

THE INDEPENDENT AGENCY OPERATIONS BENCHMARK 2026

ONE-PAGE BRIEF | Where capacity goes - and what strong agencies measure differently

MAIN FINDING Agency capacity is often lost before expert judgment begins - collecting, checking, rekeying, routing, searching, following up and reconstructing status.

58% report a heavier workload Vertafore [4]	72% want more commercial-submission automation Ivans [5]	\$183K-\$188K revenue per employee in three smaller Best Practices cohorts Big I / Reagan [1]
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WHAT THE RESEARCH SAYS

- **Capacity must be measured.** "Busy" becomes useful only when translated into volume, touches, wait time, aging, rework and exceptions.
- **Submission readiness is the clearest pain point.** An average commercial submission goes to four or five carriers, and 20%-35% are declined - for multiple reasons, including appetite and eligibility. [5]
- **Simple and complex work should not share one queue.** Customers favor convenience for simple tasks but want a person for price changes and complex transactions. [7]
- **Productivity needs context.** Revenue per employee is useful only when paired with retention, service quality, backlog and workload. [1]

WHAT OWNERS SHOULD MEASURE

- **First-review completeness** - How much work arrives ready to proceed?
- **Ready-to-work cycle time** - How long before expertise can actually begin?
- **Human touches and handoffs** - How much coordination surrounds each case?
- **Rework and exception rate** - Where does hidden labor accumulate?
- **Revenue per employee** - Is capacity translating into productive growth?

THREE QUESTIONS WORTH ASKING

- Where does work wait most often?
- Which recurring tasks consume experienced people without requiring judgment?
- What one workflow could we improve and prove within 90 days?

GET THE FULL 2026 BENCHMARK

Read or download the complete 21-page report, including industry findings, operating measures, a 90-day improvement plan and a one-page Agency Operations Readiness Assessment.

steadystateao.com/agency-operations-benchmark
570.392.9320

Sources: [1] Big I / Reagan Consulting, 2024 Best Practices Study. [4] Vertafore, 2024 Insurance Agency Workforce Report. [5] Ivans, 2025 Agency-Carrier Connectivity Trends. [7] J.D. Power, 2025 Insurance Customer Retention Playbook. Full methodology and references appear in the complete report.

SteadyState designs agency operations so exceptional service becomes the natural outcome.