GALLAGHER BASSETT | CARRIER PRACTICE

MGA MARKET PULSE

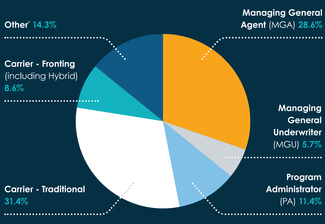
Key Insights for 2026

Who Took The Survey?

Gallagher Bassett's MGA Market Pulse: Key Insights for 2026 uncovers the challenges and opportunities faced by MGAs, MGUs, and Program Administrators (PAs).

In addition to challenges and opportunities, respondents shared their priorities for measuring success, the key contributors driving customer satisfaction, and how they are adapting to use AI.

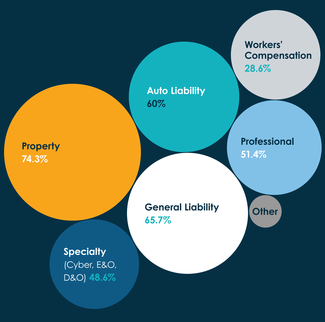
COMPANY TYPE



* Other write-in responses included Broker, Engineering Services, Reinsurance Intermediary, Treaty, Attorney.

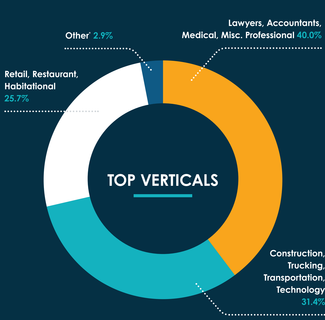
COMPANY SIZE

COMMERCIAL LINES OF OPERATION



*Other lines included A&H, Aviation, Inland Marine, Umbrella + Excess, Personal Lines.

Opportunities For Growth & Expansion



* Other write-in responses included Credit, Education, Energy, Specialty, Small Artisan Contractors, and Niche Opportunities.

Challenges & Threats To Premium Growth

The leading challenges to premium growth were recruiting and retaining talent and expertise in underwriting and claims. However, accessing capacity is also proving difficult, and Legacy IT systems are hindering operational efficiency.

Leveraging a strategic partnership with proven experts can provide MGAs, MGUs, and PAs with an efficient and flexible operating platform that attracts, develops, and retains top talent for you; bolstering resources and expertise with claims professionals who act as an extension of your team.

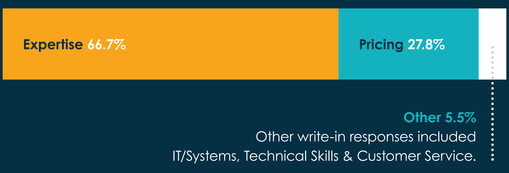
Outsourcing: Trends & Influences

While over 50% of survey respondents are currently outsourcing, a large portion are still managing all claims in-house. The main reason for outsourcing was expertise, while pricing is a key consideration in decision making.

Subject matter expertise is key to attracting new customers. A claims and risk management partner, like Gallagher Bassett, can provide flexible, tailored solutions and a deep knowledge of the nuances of products such as third-party liability, workers' compensation, and professional liability, as they pertain to different industry segments, to ensure essential credibility for your organization.

OUTSOURCING STATUS

TOP FACTORS INFLUENCING DECISIONS



SOCIAL INFLATION - CAN CLAIMS AND RISK MANAGEMENT PARTNERS HELP?

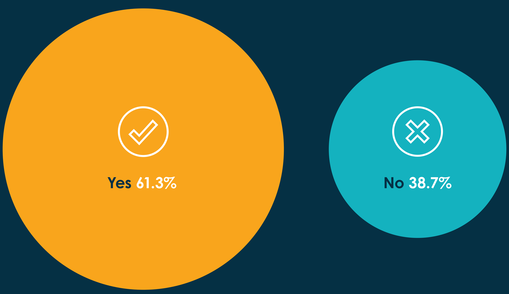
When it comes to the benefits of outsourcing to handle the impact of social inflation, 45.2% of respondents believed claims and risk management partners can help, while 38.7% are not convinced. However, the right partner should take a proactive approach to supporting MGAs, MGUs, and PAs with the influence of social inflation and rising jury damages by identifying them early and using resolution strategies to avoid them.

AI: High Uptake with Under Investment

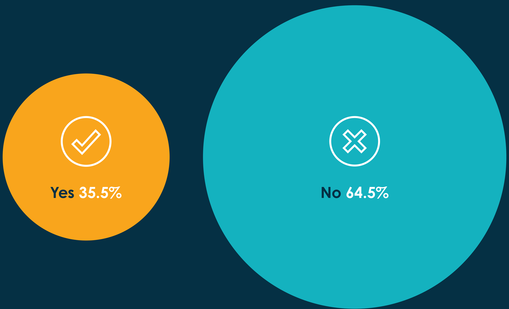
AI may be growing in popularity, but it remains largely unaccounted for when it comes to budgets and planning, likely due to the significant investment required. But for MGAs, MGUs, and PAs to succeed in a competitive marketplace, they need high-quality, accurate, and targeted data.

Working with a claims and risk management partner can eliminate the upfront and ongoing cost associated with AI adoption while ensuring you have access to superior systems and platforms.

CURRENT AI USAGE



BUDGETING FOR AI TOOLS



Measuring Success: Key Performance Metrics in Claims Evaluation

With evolving customer expectations, the bar for service quality continues to move. Our respondents cite speed of service, expertise of staff, and consistency as the top factors influencing customer satisfaction.

* Other high-ranking options included Communication and Personalization of Service.

When it comes to measuring performance and success, accuracy of claims processing and claim resolution time are the most prioritized metrics, ranking first more than other options, while responsiveness to inquiries was a frequent selection as the second and third most significant metric. These results underscore the importance of operational excellence and efficiency in handling claims.

* Other considerations included Customer Satisfaction Scores and Compliance with Regulatory Requirements.

Maintaining high standards across the board is easier to achieve with a strategic partner who focuses on innovation and responsiveness to enhance customer experience as well as providing access to the right professionals to drive the right outcome. A comprehensive partner offer should include client service support, a strong focus on the policyholder's experience, and an analytics team committed to performance management.

SUMMARY

Gallagher Bassett's MGA Market Pulse: Key Insights for 2026 highlights that while MGAs, MGUs, and PAs are facing challenges, the sector has a positive outlook on growth with diverse areas cited for expansion.

A partnership with Gallagher Bassett's dedicated Carrier Practice team can help enhance your presence, provide access to specialists with deep technical expertise across all lines of coverage, and unlock opportunities to scale your business for strategic, long-term growth.