

# U.S. Employee Benefits Insurance Brokerage Market Projected to Hit USD 70.11 Billion by 2032, Expanding at a 7.5% CAGR

*U.S. Employee Benefits Insurance Brokerage Market to Reach USD 70.11 Billion by 2032, Growing at 7.5% CAGR*

NEW CASTLE, DE, UNITED STATES, February 7, 2025 /EINPresswire.com/ -- The [U.S. insurance](#)



Massive Availability of  
Alternative Platforms for  
Purchasing Insurance  
Policy

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*Allied Market Research*

[brokerage for employee benefits market](#) encompasses a sector within the broader insurance industry that specializes in assisting employers in the design, procurement, and management of employee benefits programs. These programs typically include health insurance, retirement plans, life insurance, disability coverage, and an array of supplementary benefits such as wellness initiatives and financial planning services. Insurance brokers in this market act as intermediaries

between employers seeking to provide competitive and tailored benefits packages and insurance providers offering a range of products and services.

According to a new report published by Allied Market Research, titled, "U.S. Insurance Brokerage for Employee Benefits Market by brokerage type, product type, and organization size: country opportunity analysis and industry forecast, 2023-2032," The U.S. insurance brokerage for employee benefits market size was valued at \$34.74 billion in 2022, and is projected to reach \$70.11 billion by 2032, registering a CAGR of 7.5%.

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The U.S. insurance brokerage for employee benefits market is poised for growth and adaptation as organizations recognize the strategic importance of employee benefits in talent management. Technology will continue to play a pivotal role in improving efficiency and enhancing customer experiences. Regulatory changes, though challenging, will also spur innovation and new service offerings. Success in this market will depend on a commitment to expertise, client-centricity, and adaptability to meet the ever-evolving needs of employers and their workforce.

The U.S. insurance brokerage for employee benefits is expected to witness significant growth during the forecast period, owing to the increase in complexity of employee benefits programs, including health insurance, retirement plans, and wellness initiatives, and the need for competitive advantages in talent acquisition. However, the frequent changes in healthcare, tax, and retirement regulations, and the massive availability of alternative platforms for purchasing insurance policies are the major factors limiting the market growth. On the contrary, the rising importance of employee well-being and mental health and the implementation of technologies in existing products and service lines are expected to offer remunerative opportunities for the expansion of the U.S. insurance brokerage for employee benefits market.

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By product type, the group health segment led the U.S. insurance brokerage for employee benefits market in 2022 and is projected to maintain its dominance in the future, due to the rise in the cost of healthcare, increase in the number of employees with chronic health conditions, and the expanding regulatory landscape, which is driving market growth in the direct sales segment. However, the stop-loss insurance segment is expected to witness the highest growth, owing to the rapid development of new and innovative stop-loss insurance plans, along with the expansion of telemedicine services and the integration of stop-loss insurance with other employee benefits, which further propelling the growth of the U.S. insurance brokerage for employee benefits market.

The COVID-19 pandemic had a notable impact on the size of the U.S. insurance brokerage for employee benefits market. Initially, the market experienced a contraction as businesses grappled with economic uncertainty and postponed benefit-related decisions. However, as the situation stabilized, employers recognized the crucial role of comprehensive employee benefits in retaining and attracting talent, leading to a gradual recovery. The market saw a notable increase in demand for health insurance brokerage services, reflecting the heightened importance of health coverage during the pandemic. Thus, numerous factors are expected to contribute to overcoming the growth of the market during the period.

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### Key Findings of The Study

By brokerage type, the retail segment accounted for the largest [U.S. insurance brokerage for employee benefits market share](#) in 2022.

Based on product type, the group health segment generated the highest revenue in 2022.

Based on organization size, the large enterprises segment generated the highest revenue in

2022.

The major players operating in the U.S. Acisure, LLC, Alliant Insurance Services, Inc., Aon Plc, Arthur J. Gallagher & Co., Assured Partners, Brown & Brown Insurance, Lockton Companies, Mercer LLC, USI Insurance Services, Willis Towers Watson, AmWins Group, HUB International Ltd., CRC Group/Truist Insurance Holding, RT Specialty (Ryan Specialty), Risk Strategies, Jencap, Accretive Insurance Solutions, Bridge Specialty Group, Brown&Riding, ARC Excess & Surplus, LLC, U.S. Risk Insurance Group, and Program Brokerage Corporation. These players have adopted various strategies to increase their market penetration and strengthen their position in the industry.

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Key Market Players:

- Acisure, LLC
- Alliant Insurance Services, Inc.
- Aon Plc
- Arthur J. Gallagher & Co.
- Assured Partners
- Brown & Brown Insurance
- Lockton Companies
- Mercer LLC
- USI Insurance Services
- Willis Towers Watson
- AmWins Group
- HUB International Ltd.
- CRC Group/Truist Insurance Holding
- RT Specialty (Ryan Specialty)
- Risk Strategies
- Jencap
- Accretive Insurance Solutions
- Bridge Specialty Group
- Brown&Riding
- ARC Excess & Surplus, LLC
- U.S. Risk Insurance Group
- Program Brokerage Corporation

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