



A PARTNER INSIGHT REPORT

Tech & Marketing Signals for Independent Agencies

What the Big "I" 2026 Agency Universe Study reveals about how independent agencies are adopting AI, investing in marketing, and prioritizing what they need from carrier and technology partners.

Prepared by ACT (Agents Council for Technology) — a Big "I" program | September 2026

ABOUT THIS REPORT

One study, straight from the source

Every figure in this report comes from the Big “I” 2026 Agency Universe Study (AUS) — a biennial survey of independent agencies run by Future One, a collaboration between the Big “I” and leading carrier partners. Zeldis Research fielded the study in spring 2026, gathering 1,376 agency responses on how they’re adopting technology, budgeting for marketing, and running their business day to day.

Editorial note: every figure in this report comes directly from the Agency Universe Study’s own published data — nothing here is modeled, inferred, or extrapolated.

01 Technology & AI

How fast agencies are adopting AI, where it’s already paying off, and what’s holding the rest back.

02 Marketing, Carriers & Customer Experience

What agencies are investing in, what they need carriers to fix next, and how they’re competing on service and value.

01

Technology & AI: Where Agencies Stand

Findings from the Big “I” 2026 Agency Universe Study (AUS). AI adoption has tripled since 2024 — the question now is how fast agencies can close the knowledge and governance gap behind it.

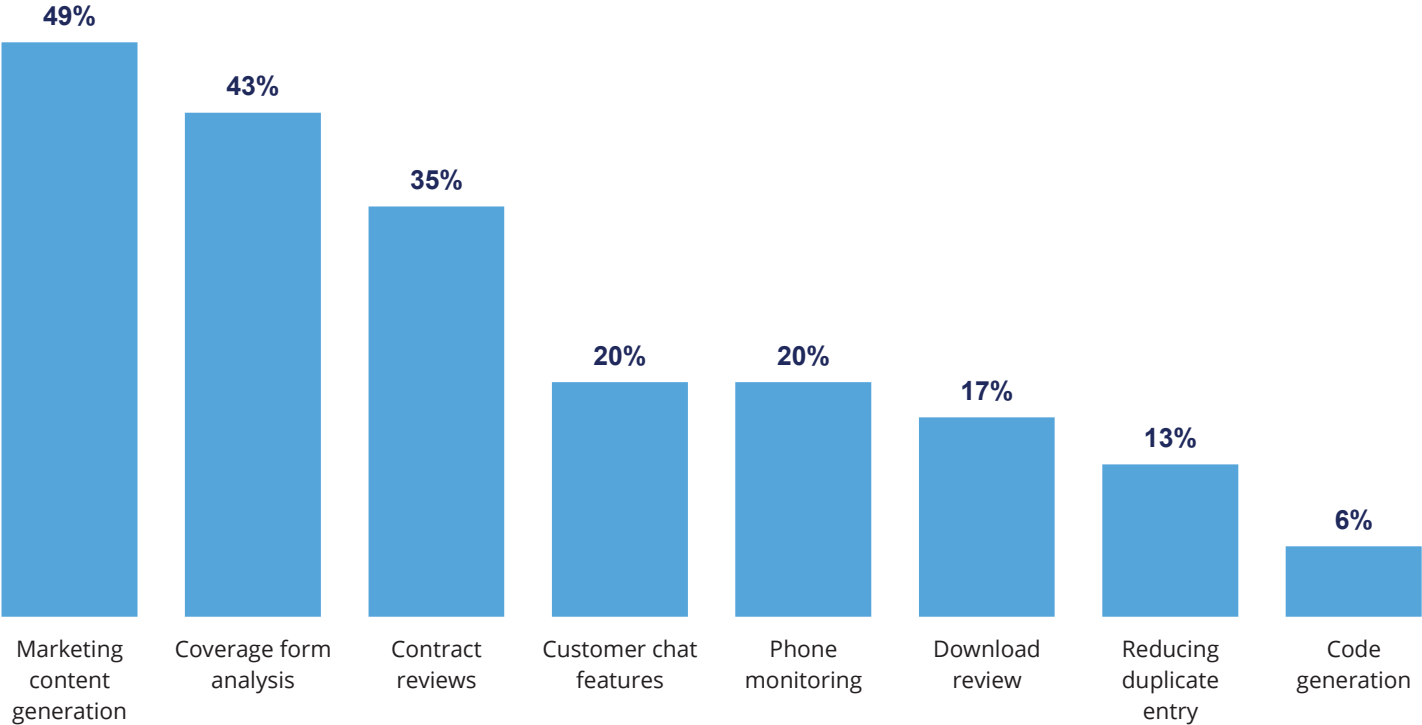
Agency AI use has tripled since 2024 — and marketing is the top use case

46%

of agencies now use AI — up from just 15% in 2024.

Robotic process automation, by contrast, stays flat at just 6% (from 5% in 2024) — this is an AI story, not a broader automation story.

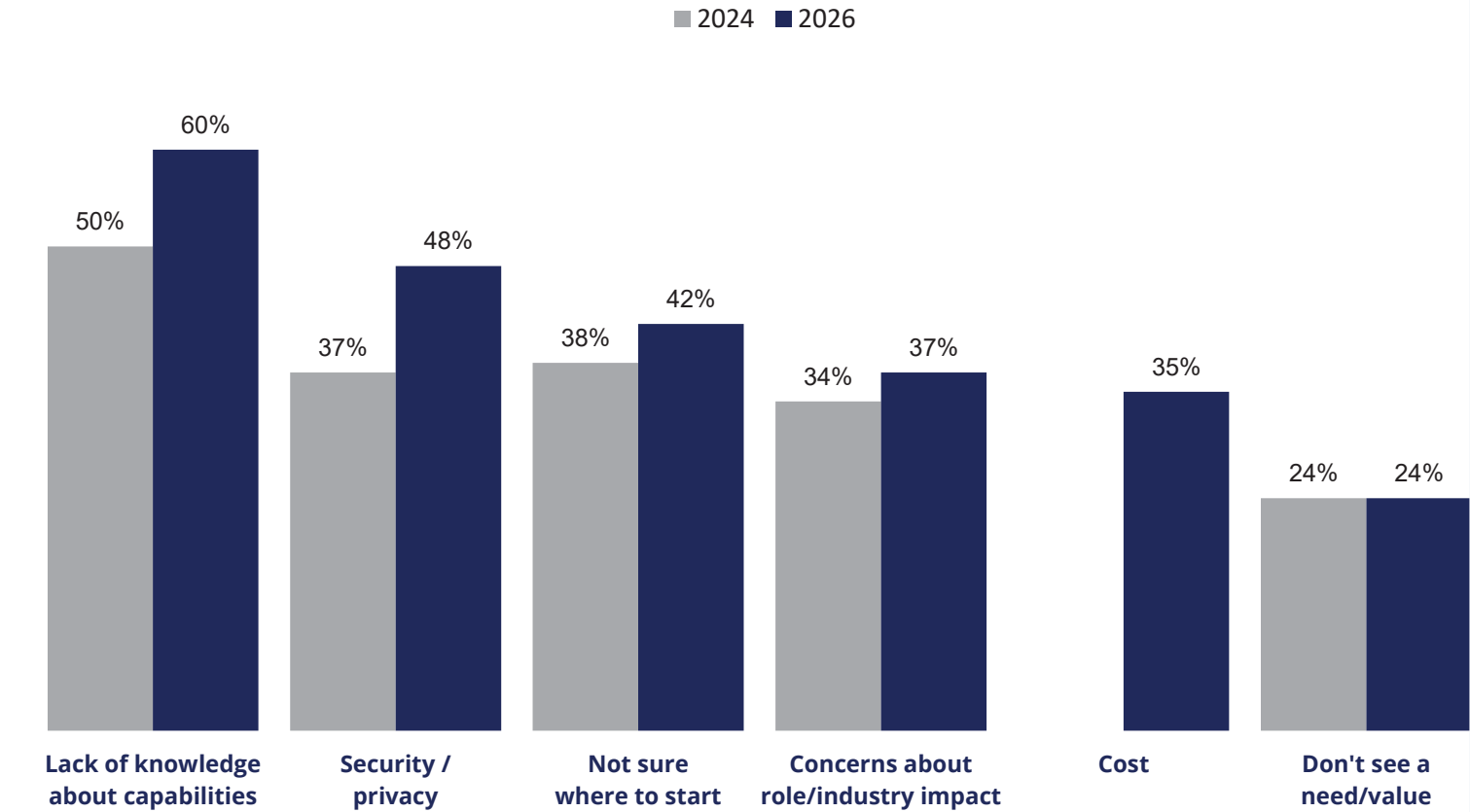
What agencies use AI for (among agencies using AI)



Source: Big "I" 2026 Agency Universe Study (AUS)

Knowledge gaps and security worries are holding AI back — not

% of non-AI-using agencies citing each barrier ("Cost" is a new item in 2026)



21%

of agencies have a written AI policy statement — even as 46% now use AI day to day.

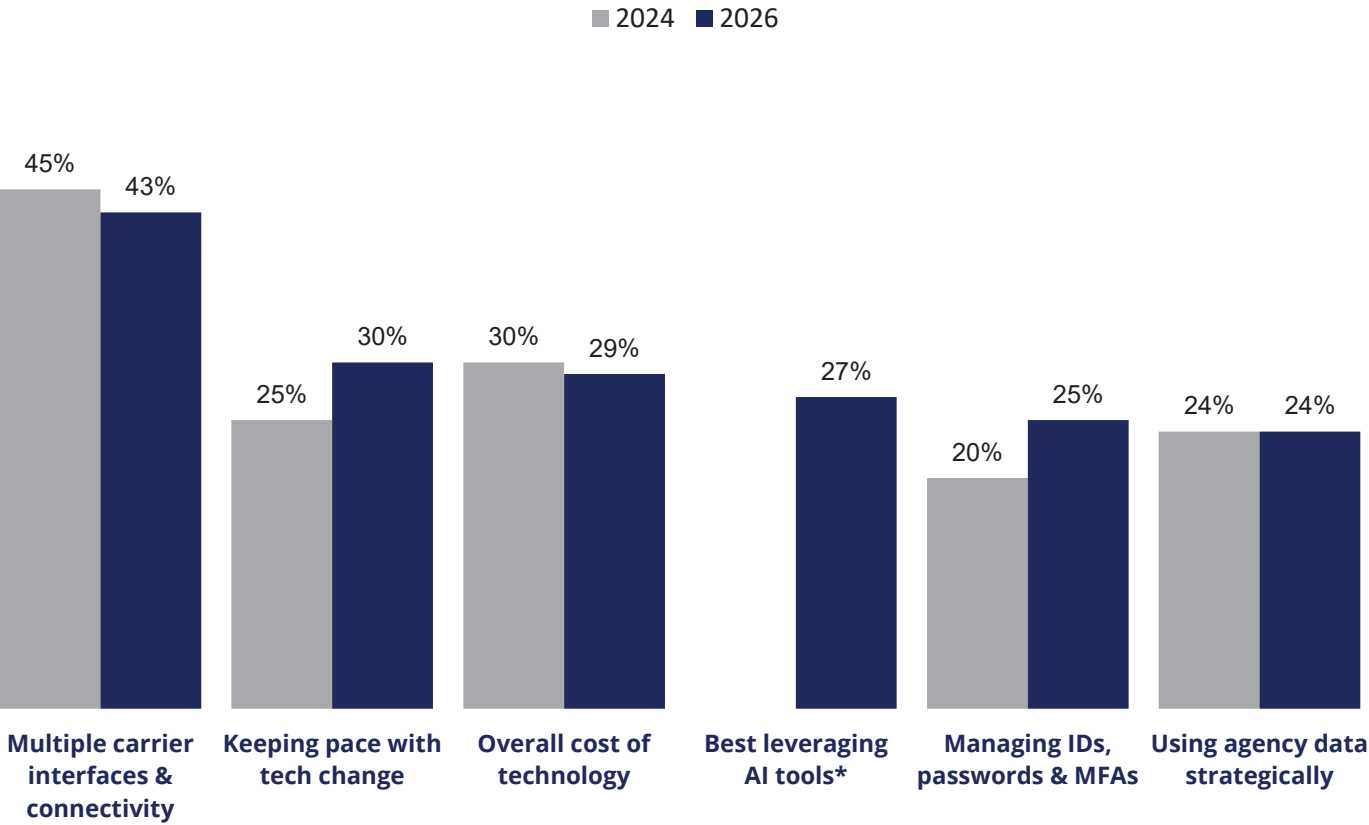
Education and governance support — not more AI features — is what closes this gap fastest. Knowledge gaps (60%) and security/privacy worries (48%) are cited far more than “don’t see the value” (24%).

Source: Big "I" 2026 Agency Universe Study (AUS)

TECHNOLOGY CHALLENGES

Multi-carrier connectivity is still the top tech headache — and AI now cracks the top four

% ranking this among their top-3 technology challenges ("Best leveraging AI tools" is a new item in 2026)



27%

of agencies now rank “best leveraging AI tools” among their top-3 tech challenges — brand-new in 2026, and already ahead of managing IDs/passwords and using agency data strategically.

Multi-carrier connectivity remains the #1 challenge at 43% — the reason ACT runs a dedicated Data, Connectivity & Infrastructure work group.

Source: Big "I" 2026 Agency Universe Study (AUS)

02

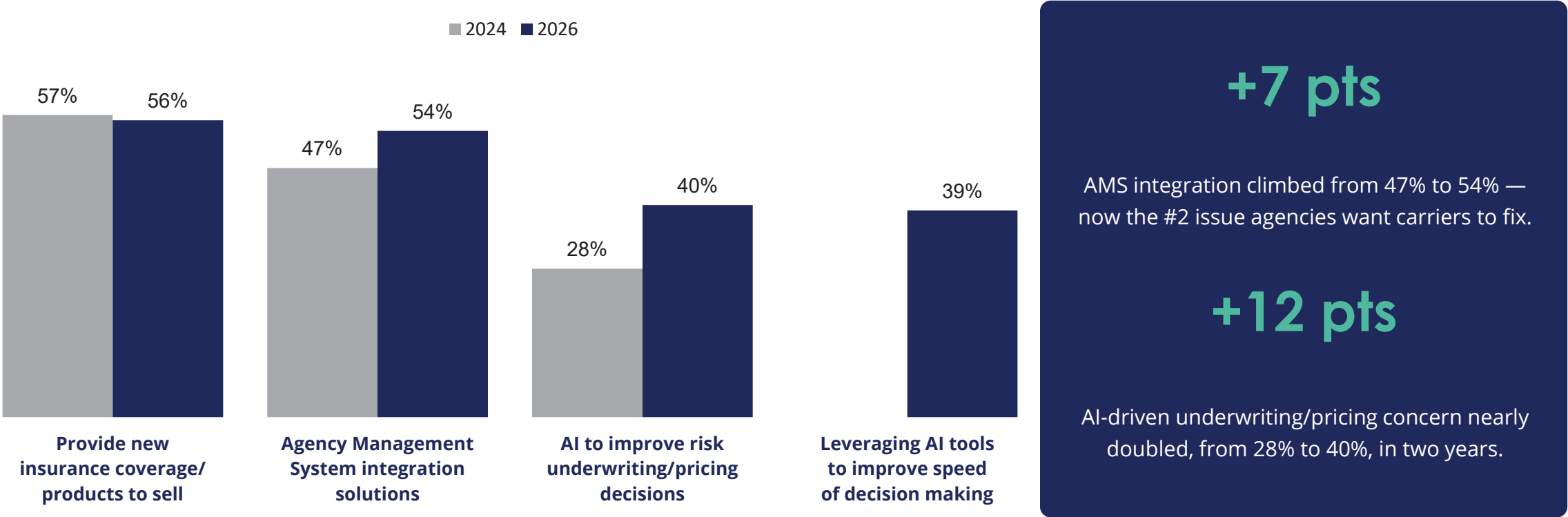
Marketing & the Agency Value Proposition

Findings from the Big "I" 2026 Agency Universe Study (AUS). Marketing budgets are growing, carrier priorities are hardening, and the personal touch still separates agencies from every other channel.

AMS integration and AI underwriting are hardening as carrier priorities

Asked what carriers should fix next, agencies now rank AMS integration and AI-driven underwriting right behind new products — both climbing fast since 2024.

% naming this among the most important issues for carriers to address ("Leveraging AI..." is a new item in 2026)

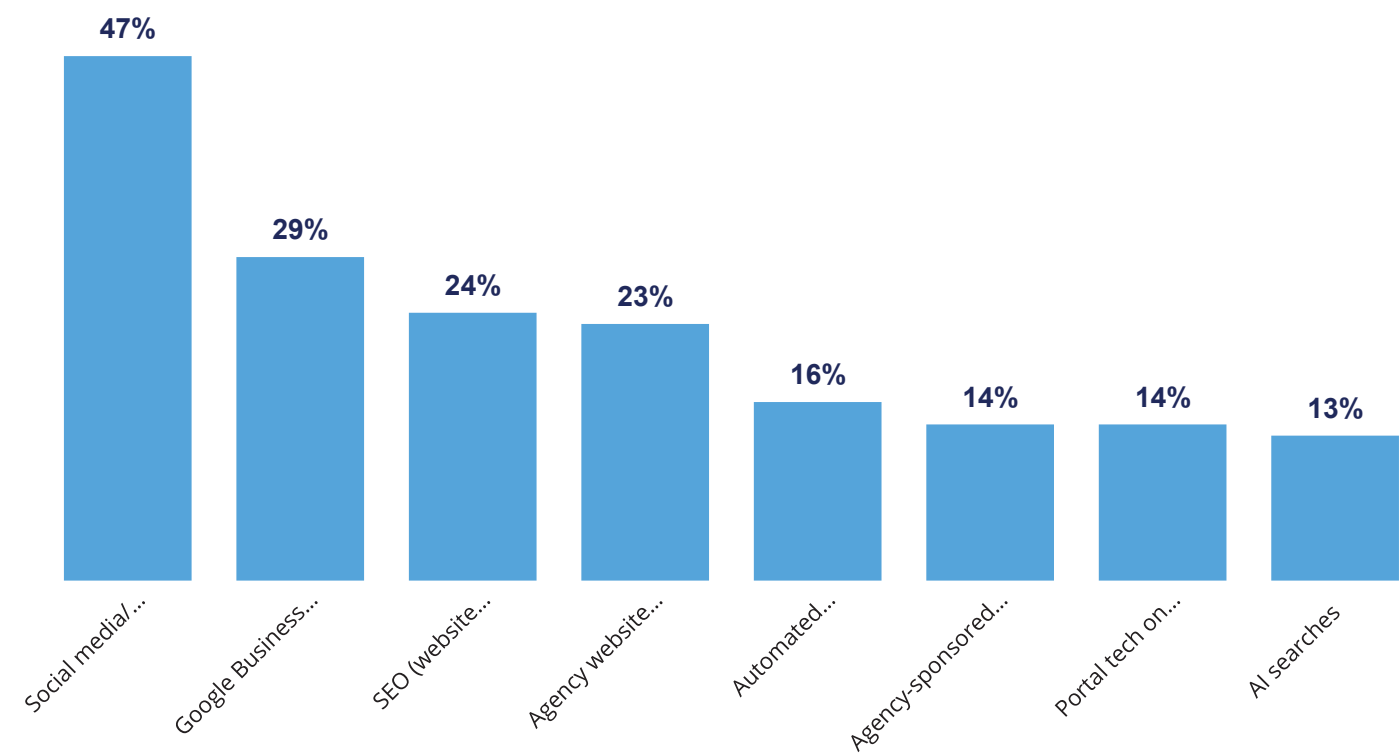


Source: Big "I" 2026 Agency Universe Study (AUS)

MARKETING ACTIVITY MIX

Social media anchors the marketing mix — AI search is the newest entrant

% naming each activity among their top-3 most important marketing activities



Among agencies on social media: Facebook 70%, Instagram 46%, LinkedIn 35% (always/often + sometimes use)

Source: Big "I" 2026 Agency Universe Study (AUS)

93%

of agencies engage in at least one formal marketing activity.

47%

name social media/digital marketing as a top-3 activity — nearly double the next-closest, Google Business Profile (29%).

MARKETING INVESTMENT

Marketing budgets are growing — but carrier support isn't reaching everyone

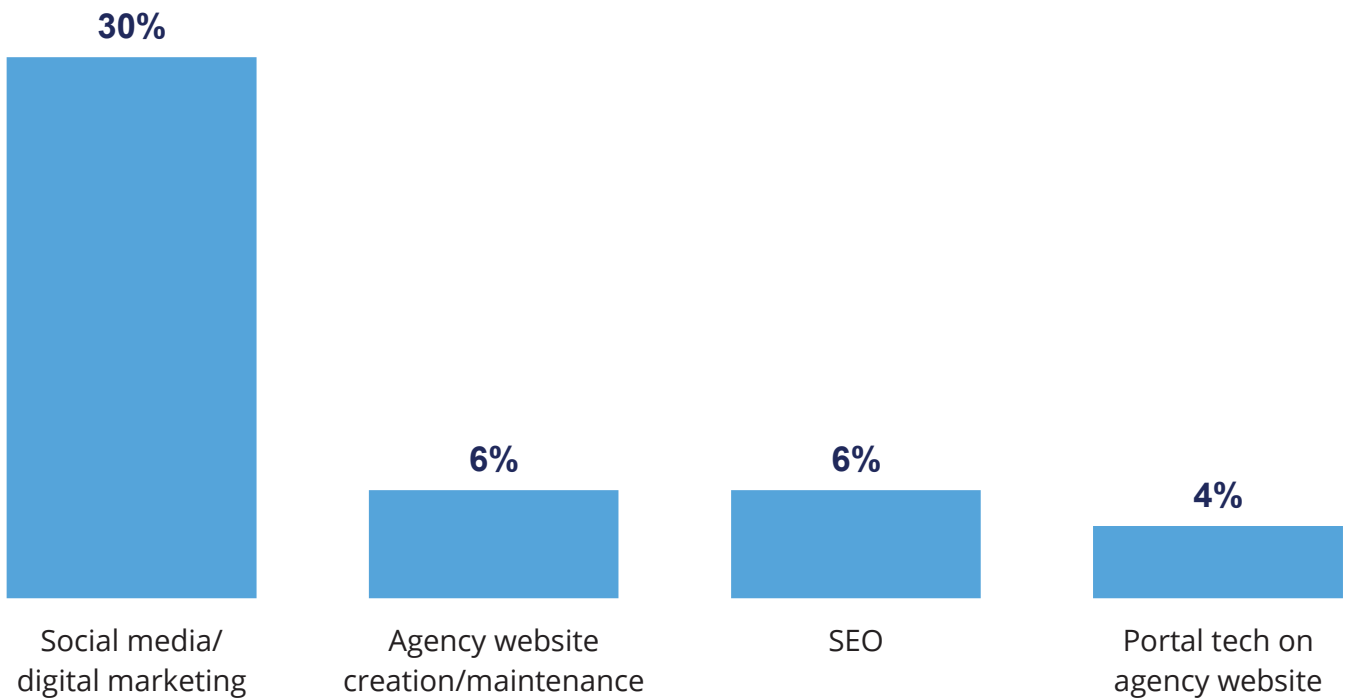
11%

of total agency expenditures now go to marketing, on average — up from 8% in 2024. The average agency marketing budget rose from \$14,300 to \$20,600.

78%

of Small agencies received zero carrier marketing support in 2025; only 39% of agencies overall got any.

Carrier support goes where it's turnkey — not where agencies rate activities most important



Source: Big "I" 2026 Agency Universe Study (AUS)

Referrals still win — and the first wave of AI-search optimization has arrived

56%

Referrals remain the #1 way agencies win new personal- and commercial-lines prospects — far ahead of social media posts (33–37%).

13%

of agencies now name “AI searches” among their top-3 marketing activities — a brand-new category in 2026.

49%

agree they need a better way to reach well-qualified personal-lines prospects already searching online — up from 44% in 2024.

The personal touch still defines the channel — and agencies are investing in it

Agencies are comfortable letting customers self-serve on policy documents, billing, and claims — but not on purchasing policies or getting quotes.

86%

prefer that routine customer service run through the agency — phone or other non-online contact — rather than self-service.

57%

agree their agency has placed more focus on the customer experience than in the past.

57%

say there's a significant need for training to help CSRs and producers sell on value rather than price.

Source: Big "I" 2026 Agency Universe Study (AUS)

Five moves the data points to

1

Close the AI governance gap before it widens.

46% of agencies now use AI, up from 15% in 2024 — but only 21% have a written AI policy. Knowledge gaps (60%) and security/privacy worries (48%) are the top barriers, not lack of interest.

2

Fix multi-carrier connectivity — and get ahead of the AI-tools question.

Dealing with multiple carrier interfaces remains the #1 technology challenge (43%); best leveraging AI tools is a brand-new top-4 challenge (27%).

3

Expect carrier tech priorities to keep hardening.

AMS integration climbed from 47% to 54% of agencies' top carrier asks in two years; AI-driven underwriting concern nearly doubled, from 28% to 40%.

4

Put marketing support where the growth — and the gap — actually is.

Average marketing budgets rose from \$14,300 to \$20,600, yet 78% of Small agencies received zero carrier marketing support in 2025.

5

Help agencies sell value, not just service.

Referrals remain the #1 lead source (56%) and 86% of agencies want service to run through them directly — but 57% say they need more training to help staff sell on value rather than price.



Thank you

ACT convenes carriers, vendors, and independent agents around one goal: technology that actually works for the agency channel. We hope these signals help sharpen how you invest, support, and show up for the agencies we all serve.

Source: Big "I" 2026 Agency Universe Study (AUS)