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What Independent Agencies Should Prioritize for a Strong Finish to 2026

By: James Keane

No matter where in the market cycle we are, the agencies that grow are the ones that consistently play offense. Leaders of these agencies do not overreact to rate, capacity or competition fluctuations. They continually seek out better ways to strengthen client relationships, optimize operations and find new opportunities for growth.

As independent agencies near the end of the year, there is still time to make meaningful progress. Independent agencies already have plenty on their plates, including managing client relationships, staying current on coverage options and keeping pace with carrier requirements. However, agencies that outperform their peers share common habits, regardless of what is happening with rates or capacity. Successful agencies manage client relationships proactively, and they use data and technology to work more efficiently. Most importantly, they treat every corner of the market, including excess and surplus (E&S) lines, as a growth tool rather than a fallback.

Whether your agency is planning for

growth or preparing for new leadership, now is a good time to take stock of these fundamentals and identify where there is still opportunity to make progress. Focusing on these habits now can help agencies finish 2026 strong and position themselves for growth in 2027.

Make Proactive Client Management Non-negotiable

Proactive client management should always be a permanent priority, not a response to change or challenges.

However, as the market opens more broadly, clients have more choices, from direct carriers and competing agencies to comparison sites. This means agents can no longer differentiate on carrier access or price alone. The real opportunity is understanding what clients value from their agency relationship and delivering an experience that reflects those preferences. Some clients want the convenience of a mobile app to make changes on their own, while others value access to a service center outside normal business hours or options such as telematics that may help lower their premiums. The agent's role is to under-

stand those preferences, offer the right options and help clients choose what works best for them.

Some agents may see this as a loss of control. However, offering self-service options does not weaken a relationship. It frees agents up for higher value conversations that go beyond processing transactions. For example, a client adding a new car to their policy may offer an agent an opportunity to learn what has changed in their life, such as a new job or promotion. This enables the agent to demonstrate more value by ensuring their coverage keeps pace.

Use Data and Efficiency Tools to Work Smarter

Efficiency is not just about moving faster; it is about working smarter. Streamlining processes with standardized steps can help agencies manage more accurately by leaving less room for things to fall through the cracks. Standardized procedures also help agencies stay on track during staff transitions. When a producer is promoted, takes on new responsibilities or leaves the agency, these processes can help ensure

the institutional knowledge stays with the agency. The next person can easily step in and pick up where the process left off.

Data and business intelligence tools can help agencies build such consistency. For example, platforms like AgencyIQ, Powered by SIAA, allow agencies to create standardized follow-up workflows and provide managers with greater visibility into staff performance. This makes it easier to coach staff and identify cross-selling opportunities across carriers and books of business.

The real value of these efficiencies is not just the time savings — it is what agencies can do with the time. Every hour reclaimed from administrative work is an hour that can be better spent deepening client relationships, pursuing new business opportunities or refining a marketing strategy. Agencies that view efficiency as a growth strategy rather than a back-office concern are better positioned to scale without adding unnecessary headcount.

Treat E&S As a Growth Driver, not a Last Resort

Agents should not view E&S lines as a fallback for when the market tightens. Regardless of how much capacity standard carriers have at a given time, E&S remains a valuable tool for rounding out accounts and placing risks that don't

neatly fit into a standard appetite. Agencies that build E&S into their standard toolkit are better positioned to consistently serve a wider range of clients.

The bigger challenge most agencies face in the E&S space is speed and submission quality rather than access. When an underwriter receives an incomplete submission, it often ends up at the back of the queue. By the time an agent supplies what was missing, they have often lost several days compared to a broker who shares a clean, completed submission the first time.

Fortunately, technology can help close this gap. Xchange, Powered by SIAA, is one example of how artificial intelligence (AI)-assisted tools can review a submission for completeness and consistency before it is routed to the broker. It gives agents a better chance of getting a risk written quickly. Whatever tools an agency uses, the foundation is that a complete submission is still the fastest path to a bound policy.

Set Up for a Strong Finish and Stronger 2027

The final months of the year are an important time for business planning. Agencies should be thinking now about new programs they want to launch, what to add to their marketing strategy and where they see opportunities to grow in 2027. Waiting until the start of

the new year can mean losing months of momentum before those plans are up and running.

At the same time, agencies should not lose sight of what lies ahead for the rest of the year. Most now have a clear picture of where they stand with individual carriers on growth, bonuses and profit sharing. By focusing marketing efforts on the businesses carriers want to write, agencies can maximize revenue before the year closes. Agencies that consistently remain disciplined about client relationships, efficiency and market access, not just when conditions call for it, are the ones that can grow through any cycle. ■



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