

# CRC BENEFITS

## The New Broker Playbook: Where Growth Is Actually Coming From



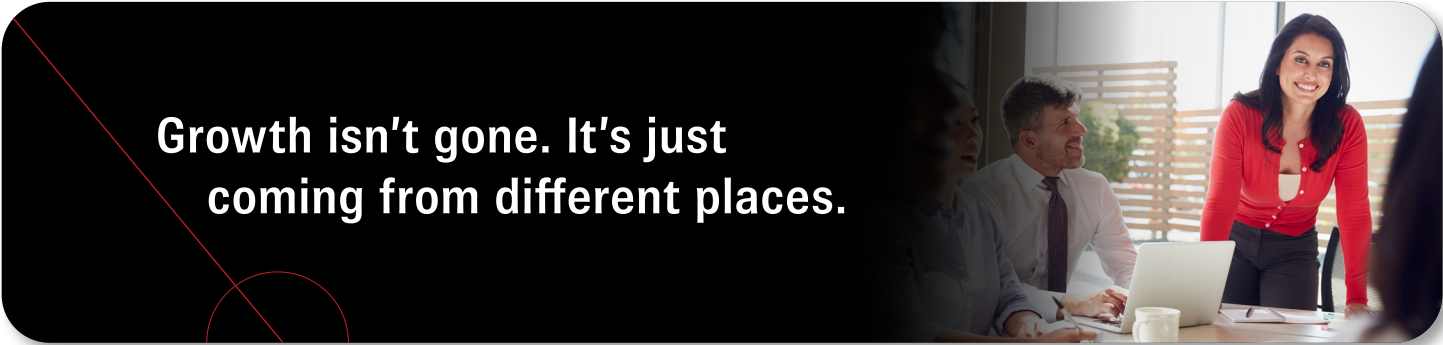
For years, growth in the brokerage world followed a familiar formula: more quotes, more cases, more transactional wins. That model is under pressure.

Rate volatility, employer fatigue, and increased complexity have made it harder to rely on incremental changes alone. Employers are looking for partners who can help them make better decisions, not just different ones.

When those conversations stay narrow, they create space for someone else to step in. Employers rarely replace brokers because of one bad decision. They replace them because important conversations were never had.

As a result, growth is shifting away from transactional activity and toward conversations that address cost and risk over time, workforce challenges that extend beyond medical coverage, and how benefits decisions hold up under pressure.

The playbook has changed.



**Growth isn't gone. It's just  
coming from different places.**

A group of people are in a meeting. A woman in a red top is standing and smiling, looking towards the camera. Two men are seated at a table with a laptop, looking at the woman. The background shows a modern office setting with large windows.

### WHAT HAS CHANGED IN THE SALES CONVERSATION

Employers are asking better questions than they used to. Many have experienced multiple years of disruption, cost increases, and shifting workforce needs. As a result, patience for surface-level solutions is wearing thin.

Instead of focusing solely on plan design or carrier options, employers are asking:

- + How do we manage costs without undermining employee experience
- + What risks are we carrying that we do not fully understand
- + How do benefits support retention, productivity, and long-term stability

These are not transactional questions. They are strategic ones. Brokers who continue to lead with the same renewal-first conversations are finding it harder to differentiate. Brokers who shift the discussion toward outcomes and strategy are seeing deeper engagement.



**Employers aren't asking transactional questions anymore. They're asking strategic ones.**

### WHAT TOP-PERFORMING BROKERS ARE DOING DIFFERENTLY

Across segments and geographies, brokers who continue to grow share several common behaviors.

**They lead outside of renewal season.** High-performing brokers are not waiting until renewal to reengage clients. They are creating consistent, meaningful touchpoints throughout the year, including mid-year reviews, compliance check-ins, and workforce planning discussions.

This approach keeps the broker relevant year-round and reframes renewal as a natural extension of an ongoing strategy rather than a high-pressure event.

**They expand relationships, not just books of business.** Sustainable growth is increasingly coming from deeper relationships with existing clients. That means helping employers see how benefits decisions connect across medical, non-medical, and voluntary offerings.



**The best brokers show up all year, not just at renewal.**

When brokers broaden the conversation, they uncover opportunities to deliver more value while simplifying decision-making for employers. This approach strengthens relationships and reduces the likelihood of being replaced by a lower-cost alternative.

**They treat compliance as a strategic advantage.** Compliance is often viewed as a necessary obligation. Leading brokers see it differently. By addressing compliance proactively, brokers build credibility and trust. These conversations create opportunities to discuss risk management, accountability, and long-term planning, positioning the broker as an advisor rather than a problem solver of last resort.

## WHERE GROWTH IS OFTEN BEING LEFT ON THE TABLE

In many cases, stalled growth has less to do with market conditions and more to do with missed opportunities inside existing relationships. One of the most common gaps shows up around non-medical and ancillary benefits. Too often, these conversations are treated as optional or secondary, rather than part of a broader benefits strategy. When that happens, important needs go unaddressed and value is left undefined.

Employers are under real pressure. Wage constraints, retention challenges, and employee stress are forcing them to look beyond medical coverage for support. Voluntary benefits, income protection, and worksite solutions help fill those gaps without increasing employer spend. When positioned thoughtfully, they strengthen the overall benefits package and deepen engagement.

When those conversations are absent, they do not stay unresolved. Employers will eventually look for guidance elsewhere, often from someone willing to talk more broadly about workforce needs. That shift rarely feels dramatic in the moment, but it has a way of changing relationships over time.

Another place growth is lost is through reactive support. Compliance questions, cost concerns, and employee issues tend to surface whether they are anticipated or not. Waiting for problems to escalate limits the opportunity to lead and weakens the advisor relationship. Growth tends to follow those who step into these conversations early, connect the dots across medical, ancillary, and compliance, and show up with a more complete point of view.



**Handled right, compliance builds trust and authority.**

## WHY PARTNERSHIP MATTERS MORE THAN EVER

As employers grow and their needs become more sophisticated, no single broker can be expected to do everything alone. The brokers who scale successfully recognize the importance of partnership. Strong partnerships allow brokers to:

- + Simplify complex benefit strategies
- + Reduce vendor fragmentation for employers
- + Bring more value into a single, coordinated conversation

This shift allows brokers to spend less time managing logistics and more time focusing on leadership-level discussions that drive long-term growth.

## WHAT THIS MEANS

The brokers who will grow in the coming years are not necessarily the ones chasing the most opportunities. They are the ones willing to evolve how they engage with clients. Growth today is less about volume and more about relevance. It comes from understanding employer needs, integrating solutions thoughtfully, and showing up with confidence in complex conversations.

If a growth strategy still relies primarily on renewals and new business alone, it may be time to rethink the approach. The opportunity is there. It simply requires a more intentional playbook.

All of this points to a simple conclusion about where broker growth is actually coming from.



## THE BOTTOM LINE

Broker growth is no longer driven by doing more of the same. It is being shaped by how well brokers adapt to more complex employer needs, integrate their approach, and lead conversations beyond renewal season. The brokers seeing the most success today are:

- + Elevating their role from transactional to strategic
- + Simplifying benefits decisions for employers through more coordinated solutions
- + Expanding relationships by connecting medical, ancillary, and compliance into a broader strategy
- + Positioning themselves to support larger, more sophisticated organizations

When these conversations don't happen, they don't stay unresolved. Employers will eventually seek them out elsewhere. Growth is still very much available. It just requires a more intentional playbook. At CRC Benefits, we see this shift every day in conversations with brokers across the country. The brokers who are growing aren't chasing volume. They're leading with insight, building deeper partnerships, and bringing a more integrated approach to serving employers.

## CONTRIBUTORS

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