

# Policyholder expectations for independent agents

The 2026 client experience:  
Insights from insurance consumers



## Introduction:

# Inside today's insurance policyholder experience

Millions of U.S. consumers work with independent insurance agents—agents who write business with multiple insurance carriers rather than a single company—to find the right coverage to protect their homes and businesses. These consumers turn to independent agents for their expertise and for the level of service they provide.

This report, *Policyholder Expectations for Independent Agents*, reveals that while consumers are largely satisfied with their insurance experience, their expectations are evolving.

Today's insurance policyholders want the speed and convenience of modern technology, the personal guidance of a trusted agent, and clear, transparent communication at every step.

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## Report overview:

# Blending trust and technology

As the insurance industry becomes more connected, data-driven, and technology-infused, independent agents are uniquely positioned to offer both the personal relationships policyholders rely on and the seamless digital experiences they increasingly demand.

Survey responses from 600+ consumers reveal what policyholders value most about independent agents and six key takeaways on how agents can strengthen their relationships:

**1. Deliver personalized guidance supported by digital tools.**

Policyholders want independent agents who combine trusted, one-on-one advice with the convenience of digital access to essential information.

**2. Build trust through more proactive communication.**

Clients believe in their agents' expertise but want more regular outreach beyond renewals and transactions.

**3. Strengthen visibility where clients are looking.** Referrals remain the top source of new business, but younger policyholders are increasingly searching online, which creates opportunities for agencies to capitalize on a digital presence.

**4. Demonstrate value beyond price.** While cost is the main reason policyholders switch agents, long-term loyalty can be built through demonstrated expertise, transparency, and personalized service.

**5. Respond quickly and make interactions effortless.**

Today's policyholders define great service by how fast agents reply and how smoothly they handle requests.

**6. Lead with transparency around AI.** Policyholders are open to AI tools when they save time or money, but they expect clear communication about when and how these technologies are used.

Together, these insights show that the independent agent's greatest advantage is the ability to blend expertise and digital efficiency into an experience that feels both personal and modern.

## Report methodology

In September 2025, Vertafore commissioned an online survey of 604 insurance policyholders to better understand their experiences and expectations when working with independent agents. All respondents were primary policyholders aged 18 and older who actively maintain one or more insurance policies through an independent agent. While responses were collected across a range of age groups, the survey included strong representation from policyholders aged 58 and above.

# Key findings



**85%**

of policyholders prefer an agent-assisted search when shopping for insurance



Nearly **90%**

want agent involvement when managing their policy, either exclusively or paired with digital tools



Only **21%**

of policyholders receive proactive outreach from their agent



**85%**

of policyholders want transparency when agents use AI



**83%**

expect their agent to respond to inquiries within one business day



**35%**

expect a response in an hour or less

## What policyholders are saying

“

[My agent] is very easy to work with. There are several people in the office that I've worked with and they're all extremely knowledgeable.

”

“

I have a good insurance broker who is looking out for me, every time my policy is near renewal, they would shop on my behalf for a better price without me having to ask.

”

## Client experience:

# Human-guided, digitally supported

Policyholders are largely satisfied with their agent—64% of policyholders report no challenges or frustrations throughout their experience. They expect independent agents to deliver a relationship-driven experience that prioritizes human guidance while leveraging digital tools for convenience.

When shopping for coverage, 85% of policyholders prefer a human-assisted search, underscoring the importance of personal advice and expertise.

The majority (62%) want to exclusively work with an agent to compare coverage options, while nearly one-quarter (23%) favor an approach that combines agent support with online resources

such as quote calculators, customer review forums, and policy comparison sites.

Agents are also crucial in policy management. Almost half of respondents (48%) prefer to manage their policy primarily through an agent, and another 41% prefer a mix of agent involvement and digital tools like online account portals, mobile apps, and digital claims filing systems.

But policyholders also value access to tools that make it easier and faster for them to find coverage, access their policy information, and do business with their agent.

## What technology is most important to you as a policyholder?



**54%**

online or mobile access  
to account details



**37%**

live messaging  
with a real person



**29%**

digital claims  
filing and tracking



**26%**

e-signatures



**25%**

online quote tools

The balance of trusted, personal guidance with efficient digital access reflects what clients expect from independent agents today: a human-first experience that is enhanced by technology.

## What policyholders are saying

“

Being able to access my policy, insurance card, and claims information online would make managing my coverage much easier.

”

“

I wish my insurance agent offered a mobile app that lets me manage all my policies, file claims, and get real-time updates in one place.

”

“

I would like a customer portal that would allow me to pay premiums online.

”

## Agent insights

A growing number of independent agents are adding [agency-run client portals](#) to provide the digital experience clients want. Much like online banking sites, these portals give clients 24/7 self-service access to their essential insurance information—freeing agents for more important interactions.

### Here's what to look for in a client portal:

- Seamlessly integrates with your AMS
- Supports real-time policy updates
- Allows clients to access insurance info 24/7, request certificates, pay bills, and submit claims
- Supports an agency-branded experience
- An easy set-up to get running quickly
- Ensures compliance with accurate, accessible client interaction records

## Agent relationships:

# Trusted partnerships, evolving engagement

Relationships between independent agents and policyholders are rooted in trust. The survey found that interactions most often occur at transactional moments, such as when purchasing or renewing a policy or when policyholders have questions or concerns.

While 54% of policyholders review their policies at least once a year, 18% only do so when prompted. That can be an issue when only 1 in 5 policyholders receives proactive updates or outreach from their agent.

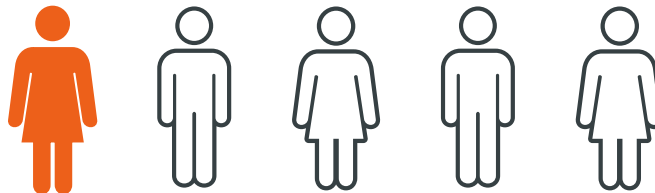
## Trusted beyond the transaction

Despite limited proactive engagement, a strong foundation of trust exists between agents and policyholders. Policyholders see their agents as knowledgeable advisors who understand their needs and priorities. In fact, 62% of policyholders believe their agent understands their needs very well, underscoring the confidence clients place in the personal service independent agents provide.

Independent agents can build stronger relationships with clients by communicating at key moments. Opportunities include:

- **Market changes:** Help clients understand how shifts in rates, new coverage options, or changing regulations may affect them.
- **Risk management:** Share useful advice like seasonal safety reminders and tips that can help clients lower their risk profile.
- **Renewal milestones:** Check in 90 days before renewal to review coverage or offer new options.
- **Life events:** Celebrate birthdays, anniversaries, new homes, and other milestones.

With timely, personalized outreach, agents can reinforce that they are invested in their clients' lives, reinforcing trust and long-term loyalty.



Only **1** in **5** policyholders report receiving proactive updates or outreach from their agent.

## What policyholders are saying

“

It would be great if my insurance agent proactively surveyed other insurance options whenever my insurance policies come up for renewal.

”

“

I would like to see a better degree of reliable and trustworthy information from my insurance agent.

”

## Agent insights

Insurance is about relationships, and agents understand that proactive communication is key to building long-term connections. The challenge is finding the time.

That's where technology comes in. Marketing and communications tools—especially those designed specifically for insurance—can help automate and scale proactive messages to prospects and clients.

[The leading solutions](#) sync with your AMS, making it easy to send the right message to the right client at the right time. Leverage AI to prioritize and personalize those messages.

Some also make it easy to see how your outreach is paying off with client sentiment monitoring, AI-powered analytics, and online reputation management.

Lead prospecting:

## Referral-driven, digitally evolving

When selecting an independent agent, policyholders prioritize expertise and knowledge above all else, followed closely by trustworthiness and responsiveness. These priorities show that policyholders rely on an agent's reputation and reliability to guide their decisions.

The majority of policyholders (58%) were referred to their agent by trusted family or friends, underscoring the continued power of personal recommendations. Seventeen percent found their agent through a local office visit, demonstrating that physical presence and community visibility still carry weight even in an increasingly digital environment.

Digital discovery is steadily becoming more influential in how consumers find and evaluate independent agents. Twelve percent of policyholders discovered their agent through an online search.

Younger respondents were notably more likely to use online comparison tools to explore their coverage options. Half of respondents under 25 used online comparison tools to find their policy compared to less than 10% for all other age groups. For younger clients, an agent's online visibility and credibility play an increasingly important role in first impressions.



**18%** of policyholders found their agent through an online search, comparison website, or social media.



When shopping for insurance, over **60%** of policyholders work with an agent to compare options.



## What policyholders are saying

“

I wish they offered a tool that compares the cost of insurance premiums with more than one brand.

”

“

I would love a feature that gives proactive reminders and personalized tips for optimizing my coverage.

”

“

I would like more communication through email or texts on ways to save money.

”

## Agent insights

As digital behaviors continue to shape buying decisions across industries, independent agents who invest in a strong online presence will be positioned to attract and retain the next generation of policyholders.

Agents can score a quick win by leveraging a [sales automation solution](#) to drive online reviews. A bank of 5-star Google reviews can drive your digital visibility while providing the social proof many prospects expect during their shopping process.

Other solutions make it easy to [embed quoting capabilities](#) within your website and social media. These tools—generally an add-on to rating and quoting tools—allow clients to see rates from multiple carriers while capturing lead information for you.



## Competitive advantages: Cost, credibility, and service

While consumers choose independent agents because of their expertise, it's not a surprise that insurance costs are central to insurance buying decisions—especially in the current economic climate.

The majority of policyholders (65%) say they would switch agents for more competitive policy options. When asked what factors make a competitive policy, price/premium cost were the most important to 92% of respondents, followed by policy details (63%) and bundling options or discounts (50%).

Service quality also plays a defining role in what sets agents apart. Thirty-two percent of policyholders would switch agents for better customer service, and another 25% would do so for a more personalized experience. These factors highlight that responsiveness, tailored advice, and genuine relationship-building are what truly differentiate one independent agent from another.

Younger policyholders also show signs of shifting priorities, placing greater emphasis on policy details and provider reputation than cost alone. Only 33% of policyholders under 25 ranked premium cost in their top three most important factors when choosing an insurance policy, compared with 67% who prioritized policy details and 50% who emphasized provider reputation. These preferences signal that the next generation of clients are seeking both value and trusted guidance, not just the lowest premium.

### What would make you switch to a new insurance agent?



**65%**

more competitive  
policy options



**32%**

better customer  
service



**25%**

more personalized  
service



**21%**

stronger  
reputation/trust



**19%**

better explanation  
of policy options

## Agent insights

Independent agents can't control premium costs, but they can help themselves and their clients succeed by using three key technologies: **comparative raters, data insights tools, and integrated communication solutions.**

Once seen primarily as a prospecting tool, [comparative raters](#) are becoming more important during renewals. Rate hikes mean clients are more likely to shop around and comparative raters are essential to quickly find clients the right coverage at the best price.

[Data insights tools](#), especially those that leverage AI-backed predictive analytics, can surface retention trends and at-risk clients. Those insights give you time to reach out to clients and provide the expertise they need.

And when it comes to client expectations and cost, the real secret weapon is proactive communication. Clients who are surprised by rate increases are more likely to consider changing agents.

[Integrated communication tools](#) can help you educate clients about market factors driving rate increases across a region or line of business, well before they see their renewal statement. That's exactly the kind of service clients are looking for.

## What policyholders are saying

“

I wish my agent offered more information online about what my policy offers as well as what is not covered.

”



## Speed & access to information:

# Fast, human-first, digitally enhanced

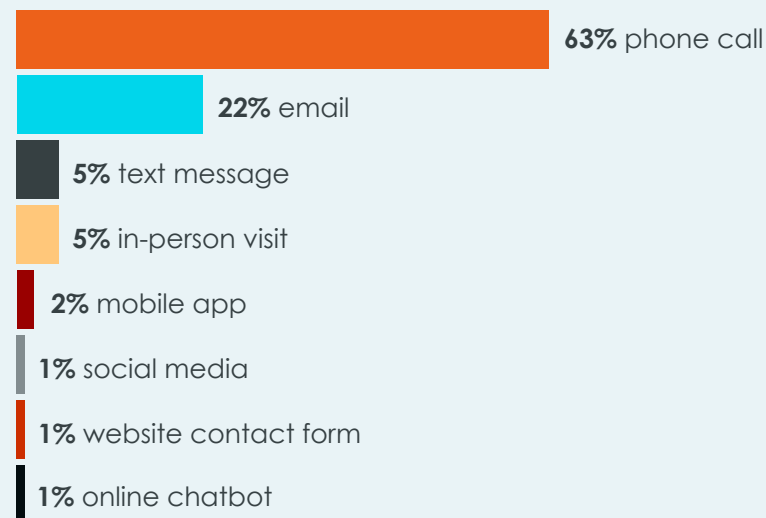
Policyholders value the efficiency of technology, but they still expect agents to be available and responsive. Fifteen percent of respondents cited slow response times from their agents as a challenge.

The theme of efficient communication continued when respondents were asked what they wish was easier about working with their agent. Common write-in requests included faster responses, more proactive communication, and greater agent availability, particularly for personal, one-on-one conversations and extended office hours.

Despite the growing appeal of digital contact options, phone calls remain the preferred method of communication for 63% of policyholders.

Respondents echoed their preference for real-time interaction when asked about response times. Eighty-three percent expect to hear back from their agent within one business day. Within that window, over one-third (35%) expect responses immediately or within one hour.

## What is your go-to-method to get in contact with your insurance agent?



## How quickly do you expect a response when contacting your agent?



## Agent insights

In a world where insureds expect near-real-time responses, technology can help agents maintain their personal touch while responding quickly to clients.

[Top agency management platforms](#) and insurance workflow systems:

1. Automatically surface the most urgent tasks and requests
2. Offer advanced searching features to quickly find information and documents
3. Provide a comprehensive, 360-degree view of a client in one place
4. Leverage AI to surface the right data when and where you need it
5. Integrate with VOIP and texting tools to manage and record all communications in one place

## What policyholders are saying

“

It would be great if [my] agent would answer the phone when called. I always have to leave a voicemail and be ready to deal with the questions later when he calls back.

”

“

I wish they would reach out to me each year before renewing my policy to better understand if my needs have changed.

”

“

Most correspondence is through email. Sometimes it's easier to just pick up the phone.

”

# Transparency and trust in the AI era

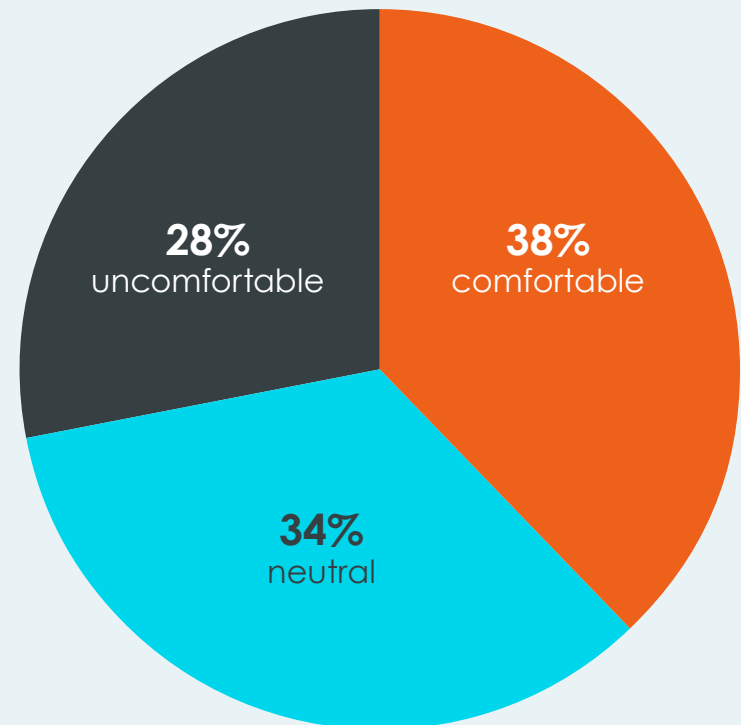
As more agents embrace tools that use artificial intelligence, AI technology has emerged as both an opportunity and a client concern.

Policyholders expressed mixed comfort levels with agents using AI for policy management or advice, though they were open to AI in specific scenarios. Respondents rated identifying cost savings, providing personalized recommendations, speeding up claims processing, and answering basic questions via chatbot as areas of acceptable AI use.

Eighty-five percent of policyholders said it's important to know when their agent is using AI, citing reasons such as a lack of trust in AI, a desire for clear communication, and data privacy concerns.

**For independent agents, the takeaway is clear:** provide transparency about when and how they are using artificial intelligence, especially when it is used to save policyholders' time or money. By proactively communicating the value and purpose of AI, agents can strengthen trust and reassure clients that human expertise remains at the center of their service.

Policyholders have mixed comfort levels with agents using AI



## Agent insights

For independent agents, adopting AI isn't just about new technology—it's about protecting the trust that defines every client relationship. The right technology partner doesn't just deliver AI innovation, they ensure every tool you use is built on responsibility, transparency, and a deep understanding of the insurance business.

[Working with a trusted partner like Vertafore](#) means your AI solutions are developed with ethical standards, data security, and regulatory awareness at their core.

You can move forward with confidence knowing that your technology enhances, rather than replaces, the human expertise your clients rely on.

## What policyholders are saying

“

...I value how technology, including AI, can enhance efficiency, provide more personalized service, and ensure data security. For an insurance agent, AI could help in faster claims processing, better risk assessment, and proactive customer support. Understanding how they leverage AI would indicate their commitment to innovation and client satisfaction.

”

“

I don't believe that AI should be used without a human reviewing the work done. It should not replace the agent but assist them.

”

“

I want to know when [AI] is being used.

”

# Building the ideal client experience

The findings from the report paint a clear picture of what today's policyholders expect from independent agents and where the greatest opportunities lie.

Policyholders continue to value personal relationships and trusted expertise above all else. They also increasingly expect fast, transparent, and digitally supported experiences that make managing insurance simpler and more accessible.

Independent agents remain at the heart of the insurance experience, yet the balance between human connection and digital convenience is becoming a defining factor in client satisfaction. Policyholders want the confidence of working with a knowledgeable advisor, the efficiency of seamless digital tools, and the reassurance of transparency when technology like AI enters the equation.

## To strengthen relationships and stay ahead of changing client expectations:



### **Be proactive, fast, and transparent.**

Frequent, timely communication builds confidence, including when explaining how AI supports the client experience.



### **Focus on technologies that build relationship value.**

Price may be the top reason policyholders choose their coverage, but they also trust their agents. Agent loyalty is built through expertise, personal service, and consistent support.



### **Leverage technology to enhance what you do best.**

Policyholders clearly appreciate digital convenience, but nearly 90% still prefer an agent's involvement. Use technology to streamline service, improve speed, and free up more time for relationship-building.

## What policyholders are saying

“

Working with my agent has been a seamless process. We get along very well through good times and not-so-good times.

”

“

Our agent is the best at keeping us informed and insured.

”



Insurance is about relationships. At Vertafore, we believe technology should make them stronger.

## About Vertafore

As North America's InsurTech leader, Vertafore simplifies and automates the insurance lifecycle so independent agents, MGAs, and carriers can focus on what matters most. Vertafore's solutions empower the connected agency, accelerate innovation for MGAs, and provide the industry's most comprehensive distribution management platform for insurers. In the AI era, Vertafore is powering new possibilities and leading at the intersection of innovation and trust to give every insurance professional the confidence to transform.

Learn more at [www.vertafore.com](https://www.vertafore.com)

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