THE *Pulse*

The State of Distribution Enablement in Insurance

2026 Industry Benchmark

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Seismic

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The Seismic Enablement Cloud™ is the only unified AI-powered platform that prepares customer-facing teams with the skills, content, tools, and insights needed to maximize every buyer interaction and strengthen client relationships.

Trusted by approximately 2,000 organisations worldwide, Seismic helps businesses achieve measurable outcomes and accelerate revenue growth.

Seismic is headquartered in San Diego with offices across North America, Europe, Asia and Australia. Learn more at [seismic.com.](https://seismic.com)

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Executive Summary

The insurance industry across EMEA is entering a period of transformation. Europe remains the region's largest insurance market, projected to be worth approximately €1.3 trillion by the end of 2026, with a steady annual revenue growth of 4.2%.

The UK holds a particularly prominent position as the largest insurance market in Europe and third largest in the world. Total premiums were recorded as £348 billion in 2024, well ahead of both France and Germany, and are predicted to reach £489 billion by 2035.

Across the wider EMEA insurance landscape, the industry is being reshaped by tech-driven operational efficiency, AI-enabled personal agents, and generative AI adoption – particularly within underwriting and claims. These shifts are creating new competitive pressures, but also significant opportunities for those prepared to seize them.

Distribution is becoming more digital, more data-driven, and more demanding than ever before. As economic uncertainty continues and broker and advisor expectations increase, insurance firms across EMEA are facing mounting pressure to modernise how they equip their distribution and growth teams.

But are they doing enough to win new partners, retain strategic relationships, and deepen long-term engagement?

In our latest report, we explore how effectively insurance firms across EMEA are preparing for this new era of distribution enablement – examining the most significant capability gaps, the growing role of AI in reshaping distribution strategies, and whether firms will be investing in AI in a bid to stay competitive in 2026 and beyond.

Survey Demographics

Insights for Professionals surveyed 250 senior leaders and decision-makers from insurance firms across Europe to assess how effectively the industry is equipping its distribution and growth teams to win, retain, and strengthen partner relationships.

Respondents were evenly distributed across key EMEA markets, with 20% from the UK, France, DACH (Germany, Austria and Switzerland), Benelux (Belgium, Netherlands and Luxembourg), and the Nordics (Norway, Sweden, Finland and Denmark).

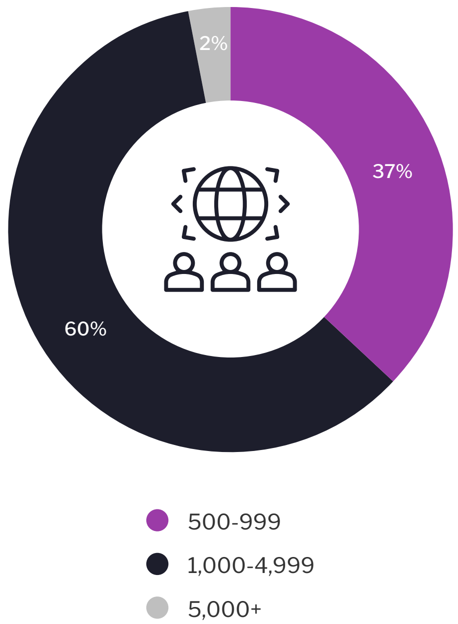
Company size

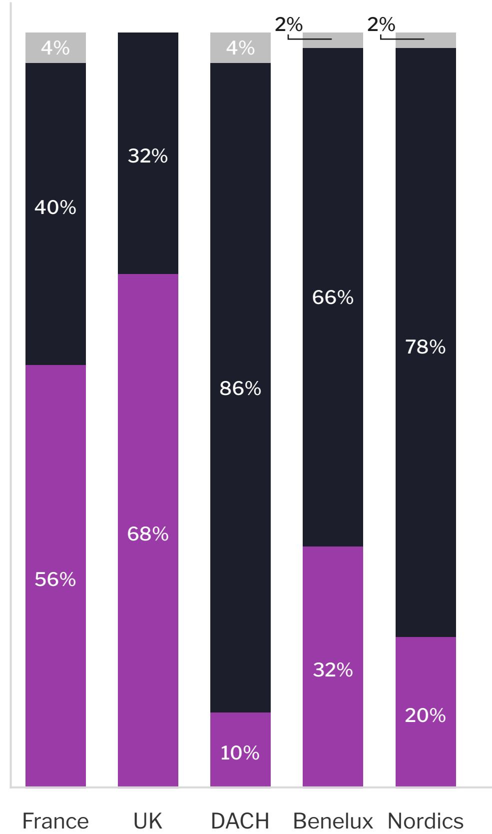
Most respondents (60%) work in firms employing between 1,000 and 4,999 people, with overall company size distribution as follows:

- Firms with 500–999 employees — 37%
- Firms with 1,000–4,999 employees — 60%
- Firms with 5,000+ employees — 2%

DACH showed a notably higher concentration of larger firms, with 86% of respondents representing organisations with 1,000–4,999 employees. Benelux (66%) and the Nordics (78%) are also above average in this area. By contrast, respondents in the UK (68%) and France (56%) were more heavily represented by firms employing 500–999 people.

How many employees does your firm have?





Seniority level

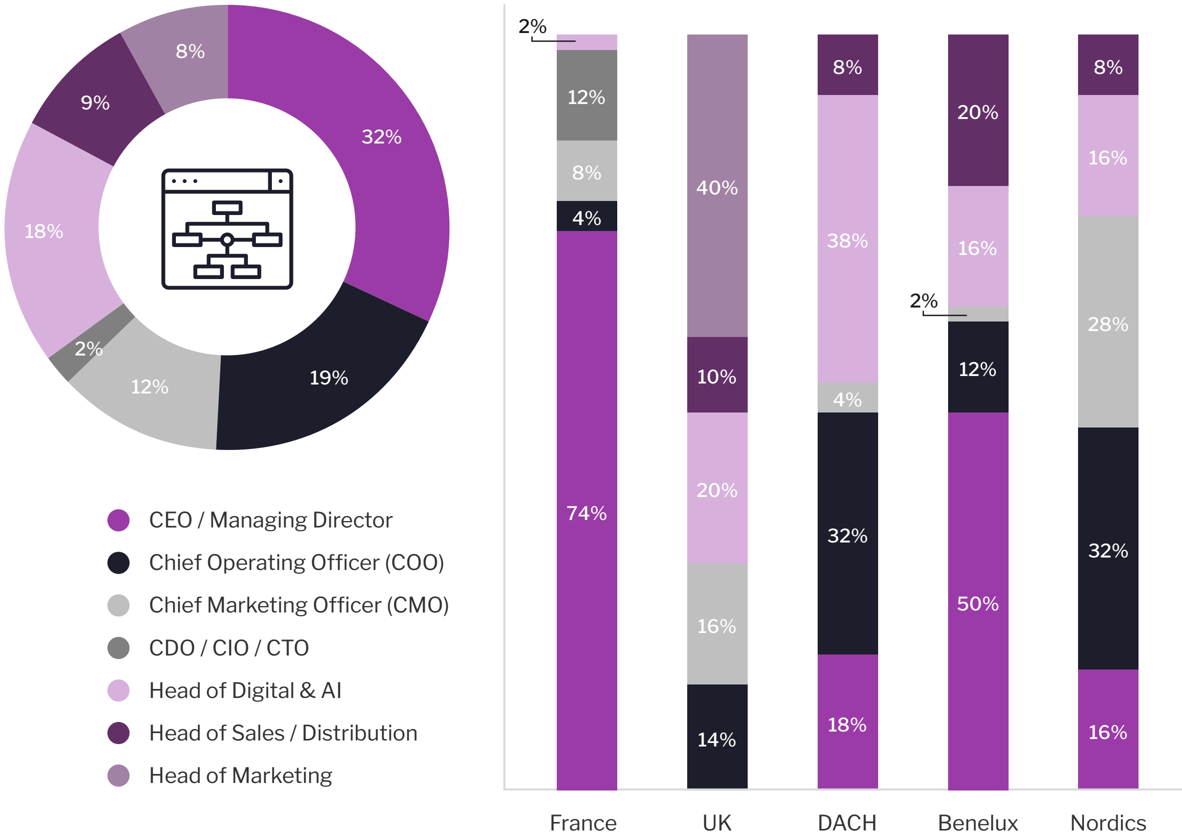
Respondents represented a broad range of senior leadership roles, with the highest segment coming from executive leadership positions. CEO or Managing Director roles made up 32% of respondents, followed by Chief Operating Officers (19%) and Heads of Digital & AI (18%).

Other leadership functions included Chief Marketing Officers (12%), Heads of Sales or Distribution (9%), Heads of Marketing (8%), and CDO/CIO/CTO roles (2%).

There were some significant regional variations. France had a notably higher proportion of CEO/Managing Director respondents at 74%, followed by Benelux at 50%. The UK stood out for its stronger representation of Heads of Marketing (40%), while DACH showed an above-average concentration of Heads of Digital & AI at 38%.

What best describes your role in the organisation?

ALL RESPONSES *RESPONSES BY COUNTRY*



Primary business function

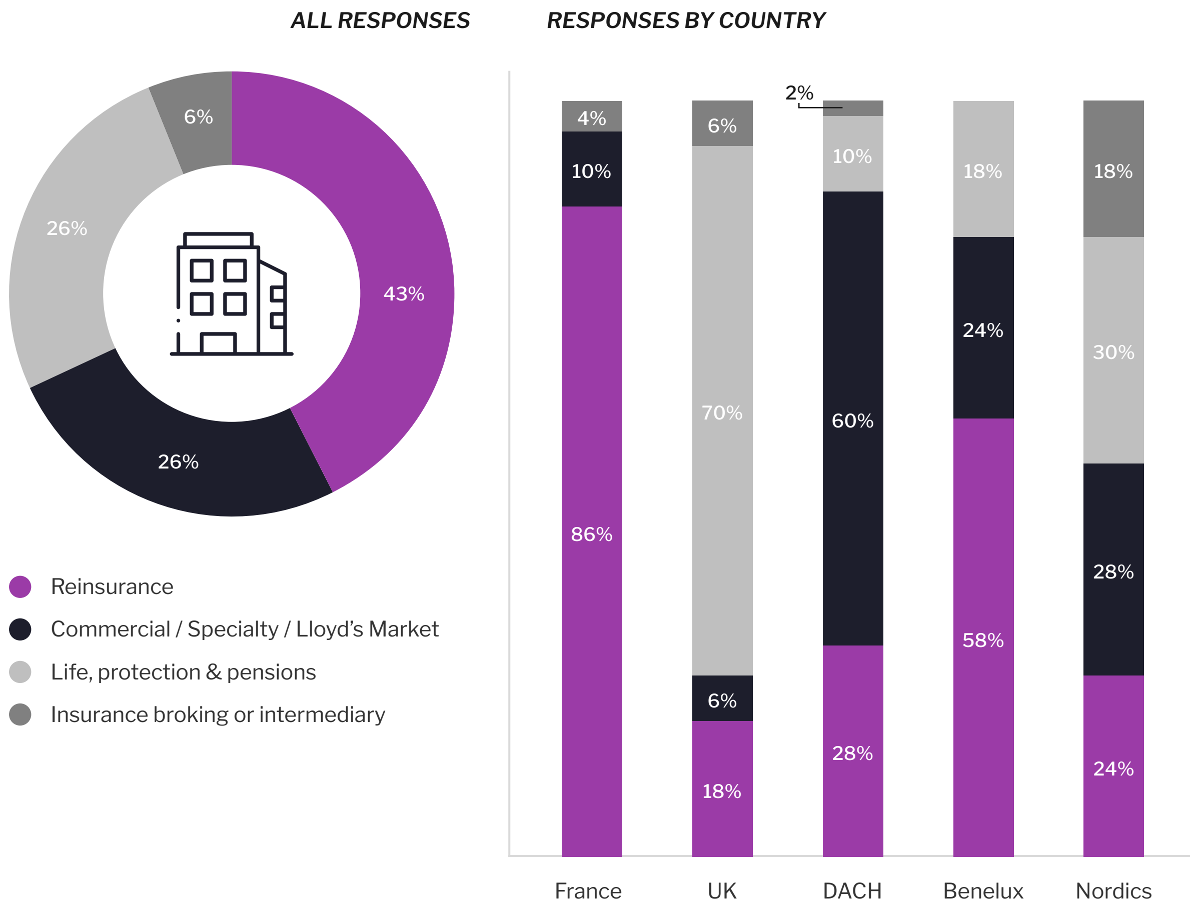
Respondents represented a mix of insurance business models. The majority of respondents (43%) came from insurance broking or intermediary firms, with overall primary business functions as follows:

- Insurance broking or intermediary — 43%
- Commercial/speciality/Lloyd's market — 26%
- Life, protection & pensions — 26%
- Reinsurance — 6%

France showed the strongest concentration of insurance broking or intermediary firms, with 86% of respondents operating in this segment, followed by Benelux at 58%.

The UK stood out for its significant skew toward commercial/speciality firms, which accounted for 70% of respondents. Meanwhile, DACH demonstrated a clear majority in life, protection and pensions, with 60% of respondents identifying with this primary business function.

What best describes your firm's primary business?



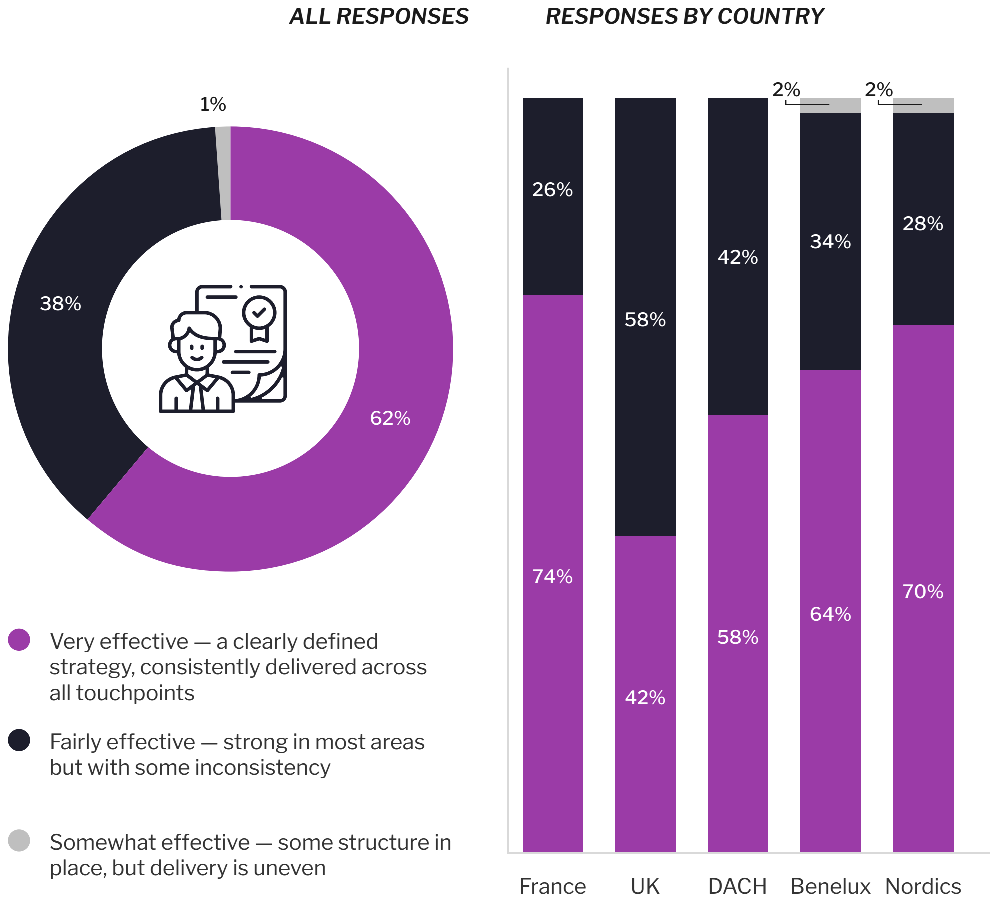
What is the key focus for insurance firms right now?

This year, insurance firms across EMEA are placing distribution growth at the centre of their strategic agenda, but rising competition and operational pressures are reshaping how effectively they can execute these strategies.

When asked how effective their firms are at delivering a consistent yet personalised experience to brokers and advisors across teams, channels and regions, 62% of firms believe they are very effective. A further 38% think they are fairly effective, meaning they are strong in most areas but still suffering from some inconsistencies.

Regional differences suggest that firms in France are some of the most confident in their abilities, with an above-average 74% saying they can effectively deliver these experiences. On the other hand, UK firms are feeling slightly less confident in their abilities, with the majority (58%) saying they are only ‘fairly effective’.

How effective is your firm at delivering a consistent yet personalised experience to brokers and advisors across teams, channels and regions?



Identifying their top priorities

With many feeling confident – or at least fairly confident – in their ability to deliver a positive experience to brokers and advisors, respondents were asked to share their key areas of focus right now.

Nearly half of firms (47%) identified growing new business through advisor and broker relationships as their primary distribution focus, making it the top priority overall. This was followed by:

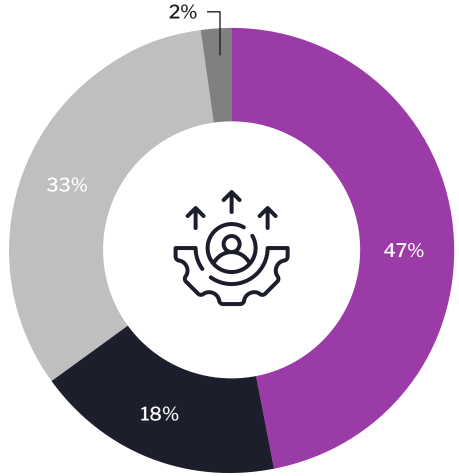
- Retaining and deepening existing distribution partnerships - 33%
- Improving operational efficiency across distribution workflows - 18%
- Managing risk and compliance within distribution channels - 2%

This emphasis on growing new business is particularly pronounced in France, where 78% of firms cite it as their primary focus, followed by the Nordic (56%) and DACH (50%) nations.

However, regional priorities vary considerably. In the UK, improving operational efficiency across distribution workflows is the top focus for 42% of firms, reflecting a stronger emphasis on internal optimisation, while Benelux firms are concentrated on retaining and deepening existing distribution partnerships (40%).

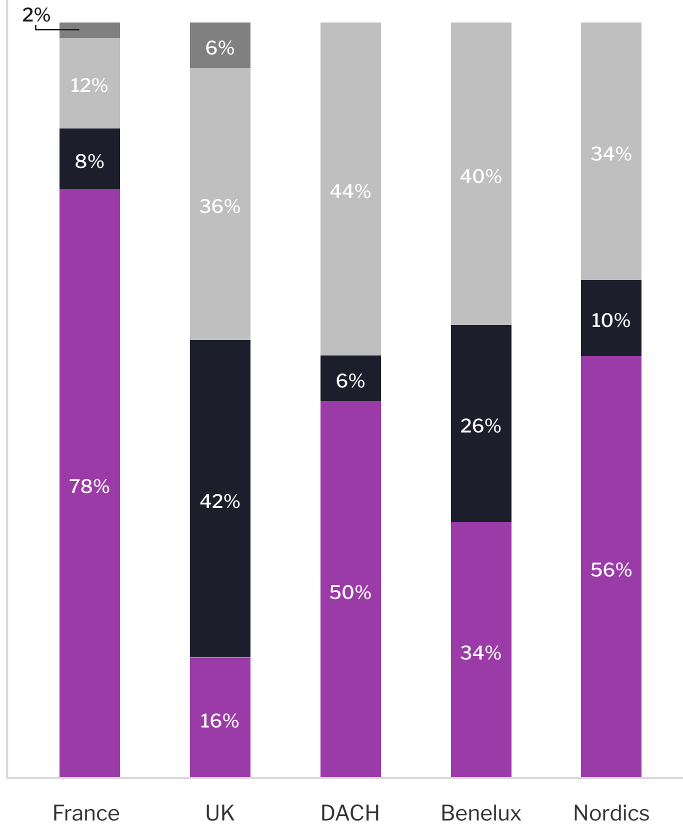
What is your primary focus when it comes to distribution performance?

ALL RESPONSES



- Growing new business through advisor and broker relationships
- Improving operational efficiency across distribution workflows
- Retaining and deepening existing distribution partnerships
- Managing risk and compliance within distribution channels

RESPONSES BY COUNTRY



Insurance firms are facing mounting pressure

Despite feeling confident and already focusing on key areas of their distribution enablement strategy, it's clear that insurance firms across EMEA are facing mounting pressure.

Competition from better-serviced carriers is the most significant challenge they've come up against, with 44% of respondents reporting that rival carriers are winning business through superior service and content. This pressure is especially apparent in Benelux (56%) and DACH (52%).

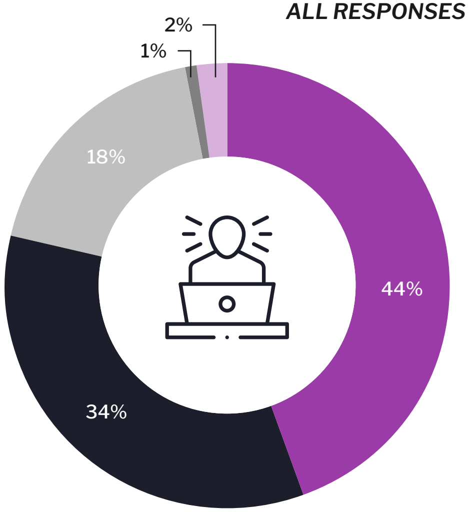
Rising partner expectations are also a major concern for a third (34%) of respondents, with Nordic firms feeling this most strongly (50%) as brokers increasingly demand faster, more personalised experiences and more expert engagement.

Meanwhile, UK firms face above-average pressure from product and regulatory complexity, with 30% struggling to remain relevant amid constant change.

Together, these findings reveal a widening gap between distribution ambition and execution, as insurers must balance their growth priorities with intensifying demands for smarter enablement, stronger partner experiences, and greater operational agility.

What's putting the most pressure on your relationships with brokers and advisors right now?

ALL RESPONSES



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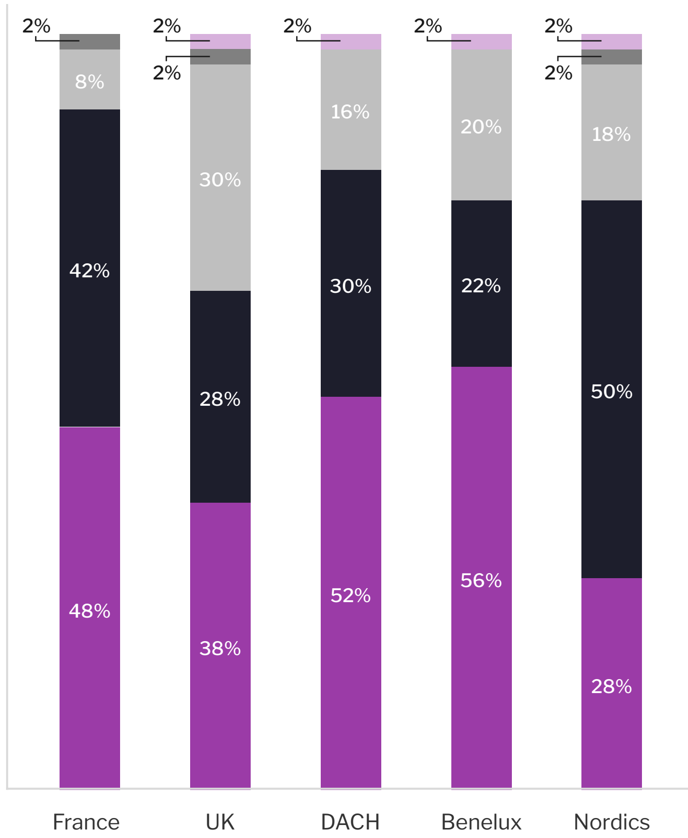


Uncovering the biggest capability gaps

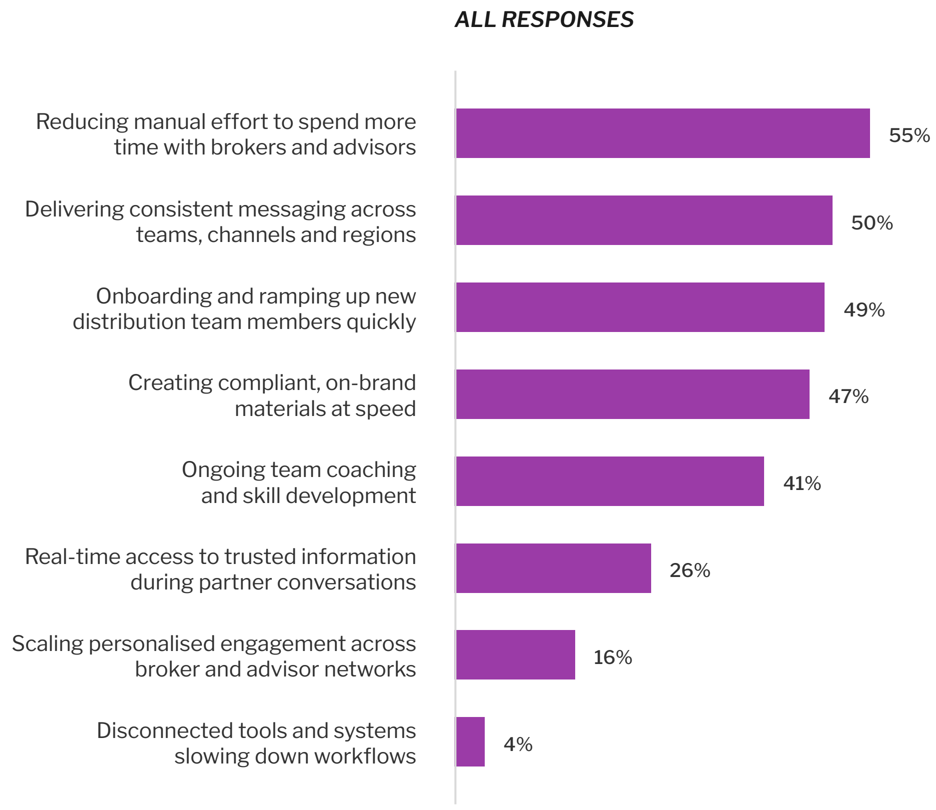
As insurance firms across EMEA face increasing pressure to modernise distribution enablement, respondents were asked to identify the biggest capability gaps limiting how effectively their current teams can support brokers and advisors.

The findings reveal that operational inefficiencies remain the core barrier to stronger distribution performance. The leading challenges include:

- Reducing manual effort to spend more time with brokers and advisors — 55%
- Delivering consistent messaging across teams, channels, and regions — 50%
- Onboarding and ramping up new distribution team members quickly — 49%
- Creating compliant, on-brand materials at speed — 47%
- Ongoing team coaching and skill development — 41%
- Real-time access to trusted information during partner conversations — 26%
- Scaling personalised engagement across broker and advisor networks — 16%
- Disconnected tools and systems slowing down workflows — 4%

These results indicate that operational drag is the primary factor preventing firms from advancing their distribution efforts. Manual processes, fragmented communication, and slow onboarding are restricting the speed, precision and strategic value that brokers and advisors have come to expect.

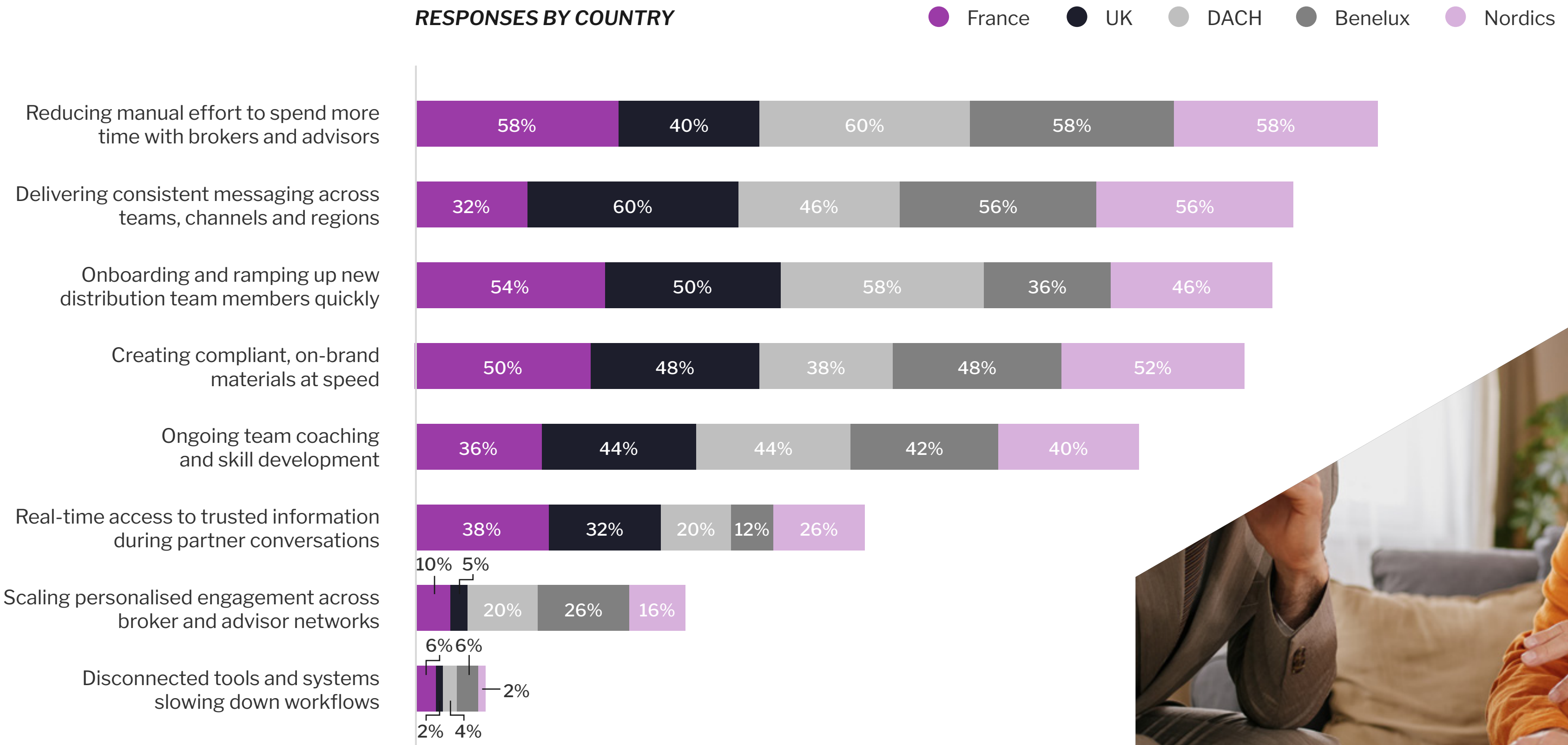
What are the biggest capability gaps in how your distribution teams support brokers and advisors?



While the results were broadly consistent across EMEA, reducing manual effort emerged as the top challenge in every region surveyed except the UK, where delivering consistent messaging was the most significant capability gap, cited by an above-average 60% of respondents.

Ultimately, these capability gaps are holding insurance firms back. Without addressing these foundational issues, they will continue to struggle with scaling partner engagement, improving broker experiences, and remaining competitive in an increasingly digital, relationship-led market.

What are the biggest capability gaps in how your distribution teams support brokers and advisors?



Understanding internal barriers

Though insurers across EMEA recognise the need to modernise distribution enablement, many face significant internal barriers slowing their transformation efforts. Respondents were asked to identify the primary obstacles preventing them from strengthening broker and advisor engagement.

Resistance to change among client-facing teams and a lack of in-house digital or AI expertise were the joint leading barriers, each cited by 46% of respondents.

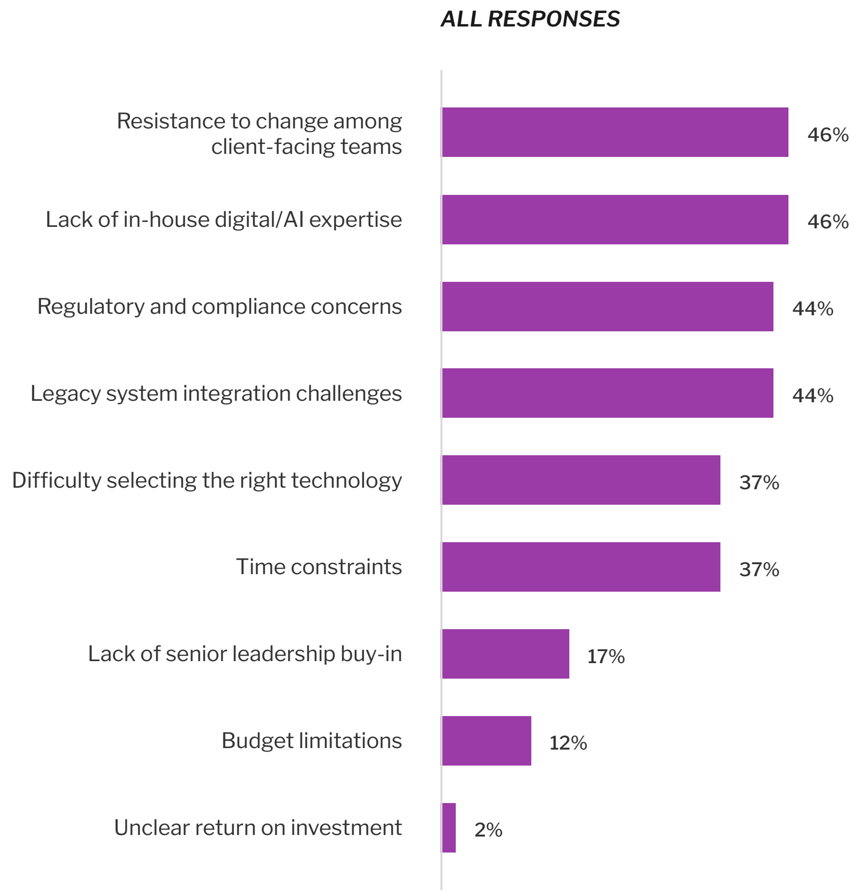
Regulatory and compliance concerns, alongside legacy system integration challenges, ranked close behind at 44% each. Taken together, these findings highlight that modernisation is not simply a technological challenge, but a people and skills challenge too.

Other key internal barriers include:

- Difficulty selecting the right technology — 37%
- Time constraints — 37%
- Lack of senior leadership buy-in — 17%
- Budget limitations — 12%
- Unclear return on investment — 2%

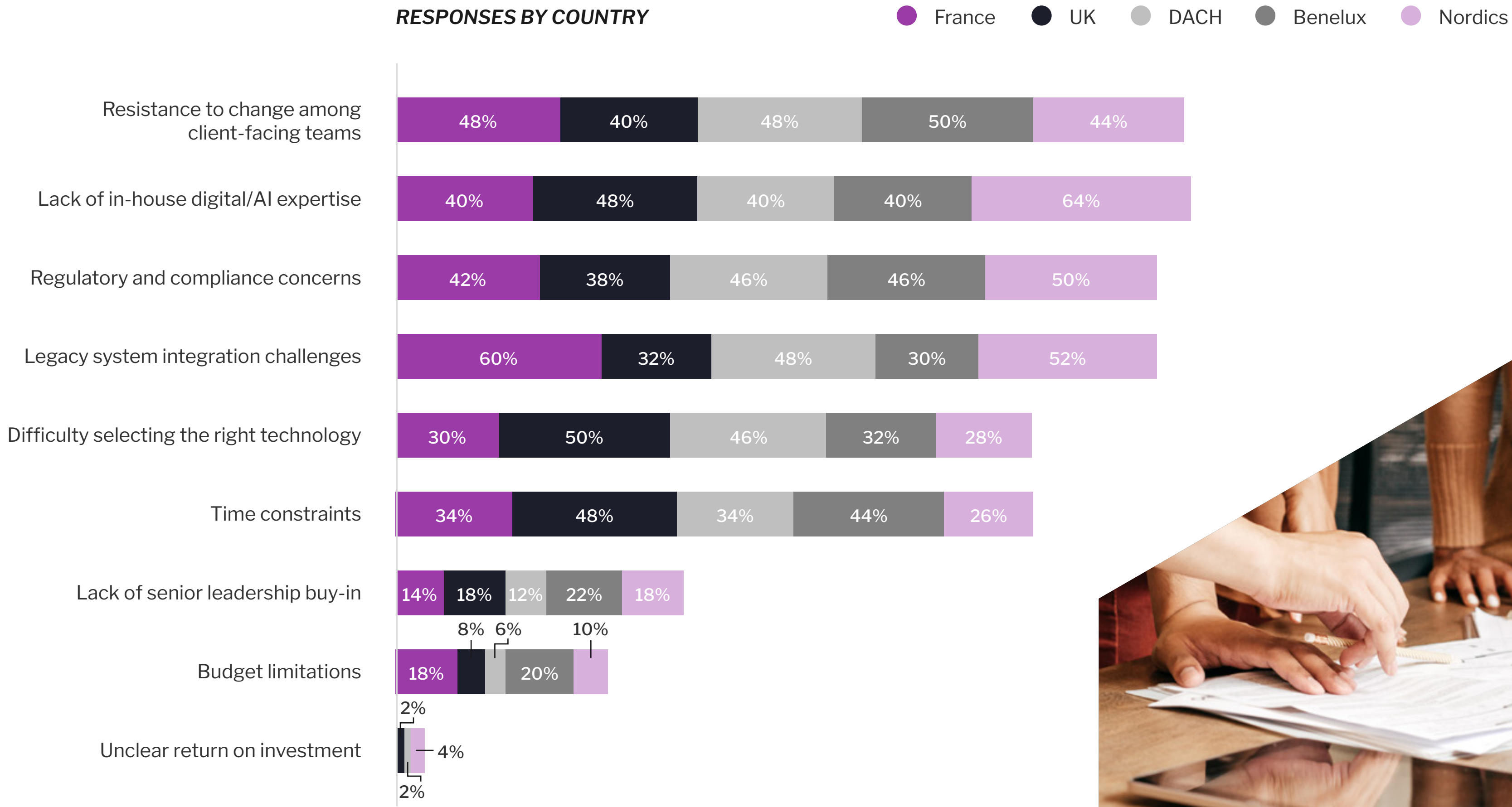
Regionally, the picture varies. Legacy system challenges are felt most acutely in France (60%), while UK firms are more stretched by time constraints and difficulty selecting the right technology. In the Nordics, the AI and digital skills gap is the dominant concern, with 64% identifying it as a major barrier.

What are the main internal barriers preventing your firm from modernising distribution enablement and broker/advisor engagement?



While insurers clearly understand the strategic importance of modernising distribution, transformation is often constrained by internal capability shortages and operational complexity. Successfully closing distribution enablement gaps will require more than technology investment alone; it will demand a cultural shift, stronger digital leadership, and internal expertise.

What are the main internal barriers preventing your firm from modernising distribution enablement and broker/advisor engagement?



AI adoption confidence vs operational reality

Despite ongoing concerns around AI expertise and resistance to change, most insurance firms across EMEA remain confident in their ability to use AI to support real-time broker and advisor engagement.

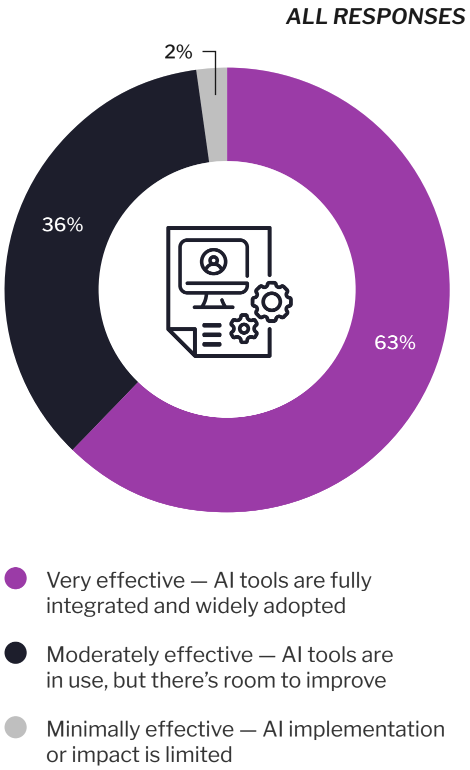
Nearly two-thirds (63%) of respondents say they are already very effective at using AI, with tools fully integrated and widely adopted across distribution teams. A further 36% describe themselves as moderately effective, with tools in use but room for improvement.

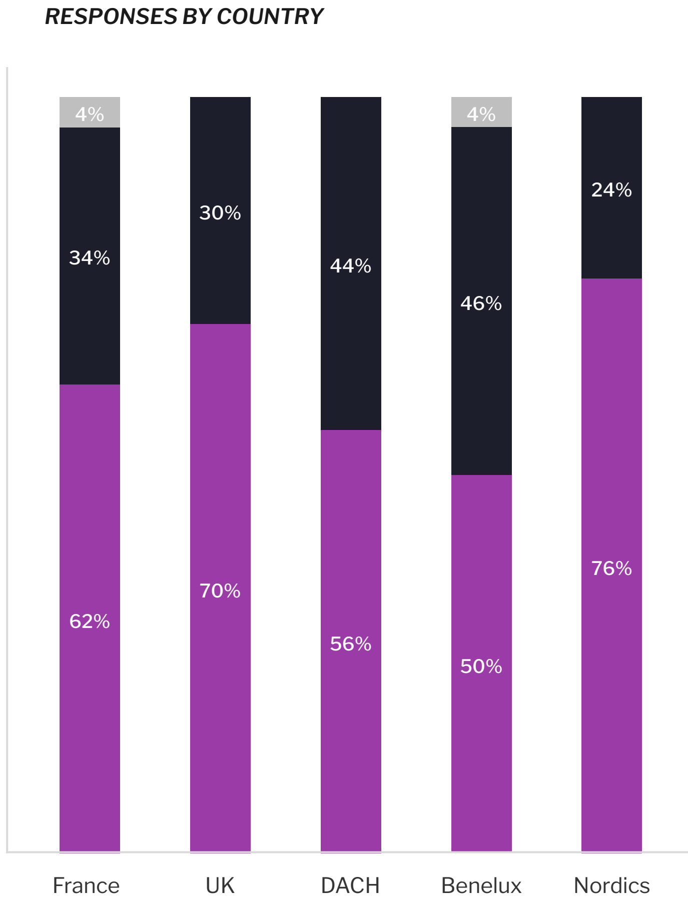
Confidence is particularly high in the Nordics (76%) and the UK (70%), where above-average numbers of firms report being very effective in their use of AI-enabled distribution support.

However, while many firms have successfully implemented AI tools, broader organisational challenges, including limited in-house expertise, resistance to change, compliance concerns, legacy system integration, and difficulty selecting the right technology, continue to restrict how effectively AI can be scaled across the business.

This suggests that in many cases, the issue is no longer access to the AI technology itself, but the organisational readiness required to fully realise its potential.

How effective is your firm at using AI to support distribution teams in real-time broker and advisor engagement?





The future of AI in distribution enablement for insurance firms

In 2026, AI has become the go-to tool for organisations seeking to boost productivity, reduce costs, scale expertise, and maintain a competitive advantage in an increasingly digital-first market. For insurance firms, AI is rapidly emerging as a key driver for distribution enablement.

AI has the potential to address some of the industry's most pressing capability gaps by:

- Reducing manual effort through automation and intelligent workflows
- Ensuring consistent messaging and knowledge delivery
- Accelerating onboarding and continuous enablement
- Scaling compliant content creation
- Enhancing broker and advisor personalisation

While AI is not the standalone solution, it is increasingly becoming a critical enabler for improving efficiency, consistency, scalability, and engagement across distribution teams.

Utilising AI-powered enablement tools

When asked where AI-powered enablement could have the greatest impact on broker and advisor engagement, over half (52%) of surveyed EMEA firms identified personalising content for different partners and products as the top opportunity, rising to 60% in France.

Other key areas where firms see AI delivering meaningful value include:

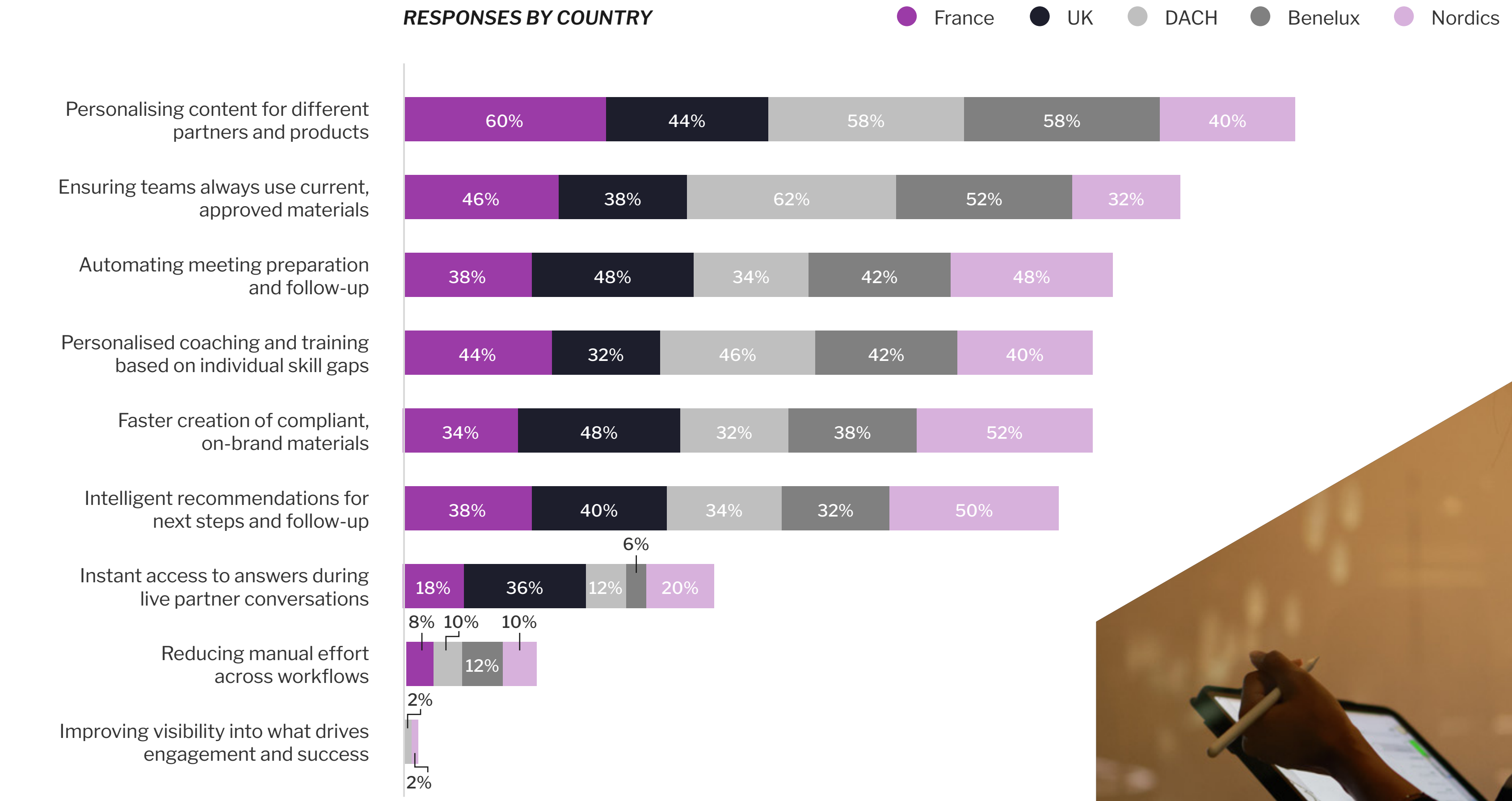
- Ensuring teams always use approved materials — 46%
- Automating meeting preparation and follow-up — 42%
- Personalised coaching and training based on skill gaps — 41%
- Faster creation of compliant, on-brand materials — 41%
- Intelligent recommendations for next steps and follow-up — 39%
- Instant access to answers during live partner conversations — 18%
- Reducing manual effort across workflows — 8%

In the UK, automating meeting preparation and follow-up and faster creation of compliant, on-brand materials are seen as the greatest opportunities, each cited by 48% of respondents. Meanwhile, DACH and Benelux both report above-average consensus that AI helps ensure teams always use current, approved materials.

Where would AI-powered enablement have the greatest impact on how your teams engage with brokers and advisors?

These findings suggest that insurance firms are increasingly viewing AI not just as a tool for boosting efficiency, but as a strategic enabler capable of strengthening engagement, improving team performance, and modernising distribution for the future.

Where would AI-powered enablement have the greatest impact on how your teams engage with brokers and advisors?



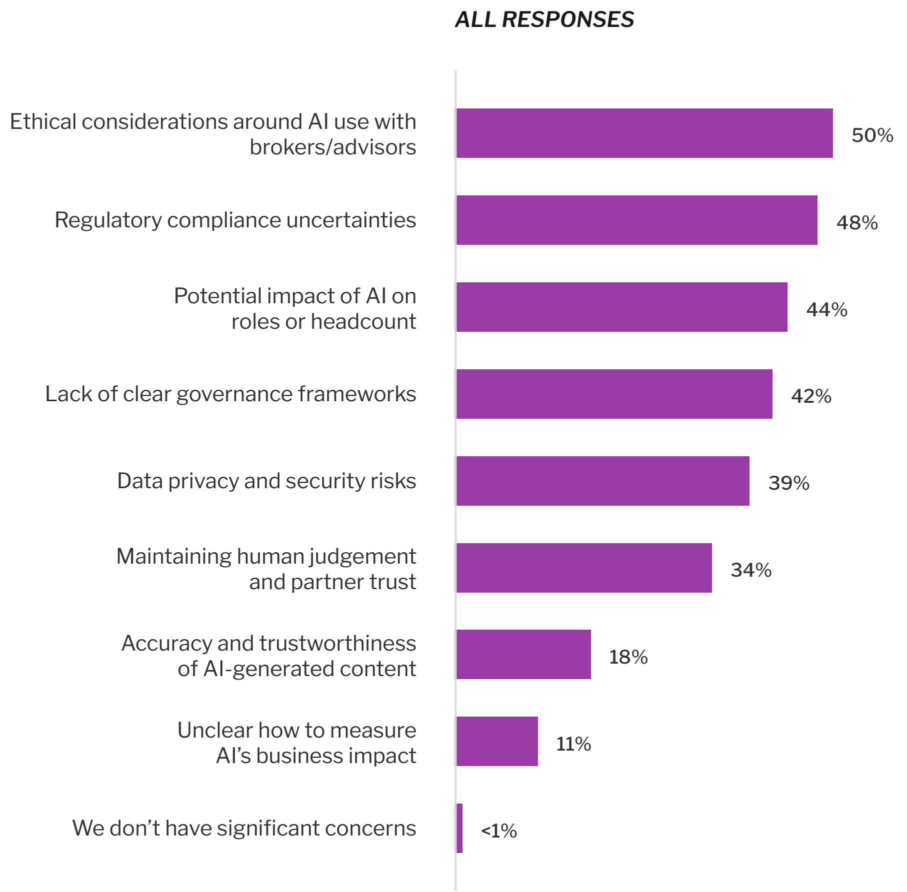
Current concerns around AI integration

With so much to gain from AI-powered enablement, our survey explored the key concerns insurance firms have about adopting AI to support broker and advisor engagement.

While firms widely recognise the benefits of AI integration and the growing need to strengthen skills and training in this area, adoption is not without its challenges. Almost every respondent identified at least one area of concern, with ethical considerations emerging as the leading issue for 50% of firms, rising to 58% in France.

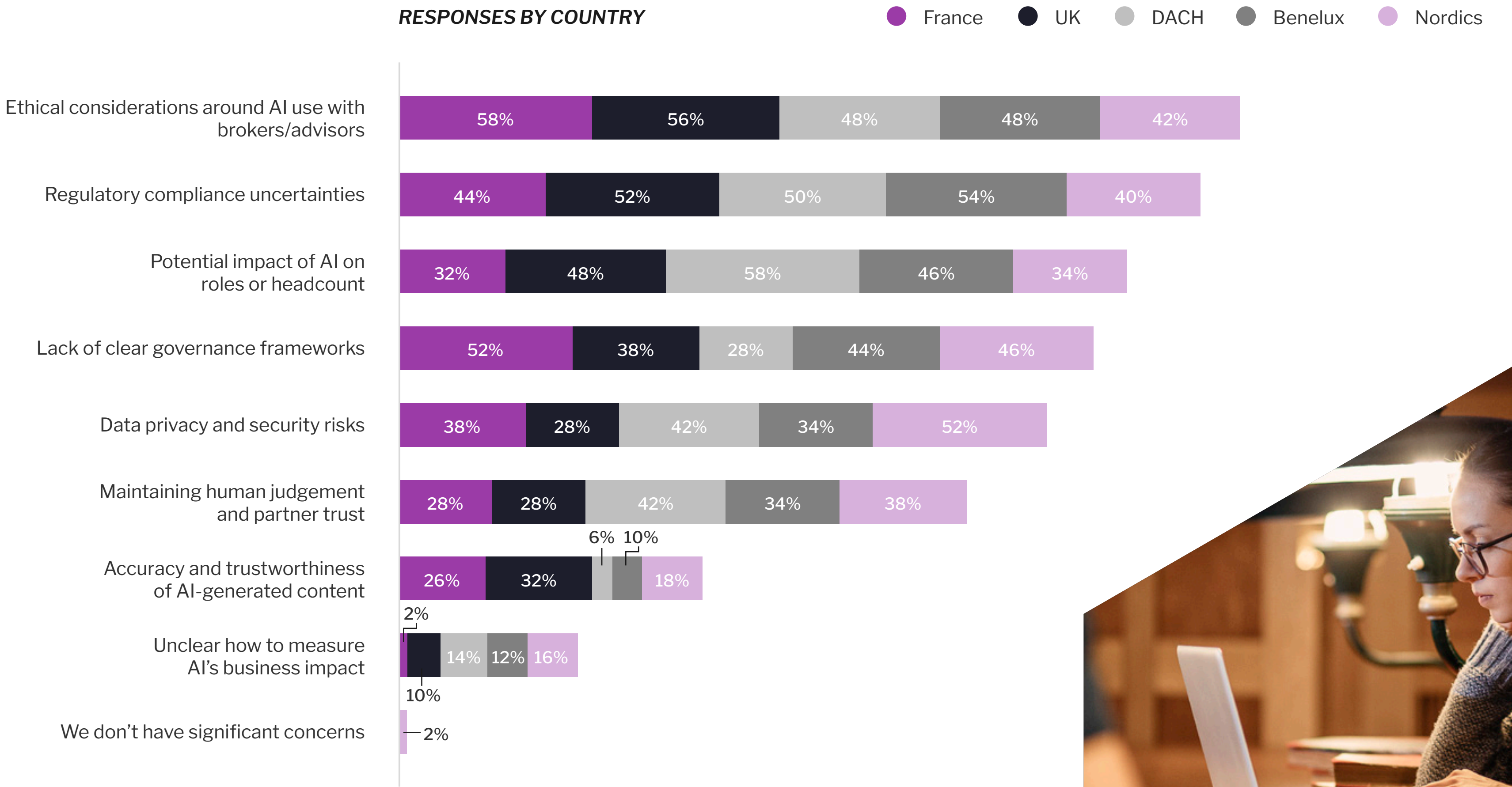
Regulatory compliance uncertainty (48%) and concerns over AI's impact on roles or headcount (44%) followed closely behind, while lack of clear governance frameworks (42%) and data privacy and security risks (39%) also remain significant barriers. Together, these findings suggest that governance, compliance, and workforce readiness must be addressed before AI can be successfully scaled.

What concerns, if any, does your firm have about adopting AI to support broker and advisor engagement?



Some regional differences were also notable. Regulatory compliance uncertainty was the top concern in Benelux (54%), while DACH respondents were more focused on the potential impact of AI on workforce structure and headcount (58%).

What concerns, if any, does your firm have about adopting AI to support broker and advisor engagement?



So, will EMEA insurance firms be investing in AI this year?

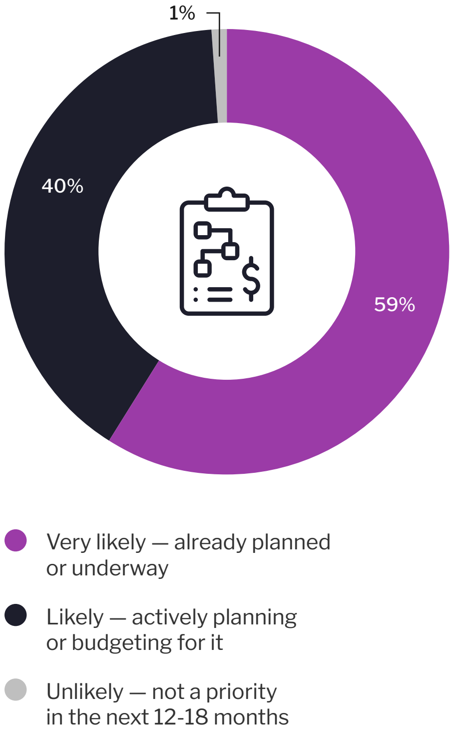
Despite these concerns, appetite for AI investment remains strong. Nearly two-thirds (59%) of firms say AI investment is very likely, with it either planned or already underway. This rises significantly in the Nordics (86%) and DACH (64%), though it falls to 44% in Benelux.

A further 40% of firms across EMEA say AI investment is likely in 2026, with active planning and budgeting already in progress.

These results indicate that while firms remain cautious about implementation risks, AI investment is rapidly shifting from exploration to execution across the insurance sector.

How likely is your firm to invest in AI-capabilities to support distribution growth and broker/advisor engagement in the next 12-18 months?

ALL RESPONSES



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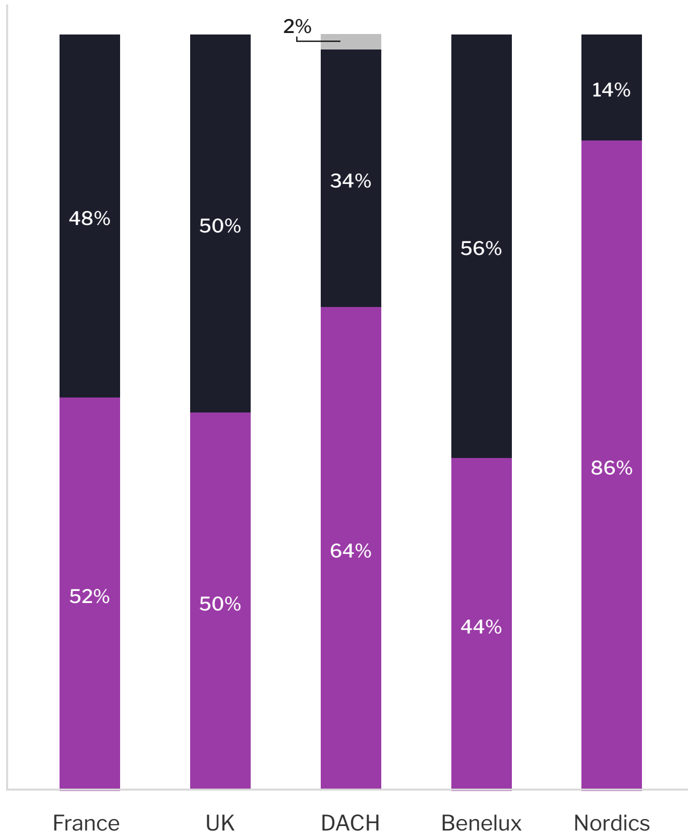

Summary: State of distribution enablement in insurance 2026

As insurance firms across EMEA navigate rising competition, growing broker and advisor expectations, and accelerating digital transformation, distribution enablement has become a strategic priority. This report reveals that while firms are very focused on driving new business growth, deepening partner relationships, and modernising engagement, major capability gaps continue to hold many of them back.

Operational inefficiencies remain the biggest blockers to modern distribution growth. At the same time, internal barriers such as resistance to change, lack of AI expertise, and regulatory complexity are slowing progress even as AI adoption accelerates.

The findings make one thing clear: AI is rapidly emerging as the defining force behind the next generation of insurance distribution enablement. Firms are increasingly recognising its potential and, despite governance and implementation concerns, investment momentum is strong.

For insurers seeking to win, retain, and deepen broker and advisor relationships in 2026 and beyond, modernising distribution enablement is no longer optional; it is a necessity.

How Seismic can help

Seismic's AI-driven sales enablement platform is uniquely positioned to provide brokers and advisors with the insights, content, and measurable client data they need to effectively engage today's policyholders and prospects.

By equipping client-facing teams with intelligent automation and predictive insights, Seismic helps firms turn ambition into action and drive sustained growth.

To learn how Seismic can support your advisors and clients alike, get in touch today.

IFP

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