

The Signal You Shouldn't Ignore

Navigating Industry Shifts & Building Sustainable Agency Value

Recently, multiple carriers have released statements emphasizing business quality, agency oversight, and compliance. We don't think that's a coincidence. We think it's a signal.

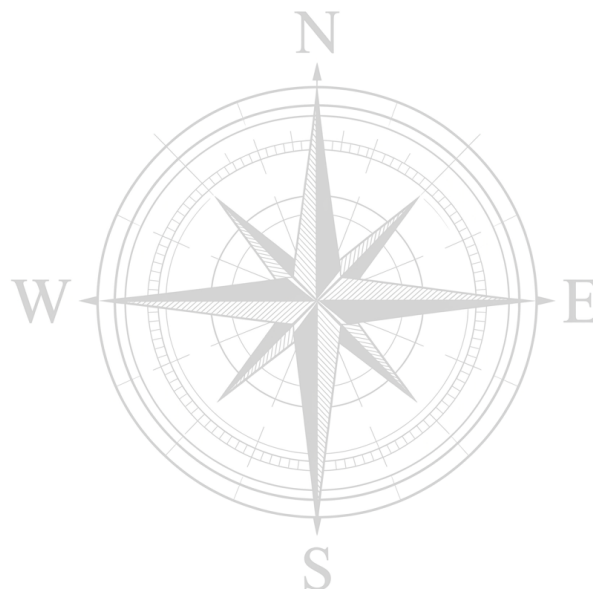
Carriers are looking beyond production. As underwriting becomes more automated and data-driven, they're paying closer attention to the quality and consistency of the business being submitted.

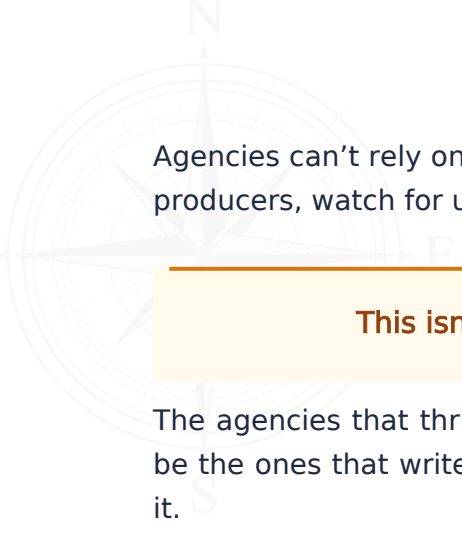
Every agency should take that signal seriously.

Faster underwriting creates real opportunity for advisors and consumers. But it also lowers the barrier for bad actors. When it's easier to submit business, it's also easier for poor business to get through. Carriers built a process in response to industry demand that emphasizes speed. This requires agencies to be more diligent, especially with new agent relationships.

The first business at risk isn't the carrier's — it's yours.

Poor-quality business creates chargebacks, eats management time, raises costs, and pulls focus away from growth. Every hour spent fixing preventable problems is an hour not spent building your agency. Over time, that adds up more than most agency leaders realize.





Agencies can't rely on carriers to catch every problem. Carriers expect you to know your producers, watch for unusual patterns, and act before issues grow.

This isn't just a compliance issue. It's a profitability issue.

The agencies that thrive won't simply be the ones that write the most business. They'll be the ones that write the right business — and build a culture of accountability around it.

Agency leaders should begin asking different questions:

- Do we know which producers represent the greatest risk to our business?
- Do we have a process to spot unusual activity before a carrier does?
- Are we recruiting to a defined agent profile?

THE QUESTION IS NO LONGER: *"ARE WE WRITING ENOUGH BUSINESS?"*

It's becoming: *"Are we writing the kind of business that strengthens our business?"*

The good news: what's best for your agency is also what's best for your carrier partners. Agencies that submit quality business are more profitable, build stronger carrier relationships, and create more long-term value.

We believe this is the beginning of a broader shift. As AI and automation give carriers more visibility into business quality, it will become a defining measure of agency strength.

Business quality isn't about protecting the carrier.
It's about protecting the value of the business you've worked hard to build.

Call us to learn how top agencies minimize risk and increase profitability.
800-488-9861

