ACORD studied over 12,000 insurers across 85 countries, representing 90% of global premiums, over a ten-year span. We examined the shifting landscape of distribution across the global insurance industry, and the keys to high performance.

We focused on insurers demonstrating “Intelligent Growth”: outperforming their peers in both growth and profitability. Only 8% of carriers achieved this feat.

More than 70% of these top-performing carriers utilize agents & brokers as their primary distribution channel.
While all publicly traded Intelligent Growth carriers dramatically outperformed the market, those writing through agents & brokers had the highest total shareholder return.

By examining the strategies, capabilities, and operating models, ACORD identified a “virtuous cycle” of best practices exhibited by top-performing carrier-agent teams.
Among the primary drivers of success was “Digital Maturity”: the enterprise-wide adoption of digital capabilities tied to reimagined operating models driven by mutually reinforcing business and technology.

ACORD was founded in 1970 to enable the effective sharing of information between agents and carriers. We have grown with the industry as data moved from paper, to mainframes, to the cloud. Today we support stakeholders throughout the industry with standards, solutions, and services to maximize the value of their data.