

Inside benefits placement 2026: Insights for executives

What 330+ brokers say execs are missing about their workflow,
and how you can help them get ahead

When all you're seeing is an expanding book of business, rumblings of inefficient processes are easy to ignore. Fast forward a few years, and you won't be able to ignore them anymore.

More complex compliance requirements, clients who expect faster service, an increasingly competitive market—these pressures are only going to grow. And right now, brokers are barely keeping their heads above water.

[We surveyed 330+ brokers across all regions](#), firm sizes, and brokerage models to find out exactly what's slowing them down and what kind of support they need to deliver the kind of service that retains your most valuable clients.

THE REALITY

Brokers spend a full work week on placement

On average, brokers spend roughly 39 hours per employer group just getting through the mechanics of placement. Multiply that across 50, 100, or 200 accounts, and you start to see how fast process problems become a liability.

It doesn't let up if you have more staff, either:

Large-group firms
deal with carrier
unresponsiveness

Mixed-group firms
struggle to present
and negotiate quotes

Under-50-life firms
say analyzing quotes
is a huge time suck

All these bottlenecks lead to the same place: **less time for client strategy.**

Placement is not getting any easier

Our data shows three main culprits:

→ 45% of brokers say renewals are their number one fear going into 2026

32% of brokers rank renewals as the most challenging part of their workflow. As books of business grow, renewal cycles overlap, making it even more difficult for brokers to keep their ducks in a row.



22% of brokers say renewals are the area where they need the most help.

→ RFPs are the second largest concern this year

22% of brokers say RFPs are their biggest daily challenge. Clients want more scenarios and more comparisons for every plan decision, and they want it faster than ever. That's hard to manage when it's all going out and coming in over email.



6.3% of brokers say RFPs are the area where they need the most help.

→ Client satisfaction is a top issue for Northeast and Midwest brokers

Employers are operating under tighter financial constraints. When brokers are buried in manual work, they don't have as much time to explain tradeoffs and justify their recommendations—and clients can tell.



22% of Northeast brokers and 11.8% of Midwest brokers rank client satisfaction as their number one challenge for 2026.

→ Spreadsheets are still a drag

20% of brokers flagged spreadsheets as one of the most painful parts of last season, and 12% say analyzing quotes is the task they need the most help with today. Every hour they spend normalizing data is an hour they could be building a deeper relationship with a client.



20% of brokers predict spreadsheets will be a top challenge in 2026.

"Brokers often get stuck chasing the proposals and the renewals, getting data into spreadsheets, negotiating, getting updates. We need to take that focus on detail away so they can instead focus on giving content and counsel to clients. Synthesizing information, presenting it to clients, having key discussions requires a completely different mindset."

Justin Elmore

Senior Director of Client Experience, The Baldwin Group

*"Our clients have an expectation now that answers to their questions are at our fingertips. For that kind of responsiveness, **you can't use manual processes.** Working with multiple carriers, multiple clients, **you've got to use technology.** Not only to create consistency but to enable timeliness of presenting options, capitalizing on opportunities, and to be able to adjust things as you go."*

Wayne Bowling

Executive Vice President of Employee Benefits, CAC Agency

THE KEY THEME

Brokers don't feel in control of their quoting process

They're working across too many systems, chasing too many threads, and then making decisions on data they're not 100% sure is up to date. Eventually, that translates to:

🕒 **Slower client service** ↻ **Broker turnover** 🚫 **Damaged carrier relationships**

But there's one way to quell that risk and keep your brokers on top of their game: technology.

65% of brokers who know about or use placement technology are significantly more confident in managing quoting challenges.

THE TOOLS

How brokers perform their best

Firms getting ahead aren't throwing more people at the problem. They're investing in centralized systems that give everyone (from leadership to junior brokers) a real-time view of what's happening across the entire business.

Knowing at a national level, which carriers are most responsive, which renewals are most at risk, and which products are winning the most business helps your team:

- Prioritize the most important work for each region
- Run smarter, localized growth strategy
- Walk into every carrier conversation with hard data
- Meet client expectations

Make proactive, strategic service your team's norm.

[ThreeFlow](#) is a benefits placement system that gives brokers one place to gain market intelligence, go to market, analyze quotes, and track renewals.

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