Understanding Broker Mental Wellbeing 2026

Progress, pressure and the future of broking

Broking has always been a profession built on relationships, expertise and resilience. But it is also operating in a world of growing complexity. Regulatory demands continue to evolve, customer needs are rising, technology is transforming the way people work and attracting new talent is likely to become more challenging as employee's expectations evolve for new generations. Understanding the impact this could have on brokers wellbeing has never been more important.

Encouraging signs

Seven years of research[1] across national, regional and provincial brokers has revealed encouraging signs of progress. This year, we worked with Dr Simon Moore, Chartered Psychologist, to help interpret the findings and provide expert insight into what they mean for the industry. The latest findings show a slight increase in brokers reporting that they feel equipped to manage day-to-day pressures, and fewer brokers than a year ago reporting high levels of stress. Organisations are investing more in wellbeing support, conversations around mental health are becoming more open and many brokers feel better equipped to cope with the pressures of modern working life.

Yet the demands of the profession have not eased

At the same time, the research points to challenges that are now deeply embedded in broking, from workload and regulatory change to rising customer expectations. Doing more with less is becoming a universal problem.

This raises an important question: what is helping brokers adapt, and where does the industry still need to go further?

The answer is not straightforward. The data suggests progress, but it also reveals important differences across generations, genders and broker types. Resilience may be increasing, but resilience alone cannot solve challenges that are built into the realities of the market.

This report explores three key themes shaping broker wellbeing in 2026: the different ways pressure is experienced across the workforce, the pressures that remain deeply embedded in broking, and what the sector needs to think about to build a healthier and more sustainable future.

[1]Broker Wellbeing Research, 200 annual interviews conducted by FWD Research, 2020-2026.

“The findings suggest brokers may be coping better than they have in recent years, but that does not mean the job is getting any easier. In a world where the adoption of AI is set to revolutionise processes, customer support, governance and efficiency – ambiguity is being created for both broker and customer in terms of relationships and human connection. The real challenge for the industry is not simply helping brokers manage this pressure, it’s in helping build and nurture an environment where all can thrive and imagine long-term futures.”

Dave Carey
Managing Director Intermediary, Ecclesiastical UK

Over 67% of brokers have been stressed at work in the past year, and nearly half have been anxious.

The majority of brokers think their organisation is committed to supporting individuals going through mental health challenges. Far fewer believe mental health awareness in the wider industry is high.

Heavy workloads are the primary driver of work-related stress, followed by regulation and customer demands.

The number reporting high or very high stress has fallen notably since 2025.

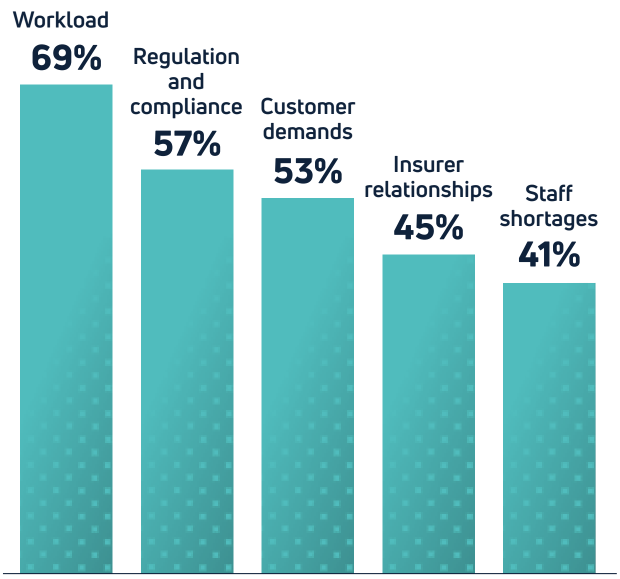
Stress and workload

Stress is falling. Pressure isn't

For the first time in several years, brokers are reporting lower levels of stress. This fall is welcome, but it should not be mistaken for a sign that underlying pressure has disappeared.

The research highlights workload as the biggest driver of daily stress among brokers, with the increasing burden of regulation and governance requirements ranking close behind. Pressure to meet customer expectations and navigate insurer relationships also adds to the strain, while ongoing staff shortages continue to compound these challenges.

Top causes of stress



Are brokers coping better?

Two-thirds (67%) of brokers experienced stress at work during the past year. This is lower than previous years and the proportion reporting high or very high stress has also fallen, however stress does remain a common feature of working life for many insurance professionals.

The question, therefore, is not whether stress still exists within the profession. It does. The more interesting question is why brokers appear to be coping better despite many of the underlying pressures remaining unchanged.

> *"We also must remember that perhaps this isn't a sign that brokers are actually coping better, but due to fears of stigma, job security, personal relevance in changing technological environment, they maybe just keeping quiet and masking their stress levels more ably."*
>
> **Dr Simon Moore**
> Chartered Psychologist & Behavioural Scientist

Investing in wellbeing

The data suggests that brokers are not necessarily experiencing fewer stressors. Instead, they may be becoming more resilient in how they respond to them.

Over recent years, some firms have invested more heavily in wellbeing initiatives, flexible working practices and employee support. At the same time, people have become more aware of the importance of looking after their wellbeing and recognising the signs of excessive pressure.

Taken together, these changes may be helping brokers manage stress more effectively, even though workloads remain high.

Coping better should not mean accepting more

The findings provide a useful reminder that improving wellbeing is not simply about reducing stress levels. It is about understanding and addressing the factors that create stress in the first place.

Firms continue to navigate changing market conditions, customer expectations and regulatory change. For many brokers, these pressures do not arrive in isolation. They build across busy renewal cycles, demanding client conversations, heavy regulatory responsibilities and the ongoing need to maintain service standards. Workload management will therefore remain a critical priority.

Future-proofing for brokers

A workforce that appears to be coping today may still be operating under significant pressure. The challenge for leaders is to create environments where sustained high workloads do not become accepted as normal.

Resilience helps people cope with pressure, but it should not replace efforts to address the causes of that pressure. Achieving this depends on consistency across the industry. Differences in broker size, gender and generational balance all influence how pressure is experienced and how it can be reduced. Any approach needs to take these factors into account.

Global demands – local impact

"The world is making increasing demands on our attention and emotional energy. From economic uncertainty and global events to workplace change and technological disruption, many people are spending more time in a heightened state of vigilance. As a result, our tolerance for stress may be increasing, even if the pressures themselves have not reduced."

Dr Simon Moore
Chartered Psychologist & Behavioural Scientist

Wellbeing isn't one size fits all

Across national, regional and provincial brokers, several common themes emerge. The research shows that workload is consistently identified as the most frequent contributor to stress. All three groups have also consistently highlighted regulation and compliance and customer demands as major sources of pressure. These shared stressors form the core of the industry's experience, regardless of firm size or structure.

But there are key differences

National brokers are more likely than the other groups to cite staff shortages, pressure to hit targets, personal issues affecting work, lack of support from management and low morale as contributors to stress – but have more access to mental wellbeing support than the other groups.

Regional brokers are less likely to name dealing with insurers as a stressor than national brokers or provincial brokers, and they sit between or lower than the other groups on most other stress factors. Regional brokers tend to sit in the mid-field of available mental wellbeing support compared to the other groups.

Provincial brokers are more likely to mention dealing with insurers, managing staff and, sadly, bullying as causes of stress than their colleagues in other types of brokerages – and provincial brokers also have the least support.

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The data shows that 89% of national brokers have access to a confidential helpline, compared with 33% of provincial brokers. Counselling support follows the same pattern: 79% of nationals, 52% of regionals and just 34% of provincials.

Larger firms may generate more pressure, but they also provide more tools to manage it. Smaller firms may feel steadier day to day, but when stress spikes, they have fewer places to go. This creates a two tier wellbeing system that risks widening if workloads continue to rise.

Younger brokers feel more, and bring a lot to the table, older brokers have a lifetime of experience to share

Younger brokers report higher stress intensity, but this should not be mistaken for fragility. Their openness, adaptability and willingness to act make them central to the sector's future capability. They are more likely to recognise early signs of strain, use wellbeing tools and challenge outdated norms – behaviours that strengthen organisational resilience.

The generational gap in attitudes to mental wellbeing, with younger brokers rejecting "silent suffering", is not a problem to be solved. The expectations around wellbeing, flexibility and psychological safety are shaping the next era of broker workplaces. Firms that embrace these expectations will be better positioned to attract talent, retain capability and adapt to change.

In this context, younger brokers are not simply experiencing stress differently. They are driving the evolution of healthier, more sustainable working cultures – but they need the support of mentors and leaders who have lived experience and can guide them through.

Women report higher stress, and strengthen the sector

Women consistently report slightly lower wellbeing and higher stress intensity, but they also demonstrate greater proactivity in managing their mental health. This willingness to act is a strength, not a vulnerability. It contributes to healthier teams, earlier intervention and more open dialogue, all essential in a high-pressure profession.

As Dr Simon Moore states, the higher stress reported by women often reflects the level of additional family and care responsibilities that can fall to them and the cultural pressures of operating in environments not originally designed with them in mind.

Workplaces that fully harness and encourage more developed emotional intelligence will ensure the sector remains attractive to a more diverse generation of talent.

Women's greater willingness to seek support may be one reasons overall stress levels are falling even though pressure remains high. Proactivity helps, but it does not replace the need for structural change.

Different brokers experience pressure differently, but all share the reality that change can be hard whether you're new to the profession or have decades of experience. Recognising the differences in the way colleagues work and need support isn't about dividing people; it's about understanding what they need to thrive. When organisations take these nuances seriously, wellbeing becomes more than support, it becomes trust, culture and long-term resilience.

Brokers could lead the way

The broker pattern aligns with wider UK workforce evidence showing that younger workers and women are more likely to report stress, burnout and mental ill health. Younger people tend to be more open about mental health, more willing to take action, and less likely to accept silent suffering as normal. Women also tend to report higher stress and lower wellbeing in UK occupational data, partly because of workplace pressures and the wider load many carry outside work. Stereotypically, it is more widely viewed (wrongly) that women experience stress more and that as a result that is more acceptable and so less stigmatised."

Dr Simon Moore
Chartered Psychologist & Behavioural Scientist

What happens next?

The bigger picture

Brokers are working in an environment where pressure comes from every direction. Client expectations remain high, relationships between broker and insurer are tested at critical points in the process, such as claims, which can be emotional for the customer – but also for the broker – adding to their day-to-day stress levels. Recruitment challenges continue, and regulatory responsibilities are a constant part of day-to-day work. Compliance expectations and ongoing training is not simply an administrative task; it is a significant demand on time, attention and emotional energy.

Support is improving locally

There are encouraging signs. Most brokers feel their own organisations are trying to help. 83% agree their brokerage is committed to improving wellbeing, 86% see their brokerage as supportive of employees dealing with mental health challenges, and 84% feel able to discuss mental health issues with their manager or employer. Workplace support has also improved over recent years, with flexible working now available to 77% of brokers, alongside more mental health awareness training, counselling support, employee assistance programmes and guidance on managing stress.

That combination matters

Brokers are expected to advise customers confidently, deliver strong service, maintain accurate records and continue developing their knowledge through training and regulatory updates. For many, these pressures build across busy renewal cycles and demanding client conversations, leaving little space to pause, reflect or properly recover.

The wider industry is still a cause for concern

Brokers tell us they are less positive when they look beyond their own organisation to the wider industry. Just 59% rate mental health awareness across the broker industry as high, only 37% rate industry understanding as high, and fewer than half, 45%, believe there is strong acceptance of mental health issues across the sector. This gap matters because it may suggest many brokers feel supported locally, but still see broking as a demanding, fast-paced industry where mental health is not always fully understood or accepted.

Support needs to feel practical, relevant and grounded in the realities of broking. Brokers need partners who recognise the pressure they experience, and can offer meaningful help that fits into their working lives.

The message is simple: Ecclesiastical understand, and we want to support brokers in ways that make a genuine difference.

And the challenge for broking is no longer simply managing stress. It is ensuring the profession remains attractive to the next generation of talent and firms must consider whether the working environment they're creating is sustainable for the future.

Younger brokers are telling the industry something important. They are less willing to accept chronic stress as a normal part of professional life. Firms that listen will be better placed to attract, develop and retain the talent needed for the future. Those that don't may face growing recruitment and retention challenges.

The future risk is not that brokers can't cope. It's that future talent may choose careers that offer the same opportunities with less pressure.

On the face of it brokers are reporting that they are dealing with stress better than they were – particularly at the height of the immediate post covid years, but that's not surprising. However, we are now seeing different responses to pressure according to broker size, across generations and gender. This would suggest there are groups who no longer accept or are prepared to put up with constant pressure without more formalised support.

The improved results are encouraging, but underlying the data could be an acceptance of the 'new normal' or even concern that there's a reluctance to admit that there could be any element of struggling.

We need a systemic response.

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People can tolerate pressure for a surprisingly long time. The question is whether the next generation will choose to. The future of broking depends not just on resilience, but on creating careers that people actively want to build and that are positively supported.”

Dr Simon Moore
Chartered Psychologist & Behavioural Scientist

Still a work in progress

Ecclesiastical has been tracking Broker Mental Wellbeing since 2019, building a long term view of how brokers are dealing with the pressures of the industry.

Our research points to a clear challenge for the industry:

- **67% of brokers have experienced work-related stress in the last 12 months**
- **44% have experienced anxiety**
- **Workload remains the number one cause of workplace stress**
- **Younger and mid-career brokers face the greatest pressures**

Support is improving within brokerages, but attitudes across the wider industry continue to lag behind.

Leadership starts with understanding

We believe meaningful change starts with evidence, not assumptions. That's why we continue to invest in research and explore the realities that too often go unspoken. Our aim isn't simply to report the findings, we want to uncover practical ways for brokers to more easily get the support they need for the long-term health of the industry.

So, who supports the broker?

If we want to attract new talent, build resilient businesses and create a stronger future for broking, we need to recognise the human impact of the role, not just the commercial one.

At Ecclesiastical, we're committed to leading that conversation.

What needs to change?

Broker wellbeing cannot be treated as an individual responsibility alone. The industry needs to create working environments where pressure is recognised earlier. If the industry treats wellbeing as a temporary pandemic response, it will miss the fact that the modern working environment itself is now a chronic stressor.

The next stage includes better people-manager capability, earlier detection of strain, normalising conversations about stress before crisis, and designing work so it is less psychologically depleting in the first place.

Supporting broker wellbeing isn't just good for people. It's good for the future of the industry

The industry should not lose momentum because the psychological conditions that created the problem have not disappeared. If anything, they have broadened: financial pressure, digitisation, AI uncertainty, client expectations, and constant change all remain part of working life."

Dr Simon Moore
Chartered Psychologist & Behavioural Scientist

Our commitment

Ecclesiastical will continue to use research, insight and practical support to keep broker wellbeing on the industry agenda, not as a one-off campaign, but as an ongoing responsibility. If brokers are expected to support clients through difficult moments, the industry must also ask who is supporting them."

Dave Carey
Managing Director Intermediary, Ecclesiastical UK

If you need support

If you are affected by any of the issues raised in this report, support is available.

In an emergency, call 999 or go to A&E.

For urgent mental health support that is not an emergency, call NHS 111 and select the mental health option. You can also contact Samaritans free on 116 123, any time, day or night. For mental health information and support, Mind can be contacted on 0300 102 1234. If you would rather text, Shout provides free 24/7 crisis support by texting SHOUT to 85258. Insurance professionals may also be able to access practical or financial support through The Insurance Charity on 020 7606 3763.

Ecclesiastical also offers a range of professionally developed tools to support your mental wellbeing journey. Visit: **ecclesiastical.com/brokers/mental-health**

200 interviews carried out by FWD January 2026 using Broking Now panel of commercial lines insurance brokers.

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