

LIFE & HEALTH AGENT NETWORKS

# The Future of Flexible Work in Life & Health Agent Networks

What IMO, GA, and direct-to-producer leaders told us about running a commission-paid agent network.

37%

of life & health orgs flag both reconciliation delays and payment accuracy as top agent complaints. The highest dual-flag rate of any vertical Wingspan surveyed.



THE FUTURE OF FLEXIBLE WORK · 2026

# The Future of Flexible Work in Life & Health Agent Networks

What IMO, GA, and direct-to-producer leaders told us about running a commission-paid agent network.

Life and health agent networks fail the same way claims operators do, just at the commission-statement level.

Across 500+ finance, HR, and operations leaders in seven verticals, insurance orgs surfaced commission-management pain at the highest rate of any industry: reconciliation delays, payment accuracy, and a back-office stack still anchored to QuickBooks and Gusto. **Here's the data on why, and what leading IMOs are doing differently.**

**ABOUT THE DATA**

Who is this for Ops, finance, and HR leaders at IMOs, GAs, and life & health agent networks running commission-based 1099 producers at scale

Insurance respondents **46**

Total survey sample **500+**

Segment focus IMOs, GAs, life & health agent networks

**OPERATIONAL PAIN**

**37%**

flag payment reconciliation delays and accuracy as top complaints.

**#1 dual-flag rate of any vertical.** +10 pts above the next-closest industry surveyed.

**89%**

of growth-mode insurance orgs flag reconciliation delays.

**24 of 27 growth-mode orgs.** Scaling the producer base scales the reconciliation problem.

**33%**

of insurance orgs run contractor payments on Gusto.

**#1 rate of any vertical.** The QuickBooks-and-Gusto stack breaks at producer scale.

**STRATEGIC POSTURE**

**50%**

of orgs are currently evaluating a contractor management system.

**Half the segment is actively in market.** Paired with growth-mode hiring, the segment is shopping for a fix.

**13%**

of insurance orgs use Deel as their main contractor platform.

**Lowest of any vertical.** Contractor-native tools haven't reached the agent-network segment.

**59%**

plan to hire more 1099 contractors in the year ahead

**Growth-mode is the majority.** Producer-scale needs purpose-built tooling.

WHERE AGENT NETWORKS GET STUCK

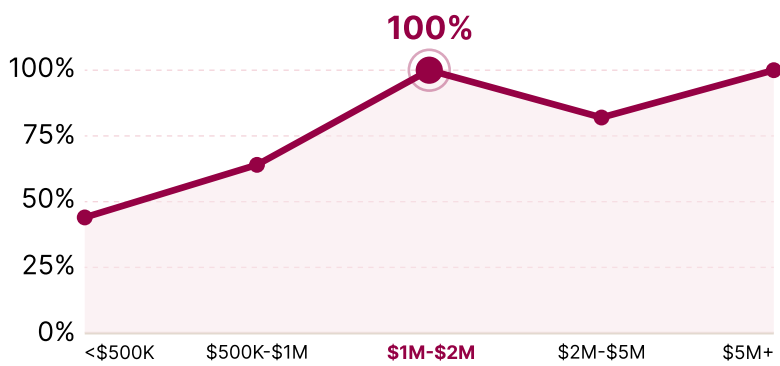
## Three chokepoints decide whether agent networks can scale.

The commission-management problem hits unevenly across the producer lifecycle. Three specific failure points show up sharply in the data, and they're where commission-ops teams at IMOs and GAs burn quarterly close cycles.

**FAILURE POINT 1 · THE COMMISSION-STATEMENT BREAK**

Pay works at claims scale. Commission statements break at producer scale.

**76% of orgs flag reconciliation delays as a top complaint.** 37% flag both reconciliation and accuracy, FYC, chargebacks, and renewal splits compound at scale.

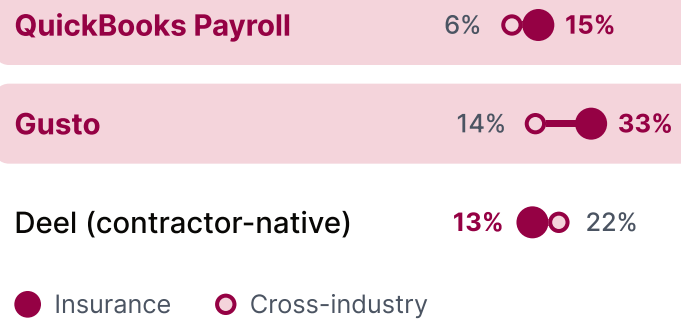


Monthly contractor spend · % flagging reconciliation delays

**FAILURE POINT 2 · THE QUICKBOOKS-AND-GUSTO STACK**

Agent networks run commission on tools built for W-2 payroll.

**48% of insurance orgs run contractor payments on QuickBooks Payroll or Gusto,** both rates #1 of any vertical surveyed. Generic payroll can't track FYC, chargebacks, or vested-vs-nonvested renewal splits.

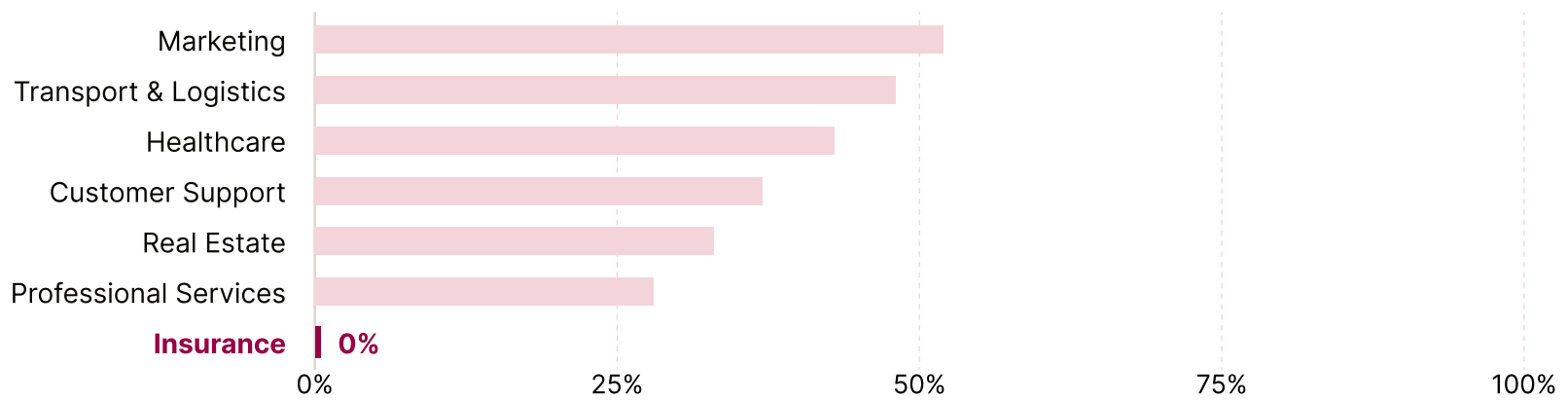


Main payment platform mix · Insurance vs cross-industry

**FAILURE POINT 3 · THE INVESTMENT-AND-SATISFACTION DEFICIT**

Insurance is last on having invested, and last on satisfaction among those who have.

**Only 15% of insurance orgs have invested in a 1099 management system,** the lowest of any vertical. Of those that have, zero are very satisfied. Every other invested cohort has at least 28% very-satisfied.



% very satisfied among orgs that have invested in a contractor system

89%

of orgs flag reconciliation delays as a top complaint

**Scaling forces the buying decision.** Insurance orgs adding more contractors next year flag reconciliation delays as a top contractor complaint at twice the rate of orgs holding steady. The producer base scales linearly. Commission management doesn't.

## WHERE INSURANCE RANKS

### Insurance is #1 on four contractor-pain measures and last on investment.

Across the leaders Wingspan surveyed in 7 verticals, insurance took the top rank on 4 contractor-pain measures and the bottom on having addressed them. **Every #1 is a back-office failure. Every "last" is a buyer-readiness signal.**

	Insurance	Real Estate	Healthcare	Transport	Customer Support	Mktg	Pro Svcs
Payment-reconciliation delays as top complaint	<b>76%</b>	66%	51%	53%	48%	47%	39%
Background-check as top onboarding challenge	<b>74%</b>	51%	67%	45%	35%	35%	39%
Contractor onboarding friction as top complaint	<b>50%</b>	38%	39%	32%	35%	23%	21%
Background + reconciliation compound	<b>61%</b>	34%	41%	23%	25%	23%	19%
Have invested in a 1099 management system (LAST)	<b>15%</b>	20%	27%	33%	34%	31%	28%

**The takeaway:** life and health agent networks fight the same back-office failure as claims operators, just at the commission-statement level. FYC, chargebacks, multi-carrier splits, and vested-vs-nonvested renewals compound *inside the same n=46 signal*. FinFit Life and GFI run producer statements and chargebacks on Wingspan.

## WHAT THE LEADING NETWORKS ARE DOING

Three moves the leading agent networks have already made.

- 01 Close the loop per individual commission statement.**  
37% flag both reconciliation and accuracy. Producer-level statements close the loop.

---

- 02 Run background checks continuously, not once.**  
74% of insurance orgs flag background-check pain. Continuous renewal prevents the agent compliance lapse.

---

- 03 Consolidate to a contractor-native platform.**  
48% of insurance orgs run on QuickBooks or Gusto, both #1 of any vertical.

These are the moves Wingspan networks like **FinFit Life** and **Global Financial Impact** have already made: running commission, agent onboarding, and 1099 filing in one platform.

[Read the case](#)

### Wingspan is the payroll platform built for commission-based agent networks.

Producer-level statements, multi-carrier reconciliation, agent self-service, and 1099 filing in one platform, used by FinFit Life, Global Financial Impact, and other agent networks scaling past 500 producers.

[Book a demo](#)
[See how it works](#)

The 2026 Future of Flexible Work Report surveyed 500+ US-based finance, HR, and operations leaders. Insurance cut: n=46 (~9% of sample). The survey did not separate claims operators from commission-based agent networks. This report reframes the n=46 for IMOs and GAs running commission-paid distribution.