Inside benefits placement 2026: Insights for operations leaders

Benefits placement is breaking down. Here's what ops leaders can do about it.

Ops leaders are constantly repeating the same refrain: "We need better systems." And they keep getting the same answer: "Just hire more people."

But more people can only do so much when volume, client expectations, and compliance requirements keep growing faster than any team can absorb. Particularly when you've already wrung every last drop of efficiency out of your current process.

Turns out everyone's fighting the same battle. We surveyed brokers across every region, firm size, and brokerage model to show exactly where the manual work is piling up—and why no amount of hiring will fix it.

Use this data to benchmark where your team stands, and make the case for what needs to change.

Every core quoting task takes 6+ hours

Sometimes it's closer to 10. And that's true across all roles, regions, company sizes, and revenues. On average:

6.7 HRS	6.8 HRS	6.6 HRS	6.0 HRS	6.9 HRS
Renewals	RFPs	Negotiations	Spreadsheeting	Communications

NO ONE TASK IS AN OUTLIER

Every step moves at roughly the same pace, no matter who is doing the work or where they sit in the organization.

What's taking so long?

Our data shows three main culprits:

Renewal tracking

Renewals should not catch brokers off guard. Yet nearly a quarter **(23.1%)** of brokers cite renewal date tracking as a major hurdle.

When there's no one place to track where each account stands and flag what's at risk, surprises are inevitable. By the time you realize a renewal is in trouble, it's often too late to do anything about it.

More staff won't fix this. A broker with 50 accounts and a spreadsheet is still a broker with 50 accounts and a spreadsheet.

Carrier miscommunication

Waiting on carriers is part of the job. But between **51% and 75%** of our survey respondents experience carrier delays or miscommunication *more than half the time.*

Every hour spent chasing down a quote status or clarifying what was sent in which email is an hour not spent advising clients, running scenarios, or getting ahead of the next renewal.

More "circling back" emails won't fix this. Until brokers and carriers are working out of the same system, looking at the same information, the phone tag won't stop.

Poor version control

"Keeping track of quote iterations from carriers" ranked as a top past-season pain point.

When quotes live across email threads and shared drives with no clear audit trail, brokers spend more time reconciling information than acting on it—and one outdated number can lose a client's confidence.

A new naming convention won't fix this. Not when you're dealing with quotes from dozens of carriers, across hundreds of clients.

39 HOURS

OF AVOIDABLE WORK

On average, brokers spend close to a full workweek—roughly 39 hours per employer group—just getting through the mechanics of placement.

That's not a capacity problem, it's a process problem.

Manually tracking renewal dates, chasing carrier responses, reconciling quote versions, and poring over spreadsheets—these are all things that could be automated (or at least made a whole lot easier) by a centralized **benefits placement system.** One that allows brokers and carriers to work from the same platform, sharing data, asking questions, making changes in real time.

ThreeFlow is purpose-built to support the collaborative, multi-stakeholder, fast-moving work of benefits placement.

Why a Sr. Director of Operational Solutions at a top 5 brokerage firm chose ThreeFlow

> *"We had to get important client-facing team members away from data entry and from playing traffic cop between the carriers. These extra steps—in addition to spreadsheeting—were happening at the most crucial time of the client lifecycle: renewal. We got ThreeFlow to help brokers be the most 'on,' the most accurate, the most perceptive, so they could make good recommendations to their clients."*

Ready to get out of the rut?

ThreeFlow is a benefits placement system that gives brokers and carriers one place to quote, collaborate, and get deals done.

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