



Financial adviser closeness: driving smarter decisions through insight

“Staying close to brokers and advisers isn’t optional. It’s a strategic advantage.”



Introduction

In today's fast-evolving financial services landscape, **brokers and advisers continue to play a pivotal role** in the distribution of protection, wealth, mortgage, pension, investment and commercial insurance products, alongside ongoing advances in AI, machine learning and digital advice platforms.

The intermediary market is increasingly **fragmented, consolidated, and time-poor**. Engaging this community effectively has become harder, more costly but more crucial than ever.

A **closeness-led approach** to research ensures organisations capture **timely, actionable insight** from the adviser and broker voice, informing decisions that are practical, relevant and commercially effective.

This white paper explores the importance of **broker and adviser closeness**, its commercial value, and how leading organisations are putting it into practice.

Better decisions through the broker and adviser voice

For products and propositions where intermediary input matters most, organisations that adopt a **closeness-led approach** capture insight that is real-time, nuanced and actionable. Brokers and advisers sit where strategy meets reality and their day-to-day experience shapes what works in practice.

Continuous engagement across the full intermediary journey – from communication and sales support through to servicing and claims – reveals what works in practice, identifies friction points and highlights opportunities for improvement.

Key benefits of a closeness led approach:

- **Smarter decision-making.** Strategy and investment choices are informed by current adviser and broker perspectives, improving confidence and reducing execution risk.
- **Actionable insight with commercial impact.** Understanding pain points and unmet needs drives targeted improvements to propositions, services and operational processes.
- **Greater relevance across products and communications.** Solutions resonate, are easier to adopt and deliver stronger outcomes.
- **Stronger intermediary relationships.** Brokers and advisers feel heard and valued, increasing engagement, trust and long-term advocacy.

Closeness-led insight turns perspective into action, delivering solutions that reflect market realities, strengthen relationships and drive practical, timely, commercially impactful decisions.



Closeness in action: real-world impact

Turning broker and adviser insight into smarter, commercially impactful decisions.

Case study 1: Retail broker research

Objective:

Understand “what brokers want” across product, price, and the service journey.

Approach:

- 30 in-depth, hour-long interviews across multiple broker segments.
- Explored product, pricing, BDM relationships, communication, application, underwriting, and claims.
- Iterative topic guide allowed insights to evolve based on broker feedback.
- Direct engagement between client stakeholders and brokers after interviews.

Client benefit:

- Clear identification of friction points.
- Propositions aligned with real broker needs.
- Strengthened broker relationships, enabling commercial advantage.

Case study 2: Commercial insurance broker closeness sessions

Objective:

Explore brand perception, product offering, and service experience among niche commercial insurance brokers.

Approach:

- Closeness-led roundtables focusing on sector challenges and competitive positioning.
- Brokers met face-to-face with client stakeholders after discussions.

Client benefit:

- Enhanced understanding of sector-specific broker needs.
- Immediate actionable insights for product and service improvement.
- Stronger alignment between broker expectations and strategy.

Case study 3: Service proposition sprint

Objective:

Support a 2-day sprint to flesh out a new service proposition.

Approach:

- Broker-closeness sessions ran at the end of Day 1 to test ideas generated during the sprint.
- Feedback analysed overnight and fed into Day 2 for real-time insight.

Client benefit:

- Decisions informed by direct broker input.
- Ideas validated and refined before final delivery.
- Real-time closeness ensured practical, actionable outcomes.

Key takeaway

Across multiple markets and proposition types, closeness-led engagement with brokers and advisers delivers insights that are actionable, timely, and commercially impactful, ensuring organisations make smarter decisions and strengthen relationships where it matters most.

The Adviser Exchange Sounding Board

Citrine Research's **Adviser Exchange** provides agile access to a **community of advisers and brokers across protection, wealth, and mortgage markets** who have pre-agreed to participate in research.

Client benefits include:

- **Rapid, closeness-led engagement:** In-depth input from intermediaries ensures insights are rich and actionable.
- **Targeted access:** Connect quickly to the advisers most relevant to your project using detailed profiling.
- **Flexible application:** Supports proposition development, communications testing, design sprints, or hackathons.
- **Sustainable engagement:** Manages adviser interaction to respect time and maintain relationships.

Take the next step: unlock closeness-led insight

Engage more closely with brokers and advisers and make smarter, evidence-based decisions with the Adviser Exchange Sounding Board.

By working with Citrine Research, you can:

- Gain rapid, targeted access to advisers and brokers across protection, wealth, and mortgage markets
- Test propositions, communications, and service ideas in real time
- Capture actionable insight that can be applied immediately to your business decisions
- Build stronger, longer-lasting relationships with intermediaries

Put the voice of the market at the heart of your strategy.

[Get in touch today](#) to explore how the **Adviser Exchange Sounding Board** can help your organisation:

- Refine propositions with confidence
- Identify and resolve friction points across the broker journey
- Make decisions that drive real commercial impact





If you'd like to explore how closeness-led adviser and broker insight could inform your business decisions, please get in touch.



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