data normalization. Even firms with the budget to invest in tools aren't immune. In many cases, they experience more strain because their volume is growing faster than their systems can support.





So, what does it all mean for you?

With little to no improvement from last year, it's clear that quoting workflows are breaking down in the same places across all time horizons. 2026 isn't going to magically erase these problems. Higher volumes, tighter timelines, and rising client expectations will only amplify them.

Hiring more staff can absorb some of the load in the short term. But it's just a band-aid. Without better benefits planning tools and structure, more people just means more overhead.

That's why the brokers best positioned for the future are focused on technology. 65% of brokers who know about or use placement technology are significantly more confident in their ability to manage quoting challenges—next year and beyond.

TL;DR: Technology is the key to better efficiency.

The areas where brokers need the most help—responsiveness, renewals, tracking, and analysis—are where centralized, intelligent software delivers the greatest value.

It's time to modernize benefits placement

We don't have to convince you that benefits placement feels hard. Our data proves that it is. Renewals, RFPs, responsiveness, and data normalization are the bane of every broker's existence, with no sign of relief in 2026.

But therein lies an opportunity. You can either:

Keep layering people and spreadsheets on top of your already-fragmented systems, accepting longer timelines and more internal admin as the cost of doing business.

OR

You can move your work into a system designed for how brokerage teams actually operate and resolve the underlying problems in your workflows.

ThreeFlow is built to take work off your plate by centralizing and streamlining the most time-consuming parts of benefits placement. Top broker teams use our platform to:

- Compare critical plan attributes side by side
- Catch discrepancies before they become downstream issues
- Track carrier response rates and new business premium
- Support revenue planning and forecasting with real placement data

Want to spend less time managing the work and more time doing the work that matters?



See how ThreeFlow supports modern benefits placement for yourself. [Book your demo.](#)



ThreeFlow is a Benefits Placement System designed to simplify how brokers, carriers, and general agents manage quoting and placement. By streamlining workflows and serving as the missing link across the placement process, ThreeFlow reduces manual effort, improves data accuracy, and drives more predictable revenue.

→ [To learn more, request a demo.](#)

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