MORNING CONSULT

National Tracking Poll #2606075
June 17 - July 07, 2026

*Crosstabulation Results*

*Methodology:*
This poll was conducted between June 17-July 7, 2026 among a sample of 1001 Adults. The interviews were conducted online. Results from the full survey have a margin of error of plus or minus 3 percentage points.

# Table Index


1 **Table PPRdem5:** *Which of the following best describes your current role in the insurance industry?* . . . 11

2 **Table PPRdem6:** *Approximately what is the total annual revenue generated by your agency or book of business?* . . . 13

3 **Table PPRdem6a:** *Which carrier are you primarily contracted with?* . . . 14

4 **Table PPRdem6b_1:** *Which carriers do you write the most business with? Select up to three. Allstate* . . . 15

5 **Table PPRdem6b_2:** *Which carriers do you write the most business with? Select up to three. American Family* . . . 16

6 **Table PPRdem6b_3:** *Which carriers do you write the most business with? Select up to three. Auto-Owners Insurance* . . . 17

7 **Table PPRdem6b_4:** *Which carriers do you write the most business with? Select up to three. Chubb* . . . 18

8 **Table PPRdem6b_5:** *Which carriers do you write the most business with? Select up to three. Cincinnati* . . . 19

9 **Table PPRdem6b_6:** *Which carriers do you write the most business with? Select up to three. CNA* . . . 20

10 **Table PPRdem6b_7:** *Which carriers do you write the most business with? Select up to three. Country Financial* . . . 21

11 **Table PPRdem6b_8:** *Which carriers do you write the most business with? Select up to three. Encova* . . . 22

12 **Table PPRdem6b_9:** *Which carriers do you write the most business with? Select up to three. Erie Insurance* . . . 23

13 **Table PPRdem6b_10:** *Which carriers do you write the most business with? Select up to three. Farm Bureau* . . . 24

14 **Table PPRdem6b_11:** *Which carriers do you write the most business with? Select up to three. Farmers* . . . 25

15 **Table PPRdem6b_12:** *Which carriers do you write the most business with? Select up to three. GEICO* . . . 26

16 **Table PPRdem6b_13:** *Which carriers do you write the most business with? Select up to three. Liberty Mutual* . . . 27

17 **Table PPRdem6b_14:** *Which carriers do you write the most business with? Select up to three. Nationwide* . . . 28

18 **Table PPRdem6b_15:** *Which carriers do you write the most business with? Select up to three. Progressive* . . . . . 29

19 **Table PPRdem6b_16:** *Which carriers do you write the most business with? Select up to three. Selective* . . . . . 30

20 **Table PPRdem6b_17:** *Which carriers do you write the most business with? Select up to three. Shelter Insurance* . . . . . 31

21 **Table PPRdem6b_18:** *Which carriers do you write the most business with? Select up to three. State Farm* . . . . . 32

22 **Table PPRdem6b_19:** *Which carriers do you write the most business with? Select up to three. The Hartford* . . . . . 33

23 **Table PPRdem6b_20:** *Which carriers do you write the most business with? Select up to three. Travelers* . . . . . 34

24 **Table PPRdem6b_21:** *Which carriers do you write the most business with? Select up to three. USAA* . . . . . 35

25 **Table PPRdem6b_22:** *Which carriers do you write the most business with? Select up to three. Westfield* . . . . . 36

26 **Table PPRdem6b_23:** *Which carriers do you write the most business with? Select up to three. Other* . . . . . 37

27 **Table PPRdem6b_24:** *Which carriers do you write the most business with? Select up to three. Prefer not to say* . . . . . 38

28 **Table PPRdem7:** *How many years have you worked in the insurance industry?* . . . . . 39

29 **Table PPRdem8_1:** *Which of the following lines of business do you currently write? Select all that apply. Personal lines (auto, home, renters, umbrella)* . . . . . 40

30 **Table PPRdem8_2:** *Which of the following lines of business do you currently write? Select all that apply. Commercial lines (business insurance, commercial property, liability)* . . . . . 41

31 **Table PPRdem8_3:** *Which of the following lines of business do you currently write? Select all that apply. Life and health (life insurance, health insurance, disability)* . . . . . 42

32 **Table PPRdem8_4:** *Which of the following lines of business do you currently write? Select all that apply. Employee benefits* . . . . . 43

33 **Table PPRdem8_5:** *Which of the following lines of business do you currently write? Select all that apply. Specialty lines (marine, professional liability, cyber, etc.)* . . . . . 44

34 **Table PPRdem8_6:** *Which of the following lines of business do you currently write? Select all that apply. Financial services / securities (annuities, investments)* . . . . . 45

35 **Table PPR1:** *Overall, how satisfied are you with your current agency model?* . . . . . 46

36 **Table PPR2:** *Looking ahead 12 months, do you think conditions for independent insurance agents and agency owners will improve, stay about the same, or get worse?* . . . . . 47

37 **Table PPR3:** *Looking ahead five years, do you think the insurance industry will have more independent agencies, fewer, or about the same number as today?* . . . . . 48

38 **Table PPR4:** *Overall, how confident are you in your ability to achieve your professional goals as an insurance agent?* . . . . . 49

39 **Table PPR5a:** *Which of the following professional goals is MOST important to your sense of success as an insurance agent or agency owner?* . . . . . 50

40 **Table PPR5b:** *And which of the remaining professional goals is LEAST important to your sense of success?* . . . . . 52

41 **Table PPR6_1:** *For each of the following professional goals, please rate how satisfied you are with your current progress. Own My Path: I can recommend the best carrier and product for each client, without restrictions dictating my choices.* . . . . . 54

42 **Table PPR6_2:** *For each of the following professional goals, please rate how satisfied you are with your current progress. Run My Way: I have full control over how I operate, brand, and grow my agency.* . . . . . 55

43 **Table PPR6_3:** *For each of the following professional goals, please rate how satisfied you are with your current progress. Grow My Income: I have real earning potential that isn't capped by a captive structure or fixed compensation model.* . . . . . 56

44 **Table PPR6_4:** *For each of the following professional goals, please rate how satisfied you are with your current progress. Build Real Equity: I am building or working toward ownership of a book of business I can grow, sell, or pass on.* . . . . . 57

45 **Table PPR6_5:** *For each of the following professional goals, please rate how satisfied you are with your current progress. Work Smarter: My technology tools reduce administrative burden so I can focus on clients and growth.* . . . . . 58

46 **Table PPR6_6:** *For each of the following professional goals, please rate how satisfied you are with your current progress. Last the Long Run: I'm building an agency that will be viable and sustainable for decades to come.* . . . . . 59

47 **Table PPR7_1:** *Please indicate how much you agree or disagree with each of the following statements about your current situation as an insurance professional. My current agency model gives me the freedom to act in my clients' best interest* . . . . . 60

48 **Table PPR7_2:** *Please indicate how much you agree or disagree with each of the following statements about your current situation as an insurance professional. My client relationships are truly my own and cannot be taken away by a carrier or franchisor* . . . . . 61

49 **Table PPR7_3:** *Please indicate how much you agree or disagree with each of the following statements about your current situation as an insurance professional. My current commission structure fairly rewards my performance* . . . . . 62

50 **Table PPR7_4:** *Please indicate how much you agree or disagree with each of the following statements about your current situation as an insurance professional. The administrative and compliance burden in my role limits my ability to focus on growth* . . . . . 63

51 **Table PPR7_5:** *Please indicate how much you agree or disagree with each of the following statements about your current situation as an insurance professional. I believe I could earn significantly more with greater structural freedom* . . . . . 64

52 **Table PPR7_6:** *Please indicate how much you agree or disagree with each of the following statements about your current situation as an insurance professional. I feel locked in by contract or carrier restrictions in my current role* . . . . . 65

53 **Table PPR7_7:** *Please indicate how much you agree or disagree with each of the following statements about your current situation as an insurance professional. My current technology systems enable me to compete effectively against larger agencies and direct-to-consumer competitors* . . . . . 66

54 **Table PPR7_8:** *Please indicate how much you agree or disagree with each of the following statements about your current situation as an insurance professional. I am satisfied with my long-term equity-building opportunities in my current structure* . . . . . 67

55 **Table PPR7_9:** *Please indicate how much you agree or disagree with each of the following statements about your current situation as an insurance professional. I believe my current agency model will remain competitive and sustainable over the next 10 years* . . . . . 68

56 **Table PPR7_10:** *Please indicate how much you agree or disagree with each of the following statements about your current situation as an insurance professional. Owning my own agency is an important long-term career goal for me* . . . . . 69

57 **Table PPR7_11:** *Please indicate how much you agree or disagree with each of the following statements about your current situation as an insurance professional. My current agency model gives me a clear path to grow my book of business over the next several years* . . . . . 70

58 **Table PPR7_12:** *Please indicate how much you agree or disagree with each of the following statements about your current situation as an insurance professional. I have access to the carrier relationships and markets necessary to compete effectively* . . . . . 71

59 **Table PPR7_13:** *Please indicate how much you agree or disagree with each of the following statements about your current situation as an insurance professional. The insurance industry makes it difficult for agents to build meaningful ownership of their business* . . . . . 72

60 **Table PPR8_1:** *How often do you do each of the following as part of managing your agency and career? Compare carrier options to find the best product fit for each client* . . . . . 73

61 **Table PPR8_2:** *How often do you do each of the following as part of managing your agency and career? Evaluate carrier relationships, compensation structures, and growth opportunities to improve agency performance* . . . . . 74

62 **Table PPR8_3:** *How often do you do each of the following as part of managing your agency and career? Monitor the value, growth, and profitability of my book of business* . . . . . 75

63 **Table PPR8_4:** *How often do you do each of the following as part of managing your agency and career? Maintain client data in systems I own independently of any single carrier* . . . . 76

64 **Table PPR8_5:** *How often do you do each of the following as part of managing your agency and career? Explore or adopt new technology tools to improve operational efficiency* . . . . . 77

65 **Table PPR8_6:** *How often do you do each of the following as part of managing your agency and career? Network with other agents focused on independence or agency ownership* . . . . 78

66 **Table PPR8_7:** *How often do you do each of the following as part of managing your agency and career? Review or update a long-term succession or exit plan* . . . . . 79

67 **Table PPR8_8:** *How often do you do each of the following as part of managing your agency and career? Seek outside support or resources to help grow my agency* . . . . . 80

68 **Table PPR8_9:** *How often do you do each of the following as part of managing your agency and career? Review carrier-facing performance metrics such as loss ratios, renewal rates, and retention trends* . . . . . 81

69 **Table PPR8_10:** *How often do you do each of the following as part of managing your agency and career? Use technology or automation to reduce administrative work and improve client service* . . . . . 82

70 **Table PPR9:** *What is the single biggest barrier preventing you from achieving your ideal agency model?* . . . . . 83

71 **Table PPR10:** *Which of the following best describes your professional aspirations in the insurance industry over the next three years?* . . . . . 84

72 **Table PPR11:** *If the right platform, support system, and resources existed to make the transition manageable, how likely would you be to explore greater independence or agency ownership?* 85

73 **Table PPR11a:** *If you were to pursue greater independence or agency ownership, in what timeframe would you most likely do so?* . . . . . 86

74 **Table PPR12_1:** *Which of the following support resources do you currently have access to through your agency model, network, or aggregator? Select all that apply. Multi-carrier access through an aggregator, cluster, or network group* . . . . . 87

75 **Table PPR12_2:** *Which of the following support resources do you currently have access to through your agency model, network, or aggregator? Select all that apply. Back-office and administrative support services* . . . . . 88

76 **Table PPR12_3:** *Which of the following support resources do you currently have access to through your agency model, network, or aggregator? Select all that apply. Technology, automation, or agency management tools* . . . . . 89

77 **Table PPR12_4:** *Which of the following support resources do you currently have access to through your agency model, network, or aggregator? Select all that apply. Compliance and regulatory guidance* . . . . . 90

78 **Table PPR12_5:** *Which of the following support resources do you currently have access to through your agency model, network, or aggregator? Select all that apply. Marketing tools or lead generation support* . . . . . 91

79 **Table PPR12_6:** *Which of the following support resources do you currently have access to through your agency model, network, or aggregator? Select all that apply. Business development and sales training* . . . . . 92

80 **Table PPR12_7:** *Which of the following support resources do you currently have access to through your agency model, network, or aggregator? Select all that apply. Financial or accounting support* . . . . . 93

81 **Table PPR12_8:** *Which of the following support resources do you currently have access to through your agency model, network, or aggregator? Select all that apply. Succession or exit planning resources* . . . . . 94

82 **Table PPR12_9:** *Which of the following support resources do you currently have access to through your agency model, network, or aggregator? Select all that apply. Peer network or mentorship community* . . . . . 95

83 **Table PPR12_10:** *Which of the following support resources do you currently have access to through your agency model, network, or aggregator? Select all that apply. None of these* . . . 96

84 **Table PPR12_11:** *Which of the following support resources do you currently have access to through your agency model, network, or aggregator? Select all that apply. Agency startup, growth, and operational guidance* . . . . . 97

85 **Table PPR13_1:** *Which of the following support resources, if made available to you, would most increase your confidence in pursuing or maintaining independence or agency ownership? Select up to three. Multi-carrier access through an aggregator, cluster, or network group* . . . 98

86 **Table PPR13_2:** *Which of the following support resources, if made available to you, would most increase your confidence in pursuing or maintaining independence or agency ownership? Select up to three. Back-office and administrative support services* . . . . . 99

87 **Table PPR13_3:** *Which of the following support resources, if made available to you, would most increase your confidence in pursuing or maintaining independence or agency ownership? Select up to three. Technology, automation, or agency management tools* . . . . . 100

88 **Table PPR13_4:** *Which of the following support resources, if made available to you, would most increase your confidence in pursuing or maintaining independence or agency ownership? Select up to three. Compliance and regulatory guidance* . . . . . 101

89 **Table PPR13_5:** *Which of the following support resources, if made available to you, would most increase your confidence in pursuing or maintaining independence or agency ownership? Select up to three. Marketing tools or lead generation support* . . . . . 102

90 **Table PPR13_6:** *Which of the following support resources, if made available to you, would most increase your confidence in pursuing or maintaining independence or agency ownership? Select up to three. Business development and sales training* . . . . . 103

91 **Table PPR13_7:** *Which of the following support resources, if made available to you, would most increase your confidence in pursuing or maintaining independence or agency ownership? Select up to three. Financial or accounting support* . . . . . 104

92 **Table PPR13_8:** *Which of the following support resources, if made available to you, would most increase your confidence in pursuing or maintaining independence or agency ownership? Select up to three. Succession or exit planning resources* . . . . . 105

93 **Table PPR13_9:** *Which of the following support resources, if made available to you, would most increase your confidence in pursuing or maintaining independence or agency ownership? Select up to three. Peer network or mentorship community* . . . . . 106

94 **Table PPR13_10:** *Which of the following support resources, if made available to you, would most increase your confidence in pursuing or maintaining independence or agency ownership? Select up to three. Agency startup, growth, and operational guidance* . . . . . 107

95 **Table PPR14_1:** *How much more confident in the long-term success of your agency would you feel if you had access to each of the following? Multi-carrier access through an aggregator, cluster, or network group* . . . . . 108

96 **Table PPR14_2:** *How much more confident in the long-term success of your agency would you feel if you had access to each of the following? Back-office and administrative support services* . . . . . 109

97 **Table PPR14_3:** *How much more confident in the long-term success of your agency would you feel if you had access to each of the following? Technology, automation, or agency management tools* . . . . . 110

98 **Table PPR14_4:** *How much more confident in the long-term success of your agency would you feel if you had access to each of the following? Compliance and regulatory guidance* . . . 111

99 **Table PPR14_5:** *How much more confident in the long-term success of your agency would you feel if you had access to each of the following? Marketing tools or lead generation support* 112

100 **Table PPR14_6:** *How much more confident in the long-term success of your agency would you feel if you had access to each of the following? Business development and sales training* . 113

101 **Table PPR14_7:** *How much more confident in the long-term success of your agency would you feel if you had access to each of the following? Financial or accounting support* . . . . . 114

102 **Table PPR14_8:** *How much more confident in the long-term success of your agency would you feel if you had access to each of the following? Succession or exit planning resources* . . . 115

103 **Table PPR14_9:** *How much more confident in the long-term success of your agency would you feel if you had access to each of the following? Peer network or mentorship community* . 116

104 **Table PPR14_10:** *How much more confident in the long-term success of your agency would you feel if you had access to each of the following? Agency startup, growth, and operational guidance* . . . . . 117

105 **Table PPR15_1:** *If you were to consider leaving your current captive model, which of the following would be most important in making that decision? Select up to three. Greater independence to recommend any product or carrier* . . . . . 118

106 **Table PPR15_2:** *If you were to consider leaving your current captive model, which of the following would be most important in making that decision? Select up to three. More control over how I operate and brand my business* . . . . . 119

107 **Table PPR15_3:** *If you were to consider leaving your current captive model, which of the following would be most important in making that decision? Select up to three. Higher earning potential or uncapped commissions* . . . . . 120

108 **Table PPR15_4:** *If you were to consider leaving your current captive model, which of the following would be most important in making that decision? Select up to three. Ability to own and build equity in my book of business* . . . . . 121

109 **Table PPR15_5:** *If you were to consider leaving your current captive model, which of the following would be most important in making that decision? Select up to three. Better work-life flexibility* . . . . . 122

110 **Table PPR15_6:** *If you were to consider leaving your current captive model, which of the following would be most important in making that decision? Select up to three. More long-term career security* . . . . . 123

111 **Table PPR15_7:** *If you were to consider leaving your current captive model, which of the following would be most important in making that decision? Select up to three. Access to better technology or support systems* . . . . . 124

112 **Table PPR15_8:** *If you were to consider leaving your current captive model, which of the following would be most important in making that decision? Select up to three. Desire to eventually pass on or sell my business* . . . . . 125

113 **Table PPR15_9:** *If you were to consider leaving your current captive model, which of the following would be most important in making that decision? Select up to three. I would not consider leaving my current model* . . . . . 126

114 **Table PPR16:** *What was your primary motivation for pursuing independence or agency ownership?* . . . . . 127

115 **Table PPRdem1:** *If you could start your career over today, would you choose the same agency model you are currently in?* . . . . . 128

116 **Table PPRdem2:** *If you were starting over, which agency model would you most want to be in?* 129

117 **Table PPRdem3a_1:** *What factors would most influence your decision to choose a different model? Select all that apply. Greater earning potential or uncapped income* . . . . . 130

118 **Table PPRdem3a_2:** *What factors would most influence your decision to choose a different model? Select all that apply. More control over how I run and brand my agency* . . . . . 131

119 **Table PPRdem3a_3:** *What factors would most influence your decision to choose a different model? Select all that apply. Freedom to recommend the best products for my clients* . . . . . 132

120 **Table PPRdem3a_4:** *What factors would most influence your decision to choose a different model? Select all that apply. Ability to build equity or ownership in my book of business* . . . 133

121 **Table PPRdem3a_5:** *What factors would most influence your decision to choose a different model? Select all that apply. Better long-term career sustainability* . . . . . 134

122 **Table PPRdem3a_6:** *What factors would most influence your decision to choose a different model? Select all that apply. More flexibility in my day-to-day work* . . . . . 135

123 **Table PPRdem3a_7:** *What factors would most influence your decision to choose a different model? Select all that apply. Access to better technology or operational tools* . . . . . 136

124 **Table PPRdem3a_8:** *What factors would most influence your decision to choose a different model? Select all that apply. Dissatisfaction with my current carrier or contract structure* . . 137

125 **Table PPRdem3a_9:** *What factors would most influence your decision to choose a different model? Select all that apply. Other* . . . . . 138

126 **Summary Statistics of Survey Respondent Demographics** . . . . . 139

# Crosstabulation Results by Respondent Demographics

**Table PPRdem5:** *Which of the following best describes your current role in the insurance industry?*

| Demographic | Captive agent — I am contracted primarily or exclusively with one insurance carrier (e.g., State Farm, Allstate, Farmers) | | Semi-captive agent — I have a primary carrier relationship but access to some other carriers | | Independent agent or producer (non-owner) — I place business across multiple carriers but do not own the agency | | Independent agency owner or principal — I own or operate my own independent insurance agency | | Total N |
|---|---|---|---|---|---|---|---|---|---|
| Adults | 38% | (377) | 10% | (103) | 35% | (347) | 17% | (174) | 1001 |
| Gender: Male | 36% | (261) | 10% | (74) | 33% | (236) | 21% | (155) | 726 |
| Gender: Female | 42% | (116) | 11% | (29) | 40% | (111) | 7% | (19) | 275 |
| Age: 18-34 | 34% | (87) | 15% | (38) | 51% | (129) | — | (1) | 255 |
| Age: 35-44 | 36% | (154) | 11% | (45) | 42% | (178) | 11% | (46) | 423 |
| Age: 45-64 | 42% | (135) | 6% | (20) | 12% | (39) | 40% | (127) | 321 |
| GenZers: 1997-2012 | 31% | (33) | 16% | (17) | 52% | (56) | 1% | (1) | 107 |
| Millennials: 1981-1996 | 37% | (240) | 12% | (75) | 42% | (273) | 9% | (60) | 648 |
| GenXers: 1965-1980 | 43% | (103) | 5% | (11) | 7% | (16) | 46% | (112) | 242 |
| Educ: < College | 40% | (31) | 21% | (16) | 38% | (30) | 1% | (1) | 78 |
| Educ: Bachelors degree | 34% | (143) | 10% | (43) | 42% | (177) | 14% | (58) | 421 |
| Educ: Post-grad | 40% | (203) | 9% | (44) | 28% | (140) | 23% | (115) | 502 |
| Income: 50k-100k | 36% | (136) | 13% | (49) | 45% | (172) | 6% | (23) | 380 |
| Income: 100k+ | 38% | (225) | 9% | (54) | 26% | (155) | 26% | (151) | 585 |
| Employ: Private Sector | 25% | (146) | 14% | (80) | 60% | (347) | — | (2) | 575 |
| Employ: Self-Employed | 54% | (231) | 5% | (23) | — | (0) | 40% | (172) | 426 |
| 4-Region: Northeast | 31% | (42) | 15% | (20) | 38% | (52) | 16% | (22) | 136 |
| 4-Region: Midwest | 52% | (143) | 7% | (20) | 26% | (71) | 16% | (43) | 277 |
| 4-Region: South | 33% | (118) | 9% | (32) | 39% | (140) | 19% | (66) | 356 |
| 4-Region: West | 32% | (74) | 13% | (31) | 36% | (84) | 19% | (43) | 232 |
| Captive Agent/Semi-Captive Agent | 79% | (377) | 21% | (103) | — | (0) | — | (0) | 480 |
| Independent Agent/Producer (non-owner) | — | (0) | — | (0) | 100% | (347) | — | (0) | 347 |
| Independent Agency Owner | — | (0) | — | (0) | — | (0) | 100% | (174) | 174 |

Continued on next page

**Table PPRdem5:** *Which of the following best describes your current role in the insurance industry?*

| Demographic | Captive agent — I am contracted primarily or exclusively with one insurance carrier (e.g., State Farm, Allstate, Farmers) | | Semi-captive agent — I have a primary carrier relationship but access to some other carriers | | Independent agent or producer (non-owner) — I place business across multiple carriers but do not own the agency | | Independent agency owner or principal — I own or operate my own independent insurance agency | | Total N |
|---|---|---|---|---|---|---|---|---|---|
| Adults | 38% | (377) | 10% | (103) | 35% | (347) | 17% | (174) | 1001 |
| Low Confidence Group | 31% | (26) | 19% | (16) | 50% | (42) | — | (0) | 84 |
| High Confidence Group | 38% | (351) | 9% | (87) | 33% | (305) | 19% | (174) | 917 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPRdem6:** *Approximately what is the total annual revenue generated by your agency or book of business?*

| Demographic | Under $100,000 | $100,000–$249,999 | $250,000–$499,999 | $500,000–$999,999 | $1,000,000–$1,999,999 | $2,000,000 or more | Total N |
|---|---|---|---|---|---|---|---|
| Adults | 3% (26) | 11% (106) | 39% (388) | 18% (183) | 17% (168) | 13% (130) | 1001 |
| Gender: Male | 2% (17) | 11% (77) | 41% (299) | 16% (117) | 17% (127) | 12% (89) | 726 |
| Gender: Female | 3% (9) | 11% (29) | 32% (89) | 24% (66) | 15% (41) | 15% (41) | 275 |
| Age: 18-34 | 4% (10) | 9% (24) | 38% (96) | 23% (58) | 14% (35) | 13% (32) | 255 |
| Age: 35-44 | 2% (10) | 9% (39) | 39% (164) | 16% (67) | 17% (73) | 17% (70) | 423 |
| Age: 45-64 | 2% (5) | 13% (43) | 40% (128) | 18% (58) | 19% (60) | 8% (27) | 321 |
| GenZers: 1997-2012 | 6% (6) | 7% (7) | 30% (32) | 29% (31) | 17% (18) | 12% (13) | 107 |
| Millennials: 1981-1996 | 2% (16) | 10% (63) | 40% (260) | 17% (111) | 16% (101) | 15% (97) | 648 |
| GenXers: 1965-1980 | 1% (3) | 15% (36) | 40% (96) | 17% (40) | 20% (49) | 7% (18) | 242 |
| Educ: < College | 8% (6) | 9% (7) | 38% (30) | 18% (14) | 13% (10) | 14% (11) | 78 |
| Educ: Bachelors degree | 1% (6) | 13% (54) | 36% (151) | 20% (83) | 16% (68) | 14% (59) | 421 |
| Educ: Post-grad | 3% (14) | 9% (45) | 41% (207) | 17% (86) | 18% (90) | 12% (60) | 502 |
| Income: 50k-100k | 4% (15) | 9% (34) | 42% (161) | 20% (75) | 15% (57) | 10% (38) | 380 |
| Income: 100k+ | 1% (3) | 12% (70) | 37% (217) | 17% (98) | 18% (106) | 16% (91) | 585 |
| Employ: Private Sector | 3% (15) | 7% (43) | 33% (192) | 19% (110) | 18% (105) | 19% (110) | 575 |
| Employ: Self-Employed | 3% (11) | 15% (63) | 46% (196) | 17% (73) | 15% (63) | 5% (20) | 426 |
| 4-Region: Northeast | 2% (3) | 9% (12) | 40% (55) | 20% (27) | 15% (20) | 14% (19) | 136 |
| 4-Region: Midwest | 2% (5) | 14% (39) | 43% (120) | 16% (45) | 13% (36) | 12% (32) | 277 |
| 4-Region: South | 3% (12) | 9% (31) | 39% (138) | 18% (63) | 18% (63) | 14% (49) | 356 |
| 4-Region: West | 3% (6) | 10% (24) | 32% (75) | 21% (48) | 21% (49) | 13% (30) | 232 |
| Captive Agent/Semi-Captive Agent | 5% (24) | 15% (71) | 47% (226) | 21% (101) | 9% (42) | 3% (16) | 480 |
| Independent Agent/Producer (non-owner) | — (1) | 5% (16) | 29% (102) | 15% (53) | 22% (78) | 28% (97) | 347 |
| Independent Agency Owner | 1% (1) | 11% (19) | 34% (60) | 17% (29) | 28% (48) | 10% (17) | 174 |
| Low Confidence Group | 4% (3) | 8% (7) | 35% (29) | 26% (22) | 17% (14) | 11% (9) | 84 |
| High Confidence Group | 3% (23) | 11% (99) | 39% (359) | 18% (161) | 17% (154) | 13% (121) | 917 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPRdem6a:** *Which carrier are you primarily contracted with?*

| Demographic | Allstate | | American Family | | Auto-Owners Insurance | | Chubb | | Cincinnati | | CNA | | Country Financial | | Encova | | Erie Insurance | | Farm Bureau | | Farmers | | GEICO | | L M t |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Adults | 19% | (89) | 5% | (25) | 1% | (4) | 1% | (5) | 1% | (3) | — | (2) | 1% | (6) | 1% | (4) | 2% | (8) | 8% | (40) | 8% | (36) | 1% | (5) | |
| Gender: Male | 21% | (72) | 4% | (14) | 1% | (4) | 1% | (5) | 1% | (3) | — | (1) | 1% | (2) | 1% | (3) | 2% | (8) | 8% | (28) | 6% | (20) | 1% | (2) | |
| Gender: Female | 12% | (17) | 8% | (11) | — | (0) | — | (0) | — | (0) | 1% | (1) | 3% | (4) | 1% | (1) | — | (0) | 8% | (12) | 11% | (16) | 2% | (3) | |
| Age: 18-34 | 16% | (20) | 8% | (10) | 2% | (2) | 1% | (1) | 1% | (1) | 1% | (1) | 2% | (2) | 2% | (2) | 3% | (4) | 8% | (10) | 7% | (9) | 1% | (1) | |
| Age: 35-44 | 20% | (40) | 3% | (5) | 1% | (1) | 2% | (3) | 1% | (2) | — | (0) | 2% | (3) | 1% | (2) | 1% | (2) | 10% | (20) | 9% | (18) | 1% | (2) | |
| Age: 45-64 | 19% | (29) | 6% | (10) | 1% | (1) | 1% | (1) | — | (0) | 1% | (1) | 1% | (1) | — | (0) | 1% | (2) | 6% | (10) | 6% | (9) | 1% | (1) | |
| GenZers: 1997-2012 | 4% | (2) | 8% | (4) | 2% | (1) | — | (0) | 2% | (1) | 2% | (1) | 4% | (2) | 2% | (1) | 6% | (3) | 8% | (4) | 6% | (3) | — | (0) | |
| Millennials: 1981-1996 | 21% | (67) | 4% | (12) | 1% | (2) | 2% | (5) | 1% | (2) | — | (0) | 1% | (3) | 1% | (3) | 1% | (4) | 9% | (29) | 8% | (26) | 1% | (4) | |
| GenXers: 1965-1980 | 18% | (20) | 8% | (9) | 1% | (1) | — | (0) | — | (0) | 1% | (1) | 1% | (1) | — | (0) | 1% | (1) | 6% | (7) | 6% | (7) | — | (0) | |
| Educ: Bachelors degree | 17% | (32) | 5% | (10) | 1% | (2) | 1% | (1) | 1% | (1) | 1% | (1) | 3% | (5) | 1% | (2) | — | (0) | 10% | (19) | 10% | (19) | 2% | (4) | |
| Educ: Post-grad | 21% | (52) | 4% | (10) | — | (1) | 2% | (4) | 1% | (2) | — | (1) | — | (0) | — | (1) | 2% | (5) | 8% | (19) | 6% | (14) | — | (1) | |
| Income: 50k-100k | 18% | (34) | 8% | (15) | 1% | (2) | 1% | (2) | 1% | (1) | — | (0) | 2% | (4) | 2% | (3) | 2% | (4) | 13% | (24) | 5% | (9) | 2% | (3) | |
| Income: 100k+ | 19% | (52) | 3% | (9) | 1% | (2) | 1% | (3) | 1% | (2) | 1% | (2) | 1% | (2) | — | (1) | 1% | (2) | 6% | (16) | 9% | (25) | — | (1) | |
| Employ: Private Sector | 14% | (32) | 6% | (14) | 1% | (3) | 2% | (5) | 1% | (3) | — | (1) | 1% | (3) | 1% | (3) | 3% | (6) | 10% | (22) | 5% | (12) | — | (1) | |
| Employ: Self-Employed | 22% | (57) | 4% | (11) | — | (1) | — | (0) | — | (0) | — | (1) | 1% | (3) | — | (1) | 1% | (2) | 7% | (18) | 9% | (24) | 2% | (4) | |
| 4-Region: Northeast | 16% | (10) | — | (0) | — | (0) | 2% | (1) | 2% | (1) | 2% | (1) | — | (0) | 2% | (1) | — | (0) | 2% | (1) | 6% | (4) | — | (0) | |
| 4-Region: Midwest | 21% | (34) | 10% | (16) | — | (0) | — | (0) | — | (0) | 1% | (1) | — | (0) | 1% | (2) | 4% | (6) | 13% | (21) | 10% | (17) | 1% | (1) | |
| 4-Region: South | 19% | (28) | 2% | (3) | 2% | (3) | 2% | (3) | 1% | (1) | — | (0) | — | (0) | 1% | (1) | 1% | (1) | 1% | (2) | 7% | (10) | 2% | (3) | |
| 4-Region: West | 16% | (17) | 6% | (6) | 1% | (1) | 1% | (1) | 1% | (1) | — | (0) | 6% | (6) | — | (0) | 1% | (1) | 15% | (16) | 5% | (5) | 1% | (1) | |
| Captive Agent/Semi-Captive Agent | 19% | (89) | 5% | (25) | 1% | (4) | 1% | (5) | 1% | (3) | — | (2) | 1% | (6) | 1% | (4) | 2% | (8) | 8% | (40) | 8% | (36) | 1% | (5) | |
| High Confidence Group | 19% | (85) | 5% | (22) | 1% | (3) | — | (2) | — | (2) | — | (2) | 1% | (6) | 1% | (4) | 2% | (7) | 8% | (36) | 8% | (36) | 1% | (5) | |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPRdem6b_1:** *Which carriers do you write the most business with? Select up to three.*
*Allstate*

| Demographic | Selected | | Not Selected | | Total N |
|---|---|---|---|---|---|
| Adults | 12% | (62) | 88% | (459) | 521 |
| Gender: Male | 12% | (48) | 88% | (343) | 391 |
| Gender: Female | 11% | (14) | 89% | (116) | 130 |
| Age: 18-34 | 12% | (15) | 88% | (115) | 130 |
| Age: 35-44 | 11% | (25) | 89% | (199) | 224 |
| Age: 45-64 | 13% | (22) | 87% | (144) | 166 |
| GenZers: 1997-2012 | 12% | (7) | 88% | (50) | 57 |
| Millennials: 1981-1996 | 11% | (37) | 89% | (296) | 333 |
| GenXers: 1965-1980 | 13% | (17) | 87% | (111) | 128 |
| Educ: Bachelors degree | 10% | (24) | 90% | (211) | 235 |
| Educ: Post-grad | 13% | (34) | 87% | (221) | 255 |
| Income: 50k-100k | 11% | (21) | 89% | (174) | 195 |
| Income: 100k+ | 12% | (37) | 88% | (269) | 306 |
| Employ: Private Sector | 10% | (36) | 90% | (313) | 349 |
| Employ: Self-Employed | 15% | (26) | 85% | (146) | 172 |
| 4-Region: Northeast | 9% | (7) | 91% | (67) | 74 |
| 4-Region: Midwest | 13% | (15) | 87% | (99) | 114 |
| 4-Region: South | 14% | (29) | 86% | (177) | 206 |
| 4-Region: West | 9% | (11) | 91% | (116) | 127 |
| Independent Agent/Producer (non-owner) | 10% | (35) | 90% | (312) | 347 |
| Independent Agency Owner | 16% | (27) | 84% | (147) | 174 |
| High Confidence Group | 12% | (56) | 88% | (423) | 479 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPRdem6b_2:** *Which carriers do you write the most business with? Select up to three.*
*American Family*

| Demographic | Selected | | Not Selected | | Total N |
|---|---|---|---|---|---|
| Adults | 1% | (5) | 99% | (516) | 521 |
| Gender: Male | — | (1) | 100% | (390) | 391 |
| Gender: Female | 3% | (4) | 97% | (126) | 130 |
| Age: 18-34 | 1% | (1) | 99% | (129) | 130 |
| Age: 35-44 | 2% | (4) | 98% | (220) | 224 |
| Age: 45-64 | — | (0) | 100% | (166) | 166 |
| GenZers: 1997-2012 | — | (0) | 100% | (57) | 57 |
| Millennials: 1981-1996 | 2% | (5) | 98% | (328) | 333 |
| GenXers: 1965-1980 | — | (0) | 100% | (128) | 128 |
| Educ: Bachelors degree | 2% | (4) | 98% | (231) | 235 |
| Educ: Post-grad | — | (1) | 100% | (254) | 255 |
| Income: 50k-100k | 1% | (1) | 99% | (194) | 195 |
| Income: 100k+ | 1% | (4) | 99% | (302) | 306 |
| Employ: Private Sector | 1% | (5) | 99% | (344) | 349 |
| Employ: Self-Employed | — | (0) | 100% | (172) | 172 |
| 4-Region: Northeast | — | (0) | 100% | (74) | 74 |
| 4-Region: Midwest | 1% | (1) | 99% | (113) | 114 |
| 4-Region: South | — | (1) | 100% | (205) | 206 |
| 4-Region: West | 2% | (3) | 98% | (124) | 127 |
| Independent Agent/Producer (non-owner) | 1% | (5) | 99% | (342) | 347 |
| Independent Agency Owner | — | (0) | 100% | (174) | 174 |
| High Confidence Group | 1% | (5) | 99% | (474) | 479 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPRdem6b_3:** *Which carriers do you write the most business with? Select up to three.*
*Auto-Owners Insurance*

| Demographic | Selected | | Not Selected | | Total N |
|---|---|---|---|---|---|
| Adults | 3% | (17) | 97% | (504) | 521 |
| Gender: Male | 2% | (9) | 98% | (382) | 391 |
| Gender: Female | 6% | (8) | 94% | (122) | 130 |
| Age: 18-34 | 5% | (6) | 95% | (124) | 130 |
| Age: 35-44 | 4% | (9) | 96% | (215) | 224 |
| Age: 45-64 | 1% | (2) | 99% | (164) | 166 |
| GenZers: 1997-2012 | 4% | (2) | 96% | (55) | 57 |
| Millennials: 1981-1996 | 4% | (13) | 96% | (320) | 333 |
| GenXers: 1965-1980 | 1% | (1) | 99% | (127) | 128 |
| Educ: Bachelors degree | 3% | (7) | 97% | (228) | 235 |
| Educ: Post-grad | 3% | (8) | 97% | (247) | 255 |
| Income: 50k-100k | 4% | (8) | 96% | (187) | 195 |
| Income: 100k+ | 3% | (9) | 97% | (297) | 306 |
| Employ: Private Sector | 4% | (15) | 96% | (334) | 349 |
| Employ: Self-Employed | 1% | (2) | 99% | (170) | 172 |
| 4-Region: Northeast | 1% | (1) | 99% | (73) | 74 |
| 4-Region: Midwest | 6% | (7) | 94% | (107) | 114 |
| 4-Region: South | 3% | (6) | 97% | (200) | 206 |
| 4-Region: West | 2% | (3) | 98% | (124) | 127 |
| Independent Agent/Producer (non-owner) | 4% | (15) | 96% | (332) | 347 |
| Independent Agency Owner | 1% | (2) | 99% | (172) | 174 |
| High Confidence Group | 3% | (14) | 97% | (465) | 479 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPRdem6b_4:** *Which carriers do you write the most business with? Select up to three.*
*Chubb*

| Demographic | Selected | | Not Selected | | Total N |
|---|---|---|---|---|---|
| Adults | 31% | (164) | 69% | (357) | 521 |
| Gender: Male | 33% | (128) | 67% | (263) | 391 |
| Gender: Female | 28% | (36) | 72% | (94) | 130 |
| Age: 18-34 | 27% | (35) | 73% | (95) | 130 |
| Age: 35-44 | 33% | (73) | 67% | (151) | 224 |
| Age: 45-64 | 34% | (56) | 66% | (110) | 166 |
| GenZers: 1997-2012 | 33% | (19) | 67% | (38) | 57 |
| Millennials: 1981-1996 | 31% | (102) | 69% | (231) | 333 |
| GenXers: 1965-1980 | 33% | (42) | 67% | (86) | 128 |
| Educ: Bachelors degree | 27% | (64) | 73% | (171) | 235 |
| Educ: Post-grad | 35% | (88) | 65% | (167) | 255 |
| Income: 50k-100k | 22% | (43) | 78% | (152) | 195 |
| Income: 100k+ | 38% | (115) | 62% | (191) | 306 |
| Employ: Private Sector | 31% | (109) | 69% | (240) | 349 |
| Employ: Self-Employed | 32% | (55) | 68% | (117) | 172 |
| 4-Region: Northeast | 41% | (30) | 59% | (44) | 74 |
| 4-Region: Midwest | 28% | (32) | 72% | (82) | 114 |
| 4-Region: South | 35% | (72) | 65% | (134) | 206 |
| 4-Region: West | 24% | (30) | 76% | (97) | 127 |
| Independent Agent/Producer (non-owner) | 31% | (109) | 69% | (238) | 347 |
| Independent Agency Owner | 32% | (55) | 68% | (119) | 174 |
| High Confidence Group | 32% | (153) | 68% | (326) | 479 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPRdem6b_5:** *Which carriers do you write the most business with? Select up to three.*
*Cincinnati*

| Demographic | Selected | | Not Selected | | Total N |
|---|---|---|---|---|---|
| Adults | 11% | (58) | 89% | (463) | 521 |
| Gender: Male | 11% | (43) | 89% | (348) | 391 |
| Gender: Female | 12% | (15) | 88% | (115) | 130 |
| Age: 18-34 | 11% | (14) | 89% | (116) | 130 |
| Age: 35-44 | 11% | (24) | 89% | (200) | 224 |
| Age: 45-64 | 12% | (20) | 88% | (146) | 166 |
| GenZers: 1997-2012 | 16% | (9) | 84% | (48) | 57 |
| Millennials: 1981-1996 | 9% | (30) | 91% | (303) | 333 |
| GenXers: 1965-1980 | 14% | (18) | 86% | (110) | 128 |
| Educ: Bachelors degree | 9% | (22) | 91% | (213) | 235 |
| Educ: Post-grad | 12% | (31) | 88% | (224) | 255 |
| Income: 50k-100k | 10% | (19) | 90% | (176) | 195 |
| Income: 100k+ | 12% | (37) | 88% | (269) | 306 |
| Employ: Private Sector | 12% | (42) | 88% | (307) | 349 |
| Employ: Self-Employed | 9% | (16) | 91% | (156) | 172 |
| 4-Region: Northeast | 11% | (8) | 89% | (66) | 74 |
| 4-Region: Midwest | 10% | (11) | 90% | (103) | 114 |
| 4-Region: South | 12% | (25) | 88% | (181) | 206 |
| 4-Region: West | 11% | (14) | 89% | (113) | 127 |
| Independent Agent/Producer (non-owner) | 12% | (41) | 88% | (306) | 347 |
| Independent Agency Owner | 10% | (17) | 90% | (157) | 174 |
| High Confidence Group | 11% | (54) | 89% | (425) | 479 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPRdem6b_6:** *Which carriers do you write the most business with? Select up to three.*
*CNA*

| Demographic | Selected | | Not Selected | | Total N |
|---|---|---|---|---|---|
| Adults | 11% | (58) | 89% | (463) | 521 |
| Gender: Male | 10% | (41) | 90% | (350) | 391 |
| Gender: Female | 13% | (17) | 87% | (113) | 130 |
| Age: 18-34 | 10% | (13) | 90% | (117) | 130 |
| Age: 35-44 | 8% | (19) | 92% | (205) | 224 |
| Age: 45-64 | 16% | (26) | 84% | (140) | 166 |
| GenZers: 1997-2012 | 14% | (8) | 86% | (49) | 57 |
| Millennials: 1981-1996 | 8% | (27) | 92% | (306) | 333 |
| GenXers: 1965-1980 | 18% | (23) | 82% | (105) | 128 |
| Educ: Bachelors degree | 11% | (25) | 89% | (210) | 235 |
| Educ: Post-grad | 12% | (30) | 88% | (225) | 255 |
| Income: 50k-100k | 13% | (25) | 87% | (170) | 195 |
| Income: 100k+ | 10% | (30) | 90% | (276) | 306 |
| Employ: Private Sector | 8% | (28) | 92% | (321) | 349 |
| Employ: Self-Employed | 17% | (30) | 83% | (142) | 172 |
| 4-Region: Northeast | 8% | (6) | 92% | (68) | 74 |
| 4-Region: Midwest | 14% | (16) | 86% | (98) | 114 |
| 4-Region: South | 12% | (25) | 88% | (181) | 206 |
| 4-Region: West | 9% | (11) | 91% | (116) | 127 |
| Independent Agent/Producer (non-owner) | 8% | (28) | 92% | (319) | 347 |
| Independent Agency Owner | 17% | (30) | 83% | (144) | 174 |
| High Confidence Group | 11% | (53) | 89% | (426) | 479 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPRdem6b_7:** *Which carriers do you write the most business with? Select up to three.*
*Country Financial*

| Demographic | Not Selected | | Total N |
|---|---|---|---|
| Adults | 100% | (521) | 521 |
| Gender: Male | 100% | (391) | 391 |
| Gender: Female | 100% | (130) | 130 |
| Age: 18-34 | 100% | (130) | 130 |
| Age: 35-44 | 100% | (224) | 224 |
| Age: 45-64 | 100% | (166) | 166 |
| GenZers: 1997-2012 | 100% | (57) | 57 |
| Millennials: 1981-1996 | 100% | (333) | 333 |
| GenXers: 1965-1980 | 100% | (128) | 128 |
| Educ: Bachelors degree | 100% | (235) | 235 |
| Educ: Post-grad | 100% | (255) | 255 |
| Income: 50k-100k | 100% | (195) | 195 |
| Income: 100k+ | 100% | (306) | 306 |
| Employ: Private Sector | 100% | (349) | 349 |
| Employ: Self-Employed | 100% | (172) | 172 |
| 4-Region: Northeast | 100% | (74) | 74 |
| 4-Region: Midwest | 100% | (114) | 114 |
| 4-Region: South | 100% | (206) | 206 |
| 4-Region: West | 100% | (127) | 127 |
| Independent Agent/Producer (non-owner) | 100% | (347) | 347 |
| Independent Agency Owner | 100% | (174) | 174 |
| High Confidence Group | 100% | (479) | 479 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPRdem6b_8:** *Which carriers do you write the most business with? Select up to three.*
*Encova*

| Demographic | Selected | | Not Selected | | Total N |
|---|---|---|---|---|---|
| Adults | 2% | (13) | 98% | (508) | 521 |
| Gender: Male | 3% | (11) | 97% | (380) | 391 |
| Gender: Female | 2% | (2) | 98% | (128) | 130 |
| Age: 18-34 | 5% | (6) | 95% | (124) | 130 |
| Age: 35-44 | 2% | (5) | 98% | (219) | 224 |
| Age: 45-64 | 1% | (2) | 99% | (164) | 166 |
| GenZers: 1997-2012 | 5% | (3) | 95% | (54) | 57 |
| Millennials: 1981-1996 | 2% | (8) | 98% | (325) | 333 |
| GenXers: 1965-1980 | 2% | (2) | 98% | (126) | 128 |
| Educ: Bachelors degree | 3% | (7) | 97% | (228) | 235 |
| Educ: Post-grad | 2% | (4) | 98% | (251) | 255 |
| Income: 50k-100k | 5% | (9) | 95% | (186) | 195 |
| Income: 100k+ | 1% | (4) | 99% | (302) | 306 |
| Employ: Private Sector | 3% | (11) | 97% | (338) | 349 |
| Employ: Self-Employed | 1% | (2) | 99% | (170) | 172 |
| 4-Region: Northeast | 1% | (1) | 99% | (73) | 74 |
| 4-Region: Midwest | 3% | (3) | 97% | (111) | 114 |
| 4-Region: South | 4% | (9) | 96% | (197) | 206 |
| 4-Region: West | — | (0) | 100% | (127) | 127 |
| Independent Agent/Producer (non-owner) | 3% | (11) | 97% | (336) | 347 |
| Independent Agency Owner | 1% | (2) | 99% | (172) | 174 |
| High Confidence Group | 2% | (11) | 98% | (468) | 479 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPRdem6b_9:** *Which carriers do you write the most business with? Select up to three.*
*Erie Insurance*

| Demographic | Selected | | Not Selected | | Total N |
|---|---|---|---|---|---|
| Adults | 2% | (12) | 98% | (509) | 521 |
| Gender: Male | 2% | (8) | 98% | (383) | 391 |
| Gender: Female | 3% | (4) | 97% | (126) | 130 |
| Age: 18-34 | 3% | (4) | 97% | (126) | 130 |
| Age: 35-44 | 3% | (7) | 97% | (217) | 224 |
| Age: 45-64 | 1% | (1) | 99% | (165) | 166 |
| GenZers: 1997-2012 | 2% | (1) | 98% | (56) | 57 |
| Millennials: 1981-1996 | 3% | (11) | 97% | (322) | 333 |
| GenXers: 1965-1980 | — | (0) | 100% | (128) | 128 |
| Educ: Bachelors degree | 2% | (5) | 98% | (230) | 235 |
| Educ: Post-grad | 3% | (7) | 97% | (248) | 255 |
| Income: 50k-100k | 3% | (5) | 97% | (190) | 195 |
| Income: 100k+ | 2% | (7) | 98% | (299) | 306 |
| Employ: Private Sector | 3% | (12) | 97% | (337) | 349 |
| Employ: Self-Employed | — | (0) | 100% | (172) | 172 |
| 4-Region: Northeast | 3% | (2) | 97% | (72) | 74 |
| 4-Region: Midwest | 3% | (3) | 97% | (111) | 114 |
| 4-Region: South | 2% | (5) | 98% | (201) | 206 |
| 4-Region: West | 2% | (2) | 98% | (125) | 127 |
| Independent Agent/Producer (non-owner) | 3% | (12) | 97% | (335) | 347 |
| Independent Agency Owner | — | (0) | 100% | (174) | 174 |
| High Confidence Group | 2% | (11) | 98% | (468) | 479 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPRdem6b_10:** *Which carriers do you write the most business with? Select up to three.*
*Farm Bureau*

| Demographic | Not Selected | | Total N |
|---|---|---|---|
| Adults | 100% | (521) | 521 |
| Gender: Male | 100% | (391) | 391 |
| Gender: Female | 100% | (130) | 130 |
| Age: 18-34 | 100% | (130) | 130 |
| Age: 35-44 | 100% | (224) | 224 |
| Age: 45-64 | 100% | (166) | 166 |
| GenZers: 1997-2012 | 100% | (57) | 57 |
| Millennials: 1981-1996 | 100% | (333) | 333 |
| GenXers: 1965-1980 | 100% | (128) | 128 |
| Educ: Bachelors degree | 100% | (235) | 235 |
| Educ: Post-grad | 100% | (255) | 255 |
| Income: 50k-100k | 100% | (195) | 195 |
| Income: 100k+ | 100% | (306) | 306 |
| Employ: Private Sector | 100% | (349) | 349 |
| Employ: Self-Employed | 100% | (172) | 172 |
| 4-Region: Northeast | 100% | (74) | 74 |
| 4-Region: Midwest | 100% | (114) | 114 |
| 4-Region: South | 100% | (206) | 206 |
| 4-Region: West | 100% | (127) | 127 |
| Independent Agent/Producer (non-owner) | 100% | (347) | 347 |
| Independent Agency Owner | 100% | (174) | 174 |
| High Confidence Group | 100% | (479) | 479 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPRdem6b_11:** *Which carriers do you write the most business with? Select up to three.*
*Farmers*

| Demographic | Selected | | Not Selected | | Total N |
|---|---|---|---|---|---|
| Adults | 13% | (69) | 87% | (452) | 521 |
| Gender: Male | 13% | (51) | 87% | (340) | 391 |
| Gender: Female | 14% | (18) | 86% | (112) | 130 |
| Age: 18-34 | 13% | (17) | 87% | (113) | 130 |
| Age: 35-44 | 17% | (38) | 83% | (186) | 224 |
| Age: 45-64 | 8% | (14) | 92% | (152) | 166 |
| GenZers: 1997-2012 | 11% | (6) | 89% | (51) | 57 |
| Millennials: 1981-1996 | 16% | (53) | 84% | (280) | 333 |
| GenXers: 1965-1980 | 8% | (10) | 92% | (118) | 128 |
| Educ: Bachelors degree | 11% | (25) | 89% | (210) | 235 |
| Educ: Post-grad | 15% | (38) | 85% | (217) | 255 |
| Income: 50k-100k | 13% | (26) | 87% | (169) | 195 |
| Income: 100k+ | 13% | (40) | 87% | (266) | 306 |
| Employ: Private Sector | 16% | (55) | 84% | (294) | 349 |
| Employ: Self-Employed | 8% | (14) | 92% | (158) | 172 |
| 4-Region: Northeast | 22% | (16) | 78% | (58) | 74 |
| 4-Region: Midwest | 10% | (11) | 90% | (103) | 114 |
| 4-Region: South | 13% | (27) | 87% | (179) | 206 |
| 4-Region: West | 12% | (15) | 88% | (112) | 127 |
| Independent Agent/Producer (non-owner) | 16% | (55) | 84% | (292) | 347 |
| Independent Agency Owner | 8% | (14) | 92% | (160) | 174 |
| High Confidence Group | 14% | (65) | 86% | (414) | 479 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPRdem6b_12:** *Which carriers do you write the most business with? Select up to three.*
*GEICO*

| Demographic | Selected | | Not Selected | | Total N |
|---|---|---|---|---|---|
| Adults | 12% | (62) | 88% | (459) | 521 |
| Gender: Male | 12% | (48) | 88% | (343) | 391 |
| Gender: Female | 11% | (14) | 89% | (116) | 130 |
| Age: 18-34 | 15% | (19) | 85% | (111) | 130 |
| Age: 35-44 | 12% | (27) | 88% | (197) | 224 |
| Age: 45-64 | 10% | (16) | 90% | (150) | 166 |
| GenZers: 1997-2012 | 18% | (10) | 82% | (47) | 57 |
| Millennials: 1981-1996 | 11% | (38) | 89% | (295) | 333 |
| GenXers: 1965-1980 | 10% | (13) | 90% | (115) | 128 |
| Educ: Bachelors degree | 14% | (32) | 86% | (203) | 235 |
| Educ: Post-grad | 11% | (27) | 89% | (228) | 255 |
| Income: 50k-100k | 14% | (28) | 86% | (167) | 195 |
| Income: 100k+ | 9% | (29) | 91% | (277) | 306 |
| Employ: Private Sector | 11% | (40) | 89% | (309) | 349 |
| Employ: Self-Employed | 13% | (22) | 87% | (150) | 172 |
| 4-Region: Northeast | 11% | (8) | 89% | (66) | 74 |
| 4-Region: Midwest | 12% | (14) | 88% | (100) | 114 |
| 4-Region: South | 13% | (27) | 87% | (179) | 206 |
| 4-Region: West | 10% | (13) | 90% | (114) | 127 |
| Independent Agent/Producer (non-owner) | 12% | (40) | 88% | (307) | 347 |
| Independent Agency Owner | 13% | (22) | 87% | (152) | 174 |
| High Confidence Group | 11% | (55) | 89% | (424) | 479 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPRdem6b_13:** *Which carriers do you write the most business with? Select up to three.*
*Liberty Mutual*

| Demographic | Selected | | Not Selected | | Total N |
|---|---|---|---|---|---|
| Adults | 27% | (141) | 73% | (380) | 521 |
| Gender: Male | 26% | (103) | 74% | (288) | 391 |
| Gender: Female | 29% | (38) | 71% | (92) | 130 |
| Age: 18-34 | 25% | (33) | 75% | (97) | 130 |
| Age: 35-44 | 30% | (67) | 70% | (157) | 224 |
| Age: 45-64 | 25% | (41) | 75% | (125) | 166 |
| GenZers: 1997-2012 | 23% | (13) | 77% | (44) | 57 |
| Millennials: 1981-1996 | 30% | (99) | 70% | (234) | 333 |
| GenXers: 1965-1980 | 23% | (29) | 77% | (99) | 128 |
| Educ: Bachelors degree | 29% | (68) | 71% | (167) | 235 |
| Educ: Post-grad | 26% | (67) | 74% | (188) | 255 |
| Income: 50k-100k | 27% | (53) | 73% | (142) | 195 |
| Income: 100k+ | 28% | (85) | 72% | (221) | 306 |
| Employ: Private Sector | 30% | (103) | 70% | (246) | 349 |
| Employ: Self-Employed | 22% | (38) | 78% | (134) | 172 |
| 4-Region: Northeast | 24% | (18) | 76% | (56) | 74 |
| 4-Region: Midwest | 27% | (31) | 73% | (83) | 114 |
| 4-Region: South | 25% | (51) | 75% | (155) | 206 |
| 4-Region: West | 32% | (41) | 68% | (86) | 127 |
| Independent Agent/Producer (non-owner) | 30% | (103) | 70% | (244) | 347 |
| Independent Agency Owner | 22% | (38) | 78% | (136) | 174 |
| High Confidence Group | 28% | (135) | 72% | (344) | 479 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPRdem6b_14:** *Which carriers do you write the most business with? Select up to three.*
*Nationwide*

| Demographic | Selected | | Not Selected | | Total N |
|---|---|---|---|---|---|
| Adults | 21% | (109) | 79% | (412) | 521 |
| Gender: Male | 22% | (85) | 78% | (306) | 391 |
| Gender: Female | 18% | (24) | 82% | (106) | 130 |
| Age: 18-34 | 20% | (26) | 80% | (104) | 130 |
| Age: 35-44 | 16% | (35) | 84% | (189) | 224 |
| Age: 45-64 | 29% | (48) | 71% | (118) | 166 |
| GenZers: 1997-2012 | 23% | (13) | 77% | (44) | 57 |
| Millennials: 1981-1996 | 16% | (54) | 84% | (279) | 333 |
| GenXers: 1965-1980 | 33% | (42) | 67% | (86) | 128 |
| Educ: Bachelors degree | 19% | (44) | 81% | (191) | 235 |
| Educ: Post-grad | 22% | (57) | 78% | (198) | 255 |
| Income: 50k-100k | 18% | (36) | 82% | (159) | 195 |
| Income: 100k+ | 22% | (68) | 78% | (238) | 306 |
| Employ: Private Sector | 16% | (57) | 84% | (292) | 349 |
| Employ: Self-Employed | 30% | (52) | 70% | (120) | 172 |
| 4-Region: Northeast | 23% | (17) | 77% | (57) | 74 |
| 4-Region: Midwest | 21% | (24) | 79% | (90) | 114 |
| 4-Region: South | 19% | (39) | 81% | (167) | 206 |
| 4-Region: West | 23% | (29) | 77% | (98) | 127 |
| Independent Agent/Producer (non-owner) | 16% | (56) | 84% | (291) | 347 |
| Independent Agency Owner | 30% | (53) | 70% | (121) | 174 |
| High Confidence Group | 22% | (105) | 78% | (374) | 479 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPRdem6b_15:** *Which carriers do you write the most business with? Select up to three.*
*Progressive*

| Demographic | Selected | | Not Selected | | Total N |
|---|---|---|---|---|---|
| Adults | 43% | (226) | 57% | (295) | 521 |
| Gender: Male | 43% | (167) | 57% | (224) | 391 |
| Gender: Female | 45% | (59) | 55% | (71) | 130 |
| Age: 18-34 | 35% | (46) | 65% | (84) | 130 |
| Age: 35-44 | 50% | (113) | 50% | (111) | 224 |
| Age: 45-64 | 40% | (67) | 60% | (99) | 166 |
| GenZers: 1997-2012 | 35% | (20) | 65% | (37) | 57 |
| Millennials: 1981-1996 | 48% | (159) | 52% | (174) | 333 |
| GenXers: 1965-1980 | 37% | (47) | 63% | (81) | 128 |
| Educ: Bachelors degree | 45% | (105) | 55% | (130) | 235 |
| Educ: Post-grad | 44% | (113) | 56% | (142) | 255 |
| Income: 50k-100k | 40% | (78) | 60% | (117) | 195 |
| Income: 100k+ | 47% | (143) | 53% | (163) | 306 |
| Employ: Private Sector | 46% | (159) | 54% | (190) | 349 |
| Employ: Self-Employed | 39% | (67) | 61% | (105) | 172 |
| 4-Region: Northeast | 46% | (34) | 54% | (40) | 74 |
| 4-Region: Midwest | 45% | (51) | 55% | (63) | 114 |
| 4-Region: South | 40% | (82) | 60% | (124) | 206 |
| 4-Region: West | 46% | (59) | 54% | (68) | 127 |
| Independent Agent/Producer (non-owner) | 46% | (158) | 54% | (189) | 347 |
| Independent Agency Owner | 39% | (68) | 61% | (106) | 174 |
| High Confidence Group | 43% | (205) | 57% | (274) | 479 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPRdem6b_16:** *Which carriers do you write the most business with? Select up to three.*
*Selective*

| Demographic | Selected | | Not Selected | | Total N |
|---|---|---|---|---|---|
| Adults | 7% | (37) | 93% | (484) | 521 |
| Gender: Male | 8% | (31) | 92% | (360) | 391 |
| Gender: Female | 5% | (6) | 95% | (124) | 130 |
| Age: 18-34 | 11% | (14) | 89% | (116) | 130 |
| Age: 35-44 | 4% | (10) | 96% | (214) | 224 |
| Age: 45-64 | 8% | (13) | 92% | (153) | 166 |
| GenZers: 1997-2012 | 14% | (8) | 86% | (49) | 57 |
| Millennials: 1981-1996 | 5% | (18) | 95% | (315) | 333 |
| GenXers: 1965-1980 | 8% | (10) | 92% | (118) | 128 |
| Educ: Bachelors degree | 7% | (17) | 93% | (218) | 235 |
| Educ: Post-grad | 6% | (15) | 94% | (240) | 255 |
| Income: 50k-100k | 8% | (16) | 92% | (179) | 195 |
| Income: 100k+ | 6% | (18) | 94% | (288) | 306 |
| Employ: Private Sector | 8% | (28) | 92% | (321) | 349 |
| Employ: Self-Employed | 5% | (9) | 95% | (163) | 172 |
| 4-Region: Northeast | 4% | (3) | 96% | (71) | 74 |
| 4-Region: Midwest | 11% | (13) | 89% | (101) | 114 |
| 4-Region: South | 5% | (11) | 95% | (195) | 206 |
| 4-Region: West | 8% | (10) | 92% | (117) | 127 |
| Independent Agent/Producer (non-owner) | 8% | (28) | 92% | (319) | 347 |
| Independent Agency Owner | 5% | (9) | 95% | (165) | 174 |
| High Confidence Group | 7% | (33) | 93% | (446) | 479 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPRdem6b_17:** *Which carriers do you write the most business with? Select up to three.*
*Shelter Insurance*

| Demographic | Not Selected | | Total N |
|---|---|---|---|
| Adults | 100% | (521) | 521 |
| Gender: Male | 100% | (391) | 391 |
| Gender: Female | 100% | (130) | 130 |
| Age: 18-34 | 100% | (130) | 130 |
| Age: 35-44 | 100% | (224) | 224 |
| Age: 45-64 | 100% | (166) | 166 |
| GenZers: 1997-2012 | 100% | (57) | 57 |
| Millennials: 1981-1996 | 100% | (333) | 333 |
| GenXers: 1965-1980 | 100% | (128) | 128 |
| Educ: Bachelors degree | 100% | (235) | 235 |
| Educ: Post-grad | 100% | (255) | 255 |
| Income: 50k-100k | 100% | (195) | 195 |
| Income: 100k+ | 100% | (306) | 306 |
| Employ: Private Sector | 100% | (349) | 349 |
| Employ: Self-Employed | 100% | (172) | 172 |
| 4-Region: Northeast | 100% | (74) | 74 |
| 4-Region: Midwest | 100% | (114) | 114 |
| 4-Region: South | 100% | (206) | 206 |
| 4-Region: West | 100% | (127) | 127 |
| Independent Agent/Producer (non-owner) | 100% | (347) | 347 |
| Independent Agency Owner | 100% | (174) | 174 |
| High Confidence Group | 100% | (479) | 479 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPRdem6b_18:** *Which carriers do you write the most business with? Select up to three.*
*State Farm*

| Demographic | Selected | | Not Selected | | Total N |
|---|---|---|---|---|---|
| Adults | — | (1) | 100% | (520) | 521 |
| Gender: Male | — | (0) | 100% | (391) | 391 |
| Gender: Female | 1% | (1) | 99% | (129) | 130 |
| Age: 18-34 | 1% | (1) | 99% | (129) | 130 |
| Age: 35-44 | — | (0) | 100% | (224) | 224 |
| Age: 45-64 | — | (0) | 100% | (166) | 166 |
| GenZers: 1997-2012 | 2% | (1) | 98% | (56) | 57 |
| Millennials: 1981-1996 | — | (0) | 100% | (333) | 333 |
| GenXers: 1965-1980 | — | (0) | 100% | (128) | 128 |
| Educ: Bachelors degree | — | (0) | 100% | (235) | 235 |
| Educ: Post-grad | — | (0) | 100% | (255) | 255 |
| Income: 50k-100k | 1% | (1) | 99% | (194) | 195 |
| Income: 100k+ | — | (0) | 100% | (306) | 306 |
| Employ: Private Sector | — | (1) | 100% | (348) | 349 |
| Employ: Self-Employed | — | (0) | 100% | (172) | 172 |
| 4-Region: Northeast | — | (0) | 100% | (74) | 74 |
| 4-Region: Midwest | — | (0) | 100% | (114) | 114 |
| 4-Region: South | — | (0) | 100% | (206) | 206 |
| 4-Region: West | 1% | (1) | 99% | (126) | 127 |
| Independent Agent/Producer (non-owner) | — | (1) | 100% | (346) | 347 |
| Independent Agency Owner | — | (0) | 100% | (174) | 174 |
| High Confidence Group | — | (1) | 100% | (478) | 479 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPRdem6b_19:** *Which carriers do you write the most business with? Select up to three.*
*The Hartford*

| Demographic | Selected | | Not Selected | | Total N |
|---|---|---|---|---|---|
| Adults | 28% | (144) | 72% | (377) | 521 |
| Gender: Male | 29% | (113) | 71% | (278) | 391 |
| Gender: Female | 24% | (31) | 76% | (99) | 130 |
| Age: 18-34 | 25% | (33) | 75% | (97) | 130 |
| Age: 35-44 | 23% | (52) | 77% | (172) | 224 |
| Age: 45-64 | 36% | (59) | 64% | (107) | 166 |
| GenZers: 1997-2012 | 18% | (10) | 82% | (47) | 57 |
| Millennials: 1981-1996 | 26% | (87) | 74% | (246) | 333 |
| GenXers: 1965-1980 | 37% | (47) | 63% | (81) | 128 |
| Educ: Bachelors degree | 27% | (63) | 73% | (172) | 235 |
| Educ: Post-grad | 30% | (76) | 70% | (179) | 255 |
| Income: 50k-100k | 30% | (59) | 70% | (136) | 195 |
| Income: 100k+ | 27% | (82) | 73% | (224) | 306 |
| Employ: Private Sector | 25% | (88) | 75% | (261) | 349 |
| Employ: Self-Employed | 33% | (56) | 67% | (116) | 172 |
| 4-Region: Northeast | 27% | (20) | 73% | (54) | 74 |
| 4-Region: Midwest | 26% | (30) | 74% | (84) | 114 |
| 4-Region: South | 26% | (54) | 74% | (152) | 206 |
| 4-Region: West | 31% | (40) | 69% | (87) | 127 |
| Independent Agent/Producer (non-owner) | 25% | (88) | 75% | (259) | 347 |
| Independent Agency Owner | 32% | (56) | 68% | (118) | 174 |
| High Confidence Group | 28% | (134) | 72% | (345) | 479 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPRdem6b_20:** *Which carriers do you write the most business with? Select up to three.*
*Travelers*

| Demographic | Selected | | Not Selected | | Total N |
|---|---|---|---|---|---|
| Adults | 27% | (140) | 73% | (381) | 521 |
| Gender: Male | 26% | (103) | 74% | (288) | 391 |
| Gender: Female | 28% | (37) | 72% | (93) | 130 |
| Age: 18-34 | 28% | (36) | 72% | (94) | 130 |
| Age: 35-44 | 25% | (56) | 75% | (168) | 224 |
| Age: 45-64 | 29% | (48) | 71% | (118) | 166 |
| GenZers: 1997-2012 | 33% | (19) | 67% | (38) | 57 |
| Millennials: 1981-1996 | 25% | (83) | 75% | (250) | 333 |
| GenXers: 1965-1980 | 30% | (38) | 70% | (90) | 128 |
| Educ: Bachelors degree | 28% | (66) | 72% | (169) | 235 |
| Educ: Post-grad | 26% | (66) | 74% | (189) | 255 |
| Income: 50k-100k | 25% | (49) | 75% | (146) | 195 |
| Income: 100k+ | 27% | (84) | 73% | (222) | 306 |
| Employ: Private Sector | 25% | (88) | 75% | (261) | 349 |
| Employ: Self-Employed | 30% | (52) | 70% | (120) | 172 |
| 4-Region: Northeast | 26% | (19) | 74% | (55) | 74 |
| 4-Region: Midwest | 29% | (33) | 71% | (81) | 114 |
| 4-Region: South | 23% | (48) | 77% | (158) | 206 |
| 4-Region: West | 31% | (40) | 69% | (87) | 127 |
| Independent Agent/Producer (non-owner) | 25% | (88) | 75% | (259) | 347 |
| Independent Agency Owner | 30% | (52) | 70% | (122) | 174 |
| High Confidence Group | 27% | (129) | 73% | (350) | 479 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPRdem6b_21:** *Which carriers do you write the most business with? Select up to three.*
*USAA*

| Demographic | Selected | | Not Selected | | Total N |
|---|---|---|---|---|---|
| Adults | 14% | (73) | 86% | (448) | 521 |
| Gender: Male | 15% | (60) | 85% | (331) | 391 |
| Gender: Female | 10% | (13) | 90% | (117) | 130 |
| Age: 18-34 | 21% | (27) | 79% | (103) | 130 |
| Age: 35-44 | 13% | (29) | 87% | (195) | 224 |
| Age: 45-64 | 10% | (17) | 90% | (149) | 166 |
| GenZers: 1997-2012 | 16% | (9) | 84% | (48) | 57 |
| Millennials: 1981-1996 | 16% | (53) | 84% | (280) | 333 |
| GenXers: 1965-1980 | 9% | (11) | 91% | (117) | 128 |
| Educ: Bachelors degree | 16% | (37) | 84% | (198) | 235 |
| Educ: Post-grad | 12% | (31) | 88% | (224) | 255 |
| Income: 50k-100k | 18% | (35) | 82% | (160) | 195 |
| Income: 100k+ | 10% | (32) | 90% | (274) | 306 |
| Employ: Private Sector | 16% | (57) | 84% | (292) | 349 |
| Employ: Self-Employed | 9% | (16) | 91% | (156) | 172 |
| 4-Region: Northeast | 15% | (11) | 85% | (63) | 74 |
| 4-Region: Midwest | 11% | (12) | 89% | (102) | 114 |
| 4-Region: South | 16% | (33) | 84% | (173) | 206 |
| 4-Region: West | 13% | (17) | 87% | (110) | 127 |
| Independent Agent/Producer (non-owner) | 16% | (56) | 84% | (291) | 347 |
| Independent Agency Owner | 10% | (17) | 90% | (157) | 174 |
| High Confidence Group | 14% | (67) | 86% | (412) | 479 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPRdem6b_22:** *Which carriers do you write the most business with? Select up to three.*
*Westfield*

| Demographic | Selected | | Not Selected | | Total N |
|---|---|---|---|---|---|
| Adults | 1% | (7) | 99% | (514) | 521 |
| Gender: Male | 1% | (4) | 99% | (387) | 391 |
| Gender: Female | 2% | (3) | 98% | (127) | 130 |
| Age: 18-34 | 2% | (3) | 98% | (127) | 130 |
| Age: 35-44 | 1% | (2) | 99% | (222) | 224 |
| Age: 45-64 | 1% | (2) | 99% | (164) | 166 |
| GenZers: 1997-2012 | 2% | (1) | 98% | (56) | 57 |
| Millennials: 1981-1996 | 1% | (4) | 99% | (329) | 333 |
| GenXers: 1965-1980 | 2% | (2) | 98% | (126) | 128 |
| Educ: Bachelors degree | 2% | (4) | 98% | (231) | 235 |
| Educ: Post-grad | 1% | (3) | 99% | (252) | 255 |
| Income: 50k-100k | 3% | (5) | 97% | (190) | 195 |
| Income: 100k+ | 1% | (2) | 99% | (304) | 306 |
| Employ: Private Sector | 1% | (5) | 99% | (344) | 349 |
| Employ: Self-Employed | 1% | (2) | 99% | (170) | 172 |
| 4-Region: Northeast | 1% | (1) | 99% | (73) | 74 |
| 4-Region: Midwest | 2% | (2) | 98% | (112) | 114 |
| 4-Region: South | 1% | (2) | 99% | (204) | 206 |
| 4-Region: West | 2% | (2) | 98% | (125) | 127 |
| Independent Agent/Producer (non-owner) | 1% | (5) | 99% | (342) | 347 |
| Independent Agency Owner | 1% | (2) | 99% | (172) | 174 |
| High Confidence Group | 1% | (7) | 99% | (472) | 479 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPRdem6b_23:** *Which carriers do you write the most business with? Select up to three.*
*Other*

| Demographic | Selected | | Not Selected | | Total N |
|---|---|---|---|---|---|
| Adults | 19% | (101) | 81% | (420) | 521 |
| Gender: Male | 16% | (64) | 84% | (327) | 391 |
| Gender: Female | 28% | (37) | 72% | (93) | 130 |
| Age: 18-34 | 22% | (28) | 78% | (102) | 130 |
| Age: 35-44 | 21% | (46) | 79% | (178) | 224 |
| Age: 45-64 | 16% | (26) | 84% | (140) | 166 |
| GenZers: 1997-2012 | 18% | (10) | 82% | (47) | 57 |
| Millennials: 1981-1996 | 21% | (69) | 79% | (264) | 333 |
| GenXers: 1965-1980 | 16% | (21) | 84% | (107) | 128 |
| Educ: Bachelors degree | 23% | (53) | 77% | (182) | 235 |
| Educ: Post-grad | 16% | (41) | 84% | (214) | 255 |
| Income: 50k-100k | 23% | (44) | 77% | (151) | 195 |
| Income: 100k+ | 17% | (52) | 83% | (254) | 306 |
| Employ: Private Sector | 19% | (68) | 81% | (281) | 349 |
| Employ: Self-Employed | 19% | (33) | 81% | (139) | 172 |
| 4-Region: Northeast | 14% | (10) | 86% | (64) | 74 |
| 4-Region: Midwest | 18% | (21) | 82% | (93) | 114 |
| 4-Region: South | 22% | (45) | 78% | (161) | 206 |
| 4-Region: West | 20% | (25) | 80% | (102) | 127 |
| Independent Agent/Producer (non-owner) | 19% | (67) | 81% | (280) | 347 |
| Independent Agency Owner | 20% | (34) | 80% | (140) | 174 |
| High Confidence Group | 19% | (90) | 81% | (389) | 479 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPRdem6b_24:** *Which carriers do you write the most business with? Select up to three.*
*Prefer not to say*

| Demographic | Not Selected | | Total N |
|---|---|---|---|
| Adults | 100% | (521) | 521 |
| Gender: Male | 100% | (391) | 391 |
| Gender: Female | 100% | (130) | 130 |
| Age: 18-34 | 100% | (130) | 130 |
| Age: 35-44 | 100% | (224) | 224 |
| Age: 45-64 | 100% | (166) | 166 |
| GenZers: 1997-2012 | 100% | (57) | 57 |
| Millennials: 1981-1996 | 100% | (333) | 333 |
| GenXers: 1965-1980 | 100% | (128) | 128 |
| Educ: Bachelors degree | 100% | (235) | 235 |
| Educ: Post-grad | 100% | (255) | 255 |
| Income: 50k-100k | 100% | (195) | 195 |
| Income: 100k+ | 100% | (306) | 306 |
| Employ: Private Sector | 100% | (349) | 349 |
| Employ: Self-Employed | 100% | (172) | 172 |
| 4-Region: Northeast | 100% | (74) | 74 |
| 4-Region: Midwest | 100% | (114) | 114 |
| 4-Region: South | 100% | (206) | 206 |
| 4-Region: West | 100% | (127) | 127 |
| Independent Agent/Producer (non-owner) | 100% | (347) | 347 |
| Independent Agency Owner | 100% | (174) | 174 |
| High Confidence Group | 100% | (479) | 479 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPRdem7:** *How many years have you worked in the insurance industry?*

| Demographic | Less than 2 years | | 2–5 years | | 6–10 years | | 11–20 years | | More than 20 years | | Total N |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Adults | 4% | (44) | 16% | (158) | 25% | (250) | 42% | (418) | 13% | (131) | 1001 |
| Gender: Male | 3% | (19) | 14% | (99) | 25% | (183) | 43% | (314) | 15% | (111) | 726 |
| Gender: Female | 9% | (25) | 21% | (59) | 24% | (67) | 38% | (104) | 7% | (20) | 275 |
| Age: 18-34 | 17% | (43) | 56% | (144) | 26% | (67) | — | (1) | — | (0) | 255 |
| Age: 35-44 | — | (1) | 3% | (12) | 41% | (173) | 54% | (228) | 2% | (9) | 423 |
| Age: 45-64 | — | (0) | — | (1) | 3% | (10) | 59% | (189) | 38% | (121) | 321 |
| GenZers: 1997-2012 | 38% | (41) | 60% | (64) | 2% | (2) | — | (0) | — | (0) | 107 |
| Millennials: 1981-1996 | — | (3) | 14% | (92) | 38% | (243) | 46% | (295) | 2% | (15) | 648 |
| GenXers: 1965-1980 | — | (0) | — | (1) | 2% | (5) | 51% | (123) | 47% | (113) | 242 |
| Educ: < College | 23% | (18) | 60% | (47) | 15% | (12) | 1% | (1) | — | (0) | 78 |
| Educ: Bachelors degree | 5% | (23) | 20% | (85) | 33% | (141) | 33% | (139) | 8% | (33) | 421 |
| Educ: Post-grad | 1% | (3) | 5% | (26) | 19% | (97) | 55% | (278) | 20% | (98) | 502 |
| Income: 50k-100k | 6% | (23) | 35% | (132) | 39% | (147) | 18% | (67) | 3% | (11) | 380 |
| Income: 100k+ | 1% | (3) | 2% | (9) | 17% | (102) | 60% | (351) | 21% | (120) | 585 |
| Employ: Private Sector | 7% | (43) | 27% | (154) | 38% | (220) | 26% | (147) | 2% | (11) | 575 |
| Employ: Self-Employed | — | (1) | 1% | (4) | 7% | (30) | 64% | (271) | 28% | (120) | 426 |
| 4-Region: Northeast | 6% | (8) | 15% | (20) | 29% | (40) | 40% | (54) | 10% | (14) | 136 |
| 4-Region: Midwest | 4% | (12) | 14% | (40) | 23% | (63) | 41% | (114) | 17% | (48) | 277 |
| 4-Region: South | 3% | (10) | 19% | (66) | 26% | (91) | 41% | (146) | 12% | (43) | 356 |
| 4-Region: West | 6% | (14) | 14% | (32) | 24% | (56) | 45% | (104) | 11% | (26) | 232 |
| Captive Agent/Semi-Captive Agent | 5% | (25) | 16% | (78) | 21% | (103) | 41% | (198) | 16% | (76) | 480 |
| Independent Agent/Producer (non-owner) | 5% | (19) | 23% | (79) | 40% | (138) | 31% | (106) | 1% | (5) | 347 |
| Independent Agency Owner | — | (0) | 1% | (1) | 5% | (9) | 66% | (114) | 29% | (50) | 174 |
| Low Confidence Group | 14% | (12) | 38% | (32) | 30% | (25) | 18% | (15) | — | (0) | 84 |
| High Confidence Group | 3% | (32) | 14% | (126) | 25% | (225) | 44% | (403) | 14% | (131) | 917 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPRdem8_1:** *Which of the following lines of business do you currently write? Select all that apply. Personal lines (auto, home, renters, umbrella)*

| Demographic | Selected | | Not Selected | | Total N |
|---|---|---|---|---|---|
| Adults | 86% | (864) | 14% | (137) | 1001 |
| Gender: Male | 85% | (619) | 15% | (107) | 726 |
| Gender: Female | 89% | (245) | 11% | (30) | 275 |
| Age: 18-34 | 89% | (227) | 11% | (28) | 255 |
| Age: 35-44 | 84% | (357) | 16% | (66) | 423 |
| Age: 45-64 | 87% | (279) | 13% | (42) | 321 |
| GenZers: 1997-2012 | 92% | (98) | 8% | (9) | 107 |
| Millennials: 1981-1996 | 85% | (548) | 15% | (100) | 648 |
| GenXers: 1965-1980 | 89% | (216) | 11% | (26) | 242 |
| Educ: < College | 91% | (71) | 9% | (7) | 78 |
| Educ: Bachelors degree | 86% | (361) | 14% | (60) | 421 |
| Educ: Post-grad | 86% | (432) | 14% | (70) | 502 |
| Income: 50k-100k | 84% | (319) | 16% | (61) | 380 |
| Income: 100k+ | 87% | (511) | 13% | (74) | 585 |
| Employ: Private Sector | 85% | (487) | 15% | (88) | 575 |
| Employ: Self-Employed | 88% | (377) | 12% | (49) | 426 |
| 4-Region: Northeast | 85% | (115) | 15% | (21) | 136 |
| 4-Region: Midwest | 92% | (255) | 8% | (22) | 277 |
| 4-Region: South | 84% | (299) | 16% | (57) | 356 |
| 4-Region: West | 84% | (195) | 16% | (37) | 232 |
| Captive Agent/Semi-Captive Agent | 95% | (455) | 5% | (25) | 480 |
| Independent Agent/Producer (non-owner) | 80% | (276) | 20% | (71) | 347 |
| Independent Agency Owner | 76% | (133) | 24% | (41) | 174 |
| Low Confidence Group | 83% | (70) | 17% | (14) | 84 |
| High Confidence Group | 87% | (794) | 13% | (123) | 917 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPRdem8_2:** *Which of the following lines of business do you currently write? Select all that apply. Commercial lines (business insurance, commercial property, liability)*

| Demographic | Selected | | Not Selected | | Total N |
|---|---|---|---|---|---|
| Adults | 80% | (800) | 20% | (201) | 1001 |
| Gender: Male | 80% | (578) | 20% | (148) | 726 |
| Gender: Female | 81% | (222) | 19% | (53) | 275 |
| Age: 18-34 | 78% | (200) | 22% | (55) | 255 |
| Age: 35-44 | 80% | (339) | 20% | (84) | 423 |
| Age: 45-64 | 81% | (260) | 19% | (61) | 321 |
| GenZers: 1997-2012 | 79% | (85) | 21% | (22) | 107 |
| Millennials: 1981-1996 | 80% | (516) | 20% | (132) | 648 |
| GenXers: 1965-1980 | 81% | (196) | 19% | (46) | 242 |
| Educ: < College | 77% | (60) | 23% | (18) | 78 |
| Educ: Bachelors degree | 80% | (337) | 20% | (84) | 421 |
| Educ: Post-grad | 80% | (403) | 20% | (99) | 502 |
| Income: 50k-100k | 78% | (296) | 22% | (84) | 380 |
| Income: 100k+ | 82% | (479) | 18% | (106) | 585 |
| Employ: Private Sector | 78% | (449) | 22% | (126) | 575 |
| Employ: Self-Employed | 82% | (351) | 18% | (75) | 426 |
| 4-Region: Northeast | 81% | (110) | 19% | (26) | 136 |
| 4-Region: Midwest | 83% | (231) | 17% | (46) | 277 |
| 4-Region: South | 78% | (277) | 22% | (79) | 356 |
| 4-Region: West | 78% | (182) | 22% | (50) | 232 |
| Captive Agent/Semi-Captive Agent | 85% | (406) | 15% | (74) | 480 |
| Independent Agent/Producer (non-owner) | 75% | (261) | 25% | (86) | 347 |
| Independent Agency Owner | 76% | (133) | 24% | (41) | 174 |
| Low Confidence Group | 76% | (64) | 24% | (20) | 84 |
| High Confidence Group | 80% | (736) | 20% | (181) | 917 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPRdem8_3:** *Which of the following lines of business do you currently write? Select all that apply.*
*Life and health (life insurance, health insurance, disability)*

| Demographic | Selected | | Not Selected | | Total N |
|---|---|---|---|---|---|
| Adults | 70% | (700) | 30% | (301) | 1001 |
| Gender: Male | 70% | (507) | 30% | (219) | 726 |
| Gender: Female | 70% | (193) | 30% | (82) | 275 |
| Age: 18-34 | 65% | (165) | 35% | (90) | 255 |
| Age: 35-44 | 73% | (309) | 27% | (114) | 423 |
| Age: 45-64 | 70% | (226) | 30% | (95) | 321 |
| GenZers: 1997-2012 | 66% | (71) | 34% | (36) | 107 |
| Millennials: 1981-1996 | 71% | (461) | 29% | (187) | 648 |
| GenXers: 1965-1980 | 69% | (168) | 31% | (74) | 242 |
| Educ: < College | 69% | (54) | 31% | (24) | 78 |
| Educ: Bachelors degree | 68% | (285) | 32% | (136) | 421 |
| Educ: Post-grad | 72% | (361) | 28% | (141) | 502 |
| Income: 50k-100k | 70% | (265) | 30% | (115) | 380 |
| Income: 100k+ | 70% | (412) | 30% | (173) | 585 |
| Employ: Private Sector | 64% | (366) | 36% | (209) | 575 |
| Employ: Self-Employed | 78% | (334) | 22% | (92) | 426 |
| 4-Region: Northeast | 70% | (95) | 30% | (41) | 136 |
| 4-Region: Midwest | 72% | (199) | 28% | (78) | 277 |
| 4-Region: South | 70% | (248) | 30% | (108) | 356 |
| 4-Region: West | 68% | (158) | 32% | (74) | 232 |
| Captive Agent/Semi-Captive Agent | 74% | (356) | 26% | (124) | 480 |
| Independent Agent/Producer (non-owner) | 62% | (214) | 38% | (133) | 347 |
| Independent Agency Owner | 75% | (130) | 25% | (44) | 174 |
| Low Confidence Group | 64% | (54) | 36% | (30) | 84 |
| High Confidence Group | 70% | (646) | 30% | (271) | 917 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPRdem8_4:** *Which of the following lines of business do you currently write? Select all that apply.*
*Employee benefits*

| Demographic | Selected | | Not Selected | | Total N |
|---|---|---|---|---|---|
| Adults | 14% | (140) | 86% | (861) | 1001 |
| Gender: Male | 15% | (110) | 85% | (616) | 726 |
| Gender: Female | 11% | (30) | 89% | (245) | 275 |
| Age: 18-34 | 10% | (26) | 90% | (229) | 255 |
| Age: 35-44 | 14% | (61) | 86% | (362) | 423 |
| Age: 45-64 | 16% | (52) | 84% | (269) | 321 |
| GenZers: 1997-2012 | 8% | (9) | 92% | (98) | 107 |
| Millennials: 1981-1996 | 13% | (85) | 87% | (563) | 648 |
| GenXers: 1965-1980 | 18% | (44) | 82% | (198) | 242 |
| Educ: < College | 6% | (5) | 94% | (73) | 78 |
| Educ: Bachelors degree | 14% | (58) | 86% | (363) | 421 |
| Educ: Post-grad | 15% | (77) | 85% | (425) | 502 |
| Income: 50k-100k | 14% | (53) | 86% | (327) | 380 |
| Income: 100k+ | 15% | (85) | 85% | (500) | 585 |
| Employ: Private Sector | 14% | (80) | 86% | (495) | 575 |
| Employ: Self-Employed | 14% | (60) | 86% | (366) | 426 |
| 4-Region: Northeast | 15% | (21) | 85% | (115) | 136 |
| 4-Region: Midwest | 14% | (38) | 86% | (239) | 277 |
| 4-Region: South | 15% | (52) | 85% | (304) | 356 |
| 4-Region: West | 13% | (29) | 88% | (203) | 232 |
| Captive Agent/Semi-Captive Agent | 7% | (32) | 93% | (448) | 480 |
| Independent Agent/Producer (non-owner) | 18% | (63) | 82% | (284) | 347 |
| Independent Agency Owner | 26% | (45) | 74% | (129) | 174 |
| Low Confidence Group | 10% | (8) | 90% | (76) | 84 |
| High Confidence Group | 14% | (132) | 86% | (785) | 917 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPRdem8_5:** *Which of the following lines of business do you currently write? Select all that apply. Specialty lines (marine, professional liability, cyber, etc.)*

| Demographic | Selected | | Not Selected | | Total N |
|---|---|---|---|---|---|
| Adults | 19% | (194) | 81% | (807) | 1001 |
| Gender: Male | 21% | (149) | 79% | (577) | 726 |
| Gender: Female | 16% | (45) | 84% | (230) | 275 |
| Age: 18-34 | 15% | (39) | 85% | (216) | 255 |
| Age: 35-44 | 17% | (73) | 83% | (350) | 423 |
| Age: 45-64 | 26% | (82) | 74% | (239) | 321 |
| GenZers: 1997-2012 | 13% | (14) | 87% | (93) | 107 |
| Millennials: 1981-1996 | 17% | (112) | 83% | (536) | 648 |
| GenXers: 1965-1980 | 27% | (66) | 73% | (176) | 242 |
| Educ: < College | 8% | (6) | 92% | (72) | 78 |
| Educ: Bachelors degree | 16% | (66) | 84% | (355) | 421 |
| Educ: Post-grad | 24% | (122) | 76% | (380) | 502 |
| Income: 50k-100k | 17% | (64) | 83% | (316) | 380 |
| Income: 100k+ | 22% | (126) | 78% | (459) | 585 |
| Employ: Private Sector | 15% | (85) | 85% | (490) | 575 |
| Employ: Self-Employed | 26% | (109) | 74% | (317) | 426 |
| 4-Region: Northeast | 21% | (29) | 79% | (107) | 136 |
| 4-Region: Midwest | 19% | (53) | 81% | (224) | 277 |
| 4-Region: South | 18% | (65) | 82% | (291) | 356 |
| 4-Region: West | 20% | (47) | 80% | (185) | 232 |
| Captive Agent/Semi-Captive Agent | 17% | (80) | 83% | (400) | 480 |
| Independent Agent/Producer (non-owner) | 16% | (54) | 84% | (293) | 347 |
| Independent Agency Owner | 34% | (60) | 66% | (114) | 174 |
| Low Confidence Group | 14% | (12) | 86% | (72) | 84 |
| High Confidence Group | 20% | (182) | 80% | (735) | 917 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPRdem8_6:** *Which of the following lines of business do you currently write? Select all that apply.*
*Financial services / securities (annuities, investments)*

| Demographic | Selected | | Not Selected | | Total N |
|---|---|---|---|---|---|
| Adults | 17% | (166) | 83% | (835) | 1001 |
| Gender: Male | 16% | (115) | 84% | (611) | 726 |
| Gender: Female | 19% | (51) | 81% | (224) | 275 |
| Age: 18-34 | 12% | (30) | 88% | (225) | 255 |
| Age: 35-44 | 20% | (83) | 80% | (340) | 423 |
| Age: 45-64 | 17% | (53) | 83% | (268) | 321 |
| GenZers: 1997-2012 | 10% | (11) | 90% | (96) | 107 |
| Millennials: 1981-1996 | 19% | (121) | 81% | (527) | 648 |
| GenXers: 1965-1980 | 14% | (34) | 86% | (208) | 242 |
| Educ: < College | 6% | (5) | 94% | (73) | 78 |
| Educ: Bachelors degree | 15% | (62) | 85% | (359) | 421 |
| Educ: Post-grad | 20% | (99) | 80% | (403) | 502 |
| Income: 50k-100k | 14% | (52) | 86% | (328) | 380 |
| Income: 100k+ | 19% | (113) | 81% | (472) | 585 |
| Employ: Private Sector | 15% | (84) | 85% | (491) | 575 |
| Employ: Self-Employed | 19% | (82) | 81% | (344) | 426 |
| 4-Region: Northeast | 15% | (21) | 85% | (115) | 136 |
| 4-Region: Midwest | 18% | (51) | 82% | (226) | 277 |
| 4-Region: South | 18% | (63) | 82% | (293) | 356 |
| 4-Region: West | 13% | (31) | 87% | (201) | 232 |
| Captive Agent/Semi-Captive Agent | 23% | (112) | 77% | (368) | 480 |
| Independent Agent/Producer (non-owner) | 11% | (37) | 89% | (310) | 347 |
| Independent Agency Owner | 10% | (17) | 90% | (157) | 174 |
| Low Confidence Group | 19% | (16) | 81% | (68) | 84 |
| High Confidence Group | 16% | (150) | 84% | (767) | 917 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPR1:** *Overall, how satisfied are you with your current agency model?*

| Demographic | 1 | 2 | 3 | 4 | 5 - Moderately satisfied | 6 | 7 | 8 | 9 | 10 - Completely satisfied | Total N |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Adults | — (1) | 2% (19) | 7% (73) | 10% (96) | 8% (83) | 7% (74) | 18% (177) | 28% (278) | 17% (166) | 3% (34) | 1001 |
| Gender: Male | — (1) | 1% (10) | 7% (48) | 9% (65) | 7% (53) | 7% (53) | 17% (127) | 29% (209) | 18% (129) | 4% (31) | 726 |
| Gender: Female | — (0) | 3% (9) | 9% (25) | 11% (31) | 11% (30) | 8% (21) | 18% (50) | 25% (69) | 13% (37) | 1% (3) | 275 |
| Age: 18-34 | — (0) | 4% (11) | 14% (36) | 22% (56) | 18% (47) | 9% (22) | 14% (36) | 13% (34) | 4% (11) | 1% (2) | 255 |
| Age: 35-44 | — (1) | 1% (6) | 8% (35) | 7% (28) | 6% (26) | 7% (31) | 19% (79) | 32% (135) | 16% (69) | 3% (13) | 423 |
| Age: 45-64 | — (0) | 1% (2) | 1% (2) | 4% (12) | 3% (10) | 7% (21) | 19% (60) | 34% (109) | 27% (86) | 6% (19) | 321 |
| GenZers: 1997-2012 | — (0) | 7% (7) | 16% (17) | 21% (23) | 25% (27) | 7% (8) | 12% (13) | 7% (8) | 4% (4) | — (0) | 107 |
| Millennials: 1981-1996 | — (1) | 2% (10) | 8% (54) | 10% (65) | 8% (49) | 8% (51) | 18% (115) | 29% (190) | 15% (95) | 3% (18) | 648 |
| GenXers: 1965-1980 | — (0) | 1% (2) | 1% (2) | 3% (8) | 3% (7) | 6% (15) | 19% (47) | 33% (80) | 27% (66) | 6% (15) | 242 |
| Educ: < College | — (0) | — (0) | 14% (11) | 28% (22) | 21% (16) | 8% (6) | 14% (11) | 10% (8) | 5% (4) | — (0) | 78 |
| Educ: Bachelors degree | — (1) | 4% (17) | 8% (33) | 10% (40) | 11% (45) | 9% (36) | 18% (77) | 24% (101) | 13% (56) | 4% (15) | 421 |
| Educ: Post-grad | — (0) | — (2) | 6% (29) | 7% (34) | 4% (22) | 6% (32) | 18% (89) | 34% (169) | 21% (106) | 4% (19) | 502 |
| Income: 50k-100k | — (1) | 4% (15) | 12% (45) | 16% (60) | 11% (43) | 9% (35) | 18% (67) | 21% (81) | 8% (29) | 1% (4) | 380 |
| Income: 100k+ | — (0) | — (2) | 4% (23) | 5% (30) | 4% (24) | 6% (38) | 18% (105) | 34% (197) | 23% (136) | 5% (30) | 585 |
| Employ: Private Sector | — (0) | 2% (13) | 11% (64) | 15% (87) | 13% (76) | 9% (50) | 18% (101) | 22% (128) | 9% (49) | 1% (7) | 575 |
| Employ: Self-Employed | — (1) | 1% (6) | 2% (9) | 2% (9) | 2% (7) | 6% (24) | 18% (76) | 35% (150) | 27% (117) | 6% (27) | 426 |
| 4-Region: Northeast | — (0) | 2% (3) | 8% (11) | 7% (10) | 10% (14) | 7% (9) | 15% (21) | 31% (42) | 16% (22) | 3% (4) | 136 |
| 4-Region: Midwest | — (1) | 3% (7) | 8% (21) | 12% (32) | 5% (15) | 5% (14) | 17% (46) | 29% (79) | 20% (55) | 3% (7) | 277 |
| 4-Region: South | — (0) | — (1) | 8% (28) | 10% (36) | 9% (33) | 8% (30) | 19% (67) | 26% (91) | 16% (58) | 3% (12) | 356 |
| 4-Region: West | — (0) | 3% (8) | 6% (13) | 8% (18) | 9% (21) | 9% (21) | 19% (43) | 28% (66) | 13% (31) | 5% (11) | 232 |
| Captive Agent/Semi-Captive Agent | — (1) | 2% (9) | 10% (48) | 15% (70) | 6% (27) | 5% (22) | 15% (73) | 26% (125) | 19% (89) | 3% (16) | 480 |
| Independent Agent/Producer (non-owner) | — (0) | 3% (10) | 7% (25) | 7% (26) | 15% (52) | 12% (40) | 20% (68) | 26% (89) | 10% (33) | 1% (4) | 347 |
| Independent Agency Owner | — (0) | — (0) | — (0) | — (0) | 2% (4) | 7% (12) | 21% (36) | 37% (64) | 25% (44) | 8% (14) | 174 |
| Low Confidence Group | — (0) | 7% (6) | 25% (21) | 37% (31) | 11% (9) | 4% (3) | 5% (4) | 10% (8) | 2% (2) | — (0) | 84 |
| High Confidence Group | — (1) | 1% (13) | 6% (52) | 7% (65) | 8% (74) | 8% (71) | 19% (173) | 29% (270) | 18% (164) | 4% (34) | 917 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPR2:** *Looking ahead 12 months, do you think conditions for independent insurance agents and agency owners will improve, stay about the same, or get worse?*

| Demographic | Improve significantly | | Improve somewhat | | Stay about the same | | Get somewhat worse | | Get significantly worse | | Total N |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Adults | 3% | (31) | 34% | (337) | 36% | (356) | 26% | (262) | 1% | (15) | 1001 |
| Gender: Male | 3% | (20) | 35% | (254) | 35% | (257) | 26% | (186) | 1% | (9) | 726 |
| Gender: Female | 4% | (11) | 30% | (83) | 36% | (99) | 28% | (76) | 2% | (6) | 275 |
| Age: 18-34 | 6% | (16) | 29% | (73) | 39% | (100) | 23% | (59) | 3% | (7) | 255 |
| Age: 35-44 | 2% | (10) | 36% | (154) | 35% | (147) | 25% | (107) | 1% | (5) | 423 |
| Age: 45-64 | 2% | (5) | 34% | (110) | 34% | (109) | 29% | (94) | 1% | (3) | 321 |
| GenZers: 1997-2012 | 7% | (8) | 24% | (26) | 44% | (47) | 21% | (23) | 3% | (3) | 107 |
| Millennials: 1981-1996 | 3% | (18) | 35% | (230) | 35% | (227) | 25% | (164) | 1% | (9) | 648 |
| GenXers: 1965-1980 | 2% | (5) | 33% | (80) | 33% | (81) | 30% | (73) | 1% | (3) | 242 |
| Educ: < College | 9% | (7) | 32% | (25) | 38% | (30) | 18% | (14) | 3% | (2) | 78 |
| Educ: Bachelors degree | 3% | (13) | 29% | (121) | 39% | (165) | 27% | (115) | 2% | (7) | 421 |
| Educ: Post-grad | 2% | (11) | 38% | (191) | 32% | (161) | 26% | (133) | 1% | (6) | 502 |
| Income: 50k-100k | 5% | (18) | 29% | (111) | 37% | (139) | 27% | (101) | 3% | (11) | 380 |
| Income: 100k+ | 2% | (12) | 38% | (223) | 34% | (196) | 26% | (150) | 1% | (4) | 585 |
| Employ: Private Sector | 5% | (26) | 34% | (195) | 37% | (213) | 23% | (130) | 2% | (11) | 575 |
| Employ: Self-Employed | 1% | (5) | 33% | (142) | 34% | (143) | 31% | (132) | 1% | (4) | 426 |
| 4-Region: Northeast | 1% | (1) | 26% | (35) | 44% | (60) | 28% | (38) | 1% | (2) | 136 |
| 4-Region: Midwest | 5% | (13) | 33% | (92) | 35% | (96) | 26% | (71) | 2% | (5) | 277 |
| 4-Region: South | 4% | (13) | 38% | (137) | 33% | (117) | 24% | (85) | 1% | (4) | 356 |
| 4-Region: West | 2% | (4) | 31% | (73) | 36% | (83) | 29% | (68) | 2% | (4) | 232 |
| Captive Agent/Semi-Captive Agent | 3% | (16) | 41% | (198) | 35% | (168) | 20% | (95) | 1% | (3) | 480 |
| Independent Agent/Producer (non-owner) | 3% | (11) | 27% | (94) | 39% | (137) | 28% | (96) | 3% | (9) | 347 |
| Independent Agency Owner | 2% | (4) | 26% | (45) | 29% | (51) | 41% | (71) | 2% | (3) | 174 |
| Low Confidence Group | 5% | (4) | 21% | (18) | 35% | (29) | 32% | (27) | 7% | (6) | 84 |
| High Confidence Group | 3% | (27) | 35% | (319) | 36% | (327) | 26% | (235) | 1% | (9) | 917 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPR3:** *Looking ahead five years, do you think the insurance industry will have more independent agencies, fewer, or about the same number as today?*

| Demographic | Significantly more independent agencies | | Somewhat more independent agencies | | About the same number | | Somewhat fewer independent agencies | | Significantly fewer independent agencies | | Total N |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Adults | 3% | (32) | 35% | (351) | 32% | (321) | 27% | (272) | 2% | (25) | 1001 |
| Gender: Male | 3% | (20) | 36% | (260) | 32% | (233) | 27% | (196) | 2% | (17) | 726 |
| Gender: Female | 4% | (12) | 33% | (91) | 32% | (88) | 28% | (76) | 3% | (8) | 275 |
| Age: 18-34 | 6% | (16) | 29% | (75) | 36% | (92) | 25% | (63) | 4% | (9) | 255 |
| Age: 35-44 | 2% | (10) | 39% | (165) | 32% | (135) | 25% | (105) | 2% | (8) | 423 |
| Age: 45-64 | 2% | (6) | 35% | (111) | 29% | (94) | 32% | (102) | 2% | (8) | 321 |
| GenZers: 1997-2012 | 8% | (9) | 24% | (26) | 42% | (45) | 22% | (24) | 3% | (3) | 107 |
| Millennials: 1981-1996 | 3% | (17) | 38% | (245) | 32% | (206) | 25% | (165) | 2% | (15) | 648 |
| GenXers: 1965-1980 | 2% | (6) | 33% | (80) | 29% | (69) | 33% | (80) | 3% | (7) | 242 |
| Educ: < College | 12% | (9) | 32% | (25) | 32% | (25) | 23% | (18) | 1% | (1) | 78 |
| Educ: Bachelors degree | 3% | (12) | 29% | (124) | 35% | (149) | 29% | (121) | 4% | (15) | 421 |
| Educ: Post-grad | 2% | (11) | 40% | (202) | 29% | (147) | 26% | (133) | 2% | (9) | 502 |
| Income: 50k-100k | 5% | (18) | 31% | (116) | 34% | (131) | 26% | (100) | 4% | (15) | 380 |
| Income: 100k+ | 2% | (13) | 40% | (232) | 29% | (169) | 28% | (162) | 2% | (9) | 585 |
| Employ: Private Sector | 4% | (25) | 35% | (204) | 35% | (201) | 23% | (131) | 2% | (14) | 575 |
| Employ: Self-Employed | 2% | (7) | 35% | (147) | 28% | (120) | 33% | (141) | 3% | (11) | 426 |
| 4-Region: Northeast | 1% | (2) | 26% | (36) | 38% | (52) | 32% | (43) | 2% | (3) | 136 |
| 4-Region: Midwest | 4% | (11) | 35% | (98) | 32% | (90) | 25% | (68) | 4% | (10) | 277 |
| 4-Region: South | 4% | (13) | 40% | (142) | 28% | (101) | 26% | (93) | 2% | (7) | 356 |
| 4-Region: West | 3% | (6) | 32% | (75) | 34% | (78) | 29% | (68) | 2% | (5) | 232 |
| Captive Agent/Semi-Captive Agent | 3% | (16) | 44% | (211) | 33% | (156) | 20% | (94) | 1% | (3) | 480 |
| Independent Agent/Producer (non-owner) | 3% | (10) | 29% | (99) | 36% | (126) | 28% | (98) | 4% | (14) | 347 |
| Independent Agency Owner | 3% | (6) | 24% | (41) | 22% | (39) | 46% | (80) | 5% | (8) | 174 |
| Low Confidence Group | 5% | (4) | 25% | (21) | 36% | (30) | 29% | (24) | 6% | (5) | 84 |
| High Confidence Group | 3% | (28) | 36% | (330) | 32% | (291) | 27% | (248) | 2% | (20) | 917 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPR4:** *Overall, how confident are you in your ability to achieve your professional goals as an insurance agent?*

| Demographic | 2 | 3 | 4 | 5 - Moderately confident | 6 | 7 | 8 | 9 | 10 - Extremely confident |
|---|---|---|---|---|---|---|---|---|---|
| Adults | — (3) | 2% (16) | 6% (65) | 7% (67) | 6% (62) | 16% (164) | 35% (352) | 22% (216) | 6% (56) |
| Gender: Male | — (1) | 2% (12) | 6% (41) | 6% (42) | 6% (44) | 16% (113) | 36% (261) | 22% (162) | 7% (50) |
| Gender: Female | 1% (2) | 1% (4) | 9% (24) | 9% (25) | 7% (18) | 19% (51) | 33% (91) | 20% (54) | 2% (6) |
| Age: 18-34 | 1% (3) | 4% (10) | 16% (40) | 18% (45) | 13% (32) | 21% (54) | 22% (55) | 6% (15) | — (1) |
| Age: 35-44 | — (0) | 1% (5) | 4% (18) | 3% (14) | 5% (22) | 19% (80) | 39% (167) | 24% (101) | 4% (16) |
| Age: 45-64 | — (0) | — (1) | 2% (7) | 2% (8) | 2% (8) | 9% (29) | 40% (129) | 31% (100) | 12% (39) |
| GenZers: 1997-2012 | 1% (1) | 4% (4) | 21% (22) | 28% (30) | 11% (12) | 16% (17) | 18% (19) | 2% (2) | — (0) |
| Millennials: 1981-1996 | — (2) | 2% (12) | 6% (40) | 5% (31) | 7% (43) | 20% (127) | 36% (235) | 21% (137) | 3% (21) |
| GenXers: 1965-1980 | — (0) | — (0) | 1% (3) | 2% (6) | 3% (7) | 8% (19) | 40% (97) | 31% (76) | 14% (34) |
| Educ: < College | — (0) | 3% (2) | 14% (11) | 21% (16) | 12% (9) | 26% (20) | 22% (17) | 4% (3) | — (0) |
| Educ: Bachelors degree | — (2) | 2% (9) | 7% (30) | 7% (28) | 8% (33) | 19% (79) | 33% (138) | 19% (82) | 5% (20) |
| Educ: Post-grad | — (1) | 1% (5) | 5% (24) | 5% (23) | 4% (20) | 13% (65) | 39% (197) | 26% (131) | 7% (36) |
| Income: 50k-100k | 1% (3) | 3% (10) | 12% (47) | 7% (28) | 10% (37) | 22% (85) | 31% (119) | 12% (47) | 1% (4) |
| Income: 100k+ | — (0) | 1% (4) | 2% (14) | 3% (17) | 4% (23) | 13% (75) | 40% (232) | 29% (168) | 9% (52) |
| Employ: Private Sector | 1% (3) | 2% (14) | 10% (59) | 11% (62) | 9% (52) | 21% (118) | 31% (180) | 14% (79) | 1% (8) |
| Employ: Self-Employed | — (0) | — (2) | 1% (6) | 1% (5) | 2% (10) | 11% (46) | 40% (172) | 32% (137) | 11% (48) |
| 4-Region: Northeast | — (0) | 1% (2) | 6% (8) | 7% (9) | 9% (12) | 18% (24) | 31% (42) | 24% (33) | 4% (6) |
| 4-Region: Midwest | — (0) | 2% (5) | 6% (16) | 5% (15) | 6% (17) | 17% (47) | 36% (99) | 23% (65) | 5% (13) |
| 4-Region: South | 1% (3) | 1% (4) | 8% (28) | 7% (24) | 6% (23) | 15% (54) | 37% (130) | 19% (69) | 6% (21) |
| 4-Region: West | — (0) | 2% (5) | 6% (13) | 8% (19) | 4% (10) | 17% (39) | 35% (81) | 21% (49) | 7% (16) |
| Captive Agent/Semi-Captive Agent | — (2) | 1% (7) | 7% (33) | 6% (30) | 5% (25) | 16% (77) | 35% (167) | 24% (115) | 5% (24) |
| Independent Agent/Producer (non-owner) | — (1) | 3% (9) | 9% (32) | 10% (33) | 9% (31) | 19% (67) | 33% (116) | 15% (52) | 2% (6) |
| Independent Agency Owner | — (0) | — (0) | — (0) | 2% (4) | 3% (6) | 11% (20) | 40% (69) | 28% (49) | 15% (26) |
| Low Confidence Group | 4% (3) | 19% (16) | 77% (65) | — (0) | — (0) | — (0) | — (0) | — (0) | — (0) |
| High Confidence Group | — (0) | — (0) | — (0) | 7% (67) | 7% (62) | 18% (164) | 38% (352) | 24% (216) | 6% (56) |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPR5a:** *Which of the following professional goals is MOST important to your sense of success as an insurance agent or agency owner?*

| Demographic | Own My Path: I can recommend the best carrier and product for each client, without restrictions dictating my choices. | Run My Way: I have full control over how I operate, brand, and grow my agency. | Grow My Income: I have real earning potential that isn't capped by a captive structure or fixed compensation model. | Build Real Equity: I am building or working toward ownership of a book of business I can grow, sell, or pass on. | Work Smarter: My technology tools reduce administrative burden so I can focus on clients and growth. | Last the Long Run: I'm building an agency that will be viable and sustainable for decades to come. | Total N |
|---|---|---|---|---|---|---|---|
| Adults | 18% (180) | 12% (118) | 25% (250) | 12% (124) | 23% (228) | 10% (101) | 1001 |
| Gender: Male | 18% (129) | 11% (83) | 24% (175) | 13% (98) | 21% (152) | 12% (89) | 726 |
| Gender: Female | 19% (51) | 13% (35) | 27% (75) | 9% (26) | 28% (76) | 4% (12) | 275 |
| Age: 18-34 | 24% (60) | 1% (3) | 27% (68) | 5% (13) | 42% (108) | 1% (3) | 255 |
| Age: 35-44 | 22% (91) | 13% (54) | 26% (109) | 10% (42) | 20% (83) | 10% (44) | 423 |
| Age: 45-64 | 9% (28) | 19% (61) | 23% (73) | 21% (69) | 12% (37) | 17% (53) | 321 |
| GenZers: 1997-2012 | 15% (16) | 3% (3) | 18% (19) | 3% (3) | 61% (65) | 1% (1) | 107 |
| Millennials: 1981-1996 | 22% (142) | 11% (72) | 28% (180) | 9% (61) | 21% (138) | 8% (55) | 648 |
| GenXers: 1965-1980 | 9% (21) | 17% (42) | 21% (51) | 25% (60) | 10% (24) | 18% (44) | 242 |
| Educ: < College | 8% (6) | 1% (1) | 33% (26) | 3% (2) | 54% (42) | 1% (1) | 78 |
| Educ: Bachelors degree | 22% (93) | 8% (33) | 25% (105) | 9% (38) | 28% (116) | 9% (36) | 421 |
| Educ: Post-grad | 16% (81) | 17% (84) | 24% (119) | 17% (84) | 14% (70) | 13% (64) | 502 |
| Income: 50k-100k | 26% (98) | 3% (11) | 28% (106) | 7% (26) | 30% (114) | 7% (25) | 380 |
| Income: 100k+ | 14% (80) | 18% (107) | 24% (139) | 17% (98) | 15% (87) | 13% (74) | 585 |
| Employ: Private Sector | 25% (143) | 2% (14) | 30% (174) | 5% (30) | 34% (195) | 3% (19) | 575 |
| Employ: Self-Employed | 9% (37) | 24% (104) | 18% (76) | 22% (94) | 8% (33) | 19% (82) | 426 |
| 4-Region: Northeast | 19% (26) | 12% (16) | 24% (32) | 11% (15) | 29% (39) | 6% (8) | 136 |
| 4-Region: Midwest | 20% (56) | 10% (28) | 18% (51) | 17% (46) | 23% (65) | 11% (31) | 277 |
| 4-Region: South | 15% (55) | 13% (47) | 26% (93) | 12% (44) | 22% (78) | 11% (39) | 356 |
| 4-Region: West | 19% (43) | 12% (27) | 32% (74) | 8% (19) | 20% (46) | 10% (23) | 232 |
| Captive Agent/Semi-Captive Agent | 19% (91) | 17% (83) | 17% (81) | 19% (90) | 20% (96) | 8% (39) | 480 |
| Independent Agent/Producer (non-owner) | 23% (79) | 2% (6) | 35% (120) | 3% (12) | 34% (118) | 3% (12) | 347 |
| Independent Agency Owner | 6% (10) | 17% (29) | 28% (49) | 13% (22) | 8% (14) | 29% (50) | 174 |

Continued on next page

**Table PPR5a:** *Which of the following professional goals is MOST important to your sense of success as an insurance agent or agency owner?*

| Demographic | Own My Path: I can recommend the best carrier and product for each client, without restrictions dictating my choices. | Run My Way: I have full control over how I operate, brand, and grow my agency. | Grow My Income: I have real earning potential that isn't capped by a captive structure or fixed compensation model. | Build Real Equity: I am building or working toward ownership of a book of business I can grow, sell, or pass on. | Work Smarter: My technology tools reduce administrative burden so I can focus on clients and growth. | Last the Long Run: I'm building an agency that will be viable and sustainable for decades to come. | Total N |
|---|---|---|---|---|---|---|---|
| Adults | 18% (180) | 12% (118) | 25% (250) | 12% (124) | 23% (228) | 10% (101) | 1001 |
| Low Confidence Group | 21% (18) | 4% (3) | 29% (24) | 1% (1) | 44% (37) | 1% (1) | 84 |
| High Confidence Group | 18% (162) | 13% (115) | 25% (226) | 13% (123) | 21% (191) | 11% (100) | 917 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPR5b:** *And which of the remaining professional goals is LEAST important to your sense of success?*

| Demographic | Own My Path: I can recommend the best carrier and product for each client, without restrictions dictating my choices. | | Run My Way: I have full control over how I operate, brand, and grow my agency. | | Grow My Income: I have real earning potential that isn't capped by a captive structure or fixed compensation model. | | Build Real Equity: I am building or working toward ownership of a book of business I can grow, sell, or pass on. | | Work Smarter: My technology tools reduce administrative burden so I can focus on clients and growth. | | Last the Long Run: I'm building an agency that will be viable and sustainable for decades to come. | | Total N |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Adults | 8% | (82) | 18% | (179) | 9% | (91) | 29% | (290) | 25% | (248) | 11% | (111) | 1001 |
| Gender: Male | 9% | (63) | 18% | (128) | 10% | (70) | 29% | (213) | 26% | (186) | 9% | (66) | 726 |
| Gender: Female | 7% | (19) | 19% | (51) | 8% | (21) | 28% | (77) | 23% | (62) | 16% | (45) | 275 |
| Age: 18-34 | 7% | (18) | 22% | (55) | 7% | (18) | 22% | (56) | 20% | (52) | 22% | (56) | 255 |
| Age: 35-44 | 8% | (34) | 19% | (79) | 9% | (39) | 31% | (132) | 26% | (108) | 7% | (31) | 423 |
| Age: 45-64 | 9% | (30) | 14% | (45) | 11% | (34) | 32% | (102) | 27% | (87) | 7% | (23) | 321 |
| GenZers: 1997-2012 | 8% | (9) | 24% | (26) | 9% | (10) | 18% | (19) | 13% | (14) | 27% | (29) | 107 |
| Millennials: 1981-1996 | 8% | (51) | 18% | (119) | 8% | (54) | 29% | (190) | 26% | (171) | 10% | (63) | 648 |
| GenXers: 1965-1980 | 9% | (22) | 14% | (33) | 11% | (27) | 33% | (80) | 26% | (62) | 7% | (18) | 242 |
| Educ: < College | 14% | (11) | 18% | (14) | 9% | (7) | 18% | (14) | 18% | (14) | 23% | (18) | 78 |
| Educ: Bachelors degree | 9% | (36) | 19% | (82) | 7% | (28) | 34% | (145) | 17% | (73) | 14% | (57) | 421 |
| Educ: Post-grad | 7% | (35) | 17% | (83) | 11% | (56) | 26% | (131) | 32% | (161) | 7% | (36) | 502 |
| Income: 50k-100k | 8% | (30) | 21% | (81) | 7% | (28) | 27% | (104) | 21% | (79) | 15% | (58) | 380 |
| Income: 100k+ | 9% | (51) | 15% | (90) | 10% | (61) | 31% | (179) | 28% | (165) | 7% | (39) | 585 |
| Employ: Private Sector | 7% | (41) | 23% | (130) | 6% | (36) | 28% | (160) | 21% | (123) | 15% | (85) | 575 |
| Employ: Self-Employed | 10% | (41) | 12% | (49) | 13% | (55) | 31% | (130) | 29% | (125) | 6% | (26) | 426 |
| 4-Region: Northeast | 10% | (13) | 19% | (26) | 10% | (13) | 29% | (39) | 26% | (35) | 7% | (10) | 136 |
| 4-Region: Midwest | 11% | (30) | 17% | (47) | 10% | (28) | 26% | (71) | 25% | (69) | 12% | (32) | 277 |
| 4-Region: South | 8% | (28) | 16% | (57) | 10% | (36) | 28% | (98) | 25% | (89) | 13% | (48) | 356 |
| 4-Region: West | 5% | (11) | 21% | (49) | 6% | (14) | 35% | (82) | 24% | (55) | 9% | (21) | 232 |
| Captive Agent/Semi-Captive Agent | 10% | (50) | 18% | (87) | 10% | (50) | 16% | (79) | 34% | (164) | 10% | (50) | 480 |
| Independent Agent/Producer (non-owner) | 7% | (25) | 22% | (78) | 7% | (23) | 34% | (119) | 15% | (51) | 15% | (51) | 347 |
| Independent Agency Owner | 4% | (7) | 8% | (14) | 10% | (18) | 53% | (92) | 19% | (33) | 6% | (10) | 174 |

Continued on next page

**Table PPR5b:** *And which of the remaining professional goals is LEAST important to your sense of success?*

| Demographic | Own My Path: I can recommend the best carrier and product for each client, without restrictions dictating my choices. | Run My Way: I have full control over how I operate, brand, and grow my agency. | Grow My Income: I have real earning potential that isn't capped by a captive structure or fixed compensation model. | Build Real Equity: I am building or working toward ownership of a book of business I can grow, sell, or pass on. | Work Smarter: My technology tools reduce administrative burden so I can focus on clients and growth. | Last the Long Run: I'm building an agency that will be viable and sustainable for decades to come. | Total N |
|---|---|---|---|---|---|---|---|
| Adults | 8% (82) | 18% (179) | 9% (91) | 29% (290) | 25% (248) | 11% (111) | 1001 |
| Low Confidence Group | 7% (6) | 25% (21) | 5% (4) | 33% (28) | 19% (16) | 11% (9) | 84 |
| High Confidence Group | 8% (76) | 17% (158) | 9% (87) | 29% (262) | 25% (232) | 11% (102) | 917 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPR6_1:** *For each of the following professional goals, please rate how satisfied you are with your current progress. Own My Path: I can recommend the best carrier and product for each client, without restrictions dictating my choices.*

| Demographic | Very dissatisfied | Somewhat dissatisfied | Slightly dissatisfied | Neutral | Slightly satisfied | Somewhat satisfied | Very satisfied | Total N |
|---|---|---|---|---|---|---|---|---|
| Adults | — (1) | 1% (6) | 4% (36) | 11% (111) | 22% (218) | 44% (444) | 18% (185) | 1001 |
| Gender: Male | — (0) | 1% (4) | 4% (26) | 10% (70) | 22% (162) | 44% (322) | 20% (142) | 726 |
| Gender: Female | — (1) | 1% (2) | 4% (10) | 15% (41) | 20% (56) | 44% (122) | 16% (43) | 275 |
| Age: 18-34 | — (0) | 1% (3) | 5% (13) | 20% (51) | 32% (81) | 33% (84) | 9% (23) | 255 |
| Age: 35-44 | — (0) | — (2) | 4% (16) | 10% (43) | 19% (81) | 44% (187) | 22% (94) | 423 |
| Age: 45-64 | — (1) | — (1) | 2% (7) | 5% (16) | 17% (56) | 54% (172) | 21% (68) | 321 |
| GenZers: 1997-2012 | — (0) | — (0) | 6% (6) | 28% (30) | 27% (29) | 35% (37) | 5% (5) | 107 |
| Millennials: 1981-1996 | — (1) | 1% (5) | 4% (28) | 10% (67) | 23% (149) | 42% (269) | 20% (129) | 648 |
| GenXers: 1965-1980 | — (0) | — (1) | 1% (2) | 5% (13) | 17% (40) | 56% (135) | 21% (51) | 242 |
| Educ: < College | — (0) | 1% (1) | 5% (4) | 26% (20) | 33% (26) | 29% (23) | 5% (4) | 78 |
| Educ: Bachelors degree | — (1) | — (2) | 4% (18) | 11% (45) | 23% (96) | 45% (191) | 16% (68) | 421 |
| Educ: Post-grad | — (0) | 1% (3) | 3% (14) | 9% (46) | 19% (96) | 46% (230) | 23% (113) | 502 |
| Income: 50k-100k | — (0) | 1% (3) | 6% (21) | 13% (48) | 28% (106) | 39% (150) | 14% (52) | 380 |
| Income: 100k+ | — (1) | 1% (3) | 3% (15) | 8% (46) | 17% (102) | 49% (287) | 22% (131) | 585 |
| Employ: Private Sector | — (0) | 1% (4) | 5% (29) | 14% (82) | 24% (140) | 39% (227) | 16% (93) | 575 |
| Employ: Self-Employed | — (1) | — (2) | 2% (7) | 7% (29) | 18% (78) | 51% (217) | 22% (92) | 426 |
| 4-Region: Northeast | — (0) | 1% (2) | 4% (5) | 9% (12) | 16% (22) | 51% (70) | 18% (25) | 136 |
| 4-Region: Midwest | — (0) | — (0) | 3% (9) | 10% (28) | 19% (54) | 49% (135) | 18% (51) | 277 |
| 4-Region: South | — (1) | 1% (2) | 4% (13) | 13% (48) | 22% (78) | 42% (149) | 18% (65) | 356 |
| 4-Region: West | — (0) | 1% (2) | 4% (9) | 10% (23) | 28% (64) | 39% (90) | 19% (44) | 232 |
| Captive Agent/Semi-Captive Agent | — (1) | 1% (4) | 3% (15) | 14% (68) | 24% (113) | 39% (187) | 19% (92) | 480 |
| Independent Agent/Producer (non-owner) | — (0) | 1% (2) | 5% (18) | 12% (40) | 22% (76) | 44% (154) | 16% (57) | 347 |
| Independent Agency Owner | — (0) | — (0) | 2% (3) | 2% (3) | 17% (29) | 59% (103) | 21% (36) | 174 |
| Low Confidence Group | — (0) | 2% (2) | 15% (13) | 29% (24) | 24% (20) | 23% (19) | 7% (6) | 84 |
| High Confidence Group | — (1) | — (4) | 3% (23) | 9% (87) | 22% (198) | 46% (425) | 20% (179) | 917 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPR6_2:** *For each of the following professional goals, please rate how satisfied you are with your current progress. Run My Way: I have full control over how I operate, brand, and grow my agency.*

| Demographic | Very dissatisfied | Somewhat dissatisfied | Slightly dissatisfied | Neutral | Slightly satisfied | Somewhat satisfied | Very satisfied | Total N |
|---|---|---|---|---|---|---|---|---|
| Adults | — (5) | 6% (62) | 8% (81) | 25% (249) | 19% (193) | 28% (279) | 13% (132) | 1001 |
| Gender: Male | — (3) | 5% (35) | 8% (58) | 25% (179) | 19% (139) | 30% (217) | 13% (95) | 726 |
| Gender: Female | 1% (2) | 10% (27) | 8% (23) | 25% (70) | 20% (54) | 23% (62) | 13% (37) | 275 |
| Age: 18-34 | 2% (4) | 14% (36) | 13% (34) | 45% (114) | 15% (38) | 10% (25) | 2% (4) | 255 |
| Age: 35-44 | — (1) | 5% (23) | 9% (36) | 22% (93) | 23% (99) | 27% (114) | 13% (57) | 423 |
| Age: 45-64 | — (0) | 1% (3) | 3% (10) | 13% (41) | 17% (56) | 44% (140) | 22% (71) | 321 |
| GenZers: 1997-2012 | 2% (2) | 17% (18) | 16% (17) | 55% (59) | 7% (7) | 3% (3) | 1% (1) | 107 |
| Millennials: 1981-1996 | — (3) | 6% (42) | 9% (57) | 24% (154) | 23% (149) | 26% (166) | 12% (77) | 648 |
| GenXers: 1965-1980 | — (0) | 1% (2) | 2% (6) | 14% (35) | 15% (36) | 45% (110) | 22% (53) | 242 |
| Educ: < College | — (0) | 6% (5) | 19% (15) | 62% (48) | 8% (6) | 5% (4) | — (0) | 78 |
| Educ: Bachelors degree | — (2) | 10% (44) | 9% (37) | 26% (109) | 19% (81) | 25% (107) | 10% (41) | 421 |
| Educ: Post-grad | 1% (3) | 3% (13) | 6% (29) | 18% (92) | 21% (106) | 33% (168) | 18% (91) | 502 |
| Income: 50k-100k | 1% (4) | 12% (46) | 12% (47) | 33% (126) | 18% (70) | 19% (71) | 4% (16) | 380 |
| Income: 100k+ | — (0) | 2% (12) | 5% (30) | 17% (101) | 20% (118) | 36% (208) | 20% (116) | 585 |
| Employ: Private Sector | 1% (5) | 11% (61) | 13% (72) | 36% (207) | 22% (128) | 15% (87) | 3% (15) | 575 |
| Employ: Self-Employed | — (0) | — (1) | 2% (9) | 10% (42) | 15% (65) | 45% (192) | 27% (117) | 426 |
| 4-Region: Northeast | — (0) | 9% (12) | 10% (13) | 24% (33) | 19% (26) | 23% (31) | 15% (21) | 136 |
| 4-Region: Midwest | — (1) | 5% (13) | 5% (15) | 31% (86) | 18% (50) | 29% (79) | 12% (33) | 277 |
| 4-Region: South | 1% (2) | 7% (24) | 7% (26) | 24% (84) | 21% (75) | 28% (101) | 12% (44) | 356 |
| 4-Region: West | 1% (2) | 6% (13) | 12% (27) | 20% (46) | 18% (42) | 29% (68) | 15% (34) | 232 |
| Captive Agent/Semi-Captive Agent | — (0) | 1% (5) | 9% (41) | 31% (151) | 19% (89) | 24% (116) | 16% (78) | 480 |
| Independent Agent/Producer (non-owner) | 1% (5) | 16% (56) | 11% (39) | 28% (96) | 24% (84) | 17% (60) | 2% (7) | 347 |
| Independent Agency Owner | — (0) | 1% (1) | 1% (1) | 1% (2) | 11% (20) | 59% (103) | 27% (47) | 174 |
| Low Confidence Group | 4% (3) | 12% (10) | 21% (18) | 42% (35) | 11% (9) | 11% (9) | — (0) | 84 |
| High Confidence Group | — (2) | 6% (52) | 7% (63) | 23% (214) | 20% (184) | 29% (270) | 14% (132) | 917 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPR6_3:** *For each of the following professional goals, please rate how satisfied you are with your current progress. Grow My Income: I have real earning potential that isn't capped by a captive structure or fixed compensation model.*

| Demographic | Somewhat dissatisfied | | Slightly dissatisfied | | Neutral | | Slightly satisfied | | Somewhat satisfied | | Very satisfied | | Total N |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Adults | 5% | (46) | 10% | (96) | 18% | (177) | 17% | (172) | 35% | (350) | 16% | (160) | 1001 |
| Gender: Male | 4% | (30) | 9% | (62) | 17% | (124) | 17% | (126) | 37% | (272) | 15% | (112) | 726 |
| Gender: Female | 6% | (16) | 12% | (34) | 19% | (53) | 17% | (46) | 28% | (78) | 17% | (48) | 275 |
| Age: 18-34 | 9% | (23) | 16% | (40) | 27% | (70) | 19% | (48) | 21% | (53) | 8% | (21) | 255 |
| Age: 35-44 | 4% | (18) | 10% | (42) | 15% | (64) | 17% | (71) | 36% | (153) | 18% | (75) | 423 |
| Age: 45-64 | 2% | (5) | 4% | (14) | 13% | (42) | 17% | (53) | 45% | (144) | 20% | (63) | 321 |
| GenZers: 1997-2012 | 12% | (13) | 16% | (17) | 33% | (35) | 17% | (18) | 16% | (17) | 7% | (7) | 107 |
| Millennials: 1981-1996 | 4% | (28) | 10% | (67) | 16% | (106) | 18% | (114) | 35% | (224) | 17% | (109) | 648 |
| GenXers: 1965-1980 | 2% | (5) | 5% | (12) | 14% | (34) | 17% | (40) | 45% | (108) | 18% | (43) | 242 |
| Educ: < College | 10% | (8) | 10% | (8) | 29% | (23) | 13% | (10) | 27% | (21) | 10% | (8) | 78 |
| Educ: Bachelors degree | 6% | (24) | 15% | (64) | 16% | (69) | 18% | (76) | 29% | (121) | 16% | (67) | 421 |
| Educ: Post-grad | 3% | (14) | 5% | (24) | 17% | (85) | 17% | (86) | 41% | (208) | 17% | (85) | 502 |
| Income: 50k-100k | 8% | (29) | 16% | (62) | 18% | (69) | 20% | (76) | 27% | (104) | 11% | (40) | 380 |
| Income: 100k+ | 3% | (15) | 5% | (31) | 15% | (85) | 15% | (89) | 42% | (245) | 21% | (120) | 585 |
| Employ: Private Sector | 7% | (38) | 12% | (71) | 19% | (111) | 18% | (101) | 30% | (174) | 14% | (80) | 575 |
| Employ: Self-Employed | 2% | (8) | 6% | (25) | 15% | (66) | 17% | (71) | 41% | (176) | 19% | (80) | 426 |
| 4-Region: Northeast | 8% | (11) | 11% | (15) | 13% | (18) | 15% | (21) | 35% | (48) | 17% | (23) | 136 |
| 4-Region: Midwest | 3% | (8) | 12% | (32) | 24% | (67) | 20% | (56) | 28% | (77) | 13% | (37) | 277 |
| 4-Region: South | 4% | (16) | 8% | (28) | 17% | (61) | 15% | (55) | 39% | (138) | 16% | (58) | 356 |
| 4-Region: West | 5% | (11) | 9% | (21) | 13% | (31) | 17% | (40) | 38% | (87) | 18% | (42) | 232 |
| Captive Agent/Semi-Captive Agent | 4% | (20) | 10% | (50) | 24% | (114) | 21% | (99) | 29% | (139) | 12% | (58) | 480 |
| Independent Agent/Producer (non-owner) | 7% | (26) | 12% | (43) | 16% | (54) | 15% | (53) | 34% | (118) | 15% | (53) | 347 |
| Independent Agency Owner | — | (0) | 2% | (3) | 5% | (9) | 11% | (20) | 53% | (93) | 28% | (49) | 174 |
| Low Confidence Group | 14% | (12) | 17% | (14) | 20% | (17) | 30% | (25) | 12% | (10) | 7% | (6) | 84 |
| High Confidence Group | 4% | (34) | 9% | (82) | 17% | (160) | 16% | (147) | 37% | (340) | 17% | (154) | 917 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPR6_4:** *For each of the following professional goals, please rate how satisfied you are with your current progress. Build Real Equity: I am building or working toward ownership of a book of business I can grow, sell, or pass on.*

| Demographic | Very dissatisfied | Somewhat dissatisfied | Slightly dissatisfied | Neutral | Slightly satisfied | Somewhat satisfied | Very satisfied | Total N |
|---|---|---|---|---|---|---|---|---|
| Adults | 1% (6) | 9% (86) | 13% (130) | 21% (209) | 21% (206) | 25% (255) | 11% (109) | 1001 |
| Gender: Male | — (3) | 8% (60) | 13% (92) | 18% (132) | 21% (156) | 27% (197) | 12% (86) | 726 |
| Gender: Female | 1% (3) | 9% (26) | 14% (38) | 28% (77) | 18% (50) | 21% (58) | 8% (23) | 275 |
| Age: 18-34 | 2% (4) | 16% (42) | 16% (40) | 41% (104) | 17% (43) | 7% (19) | 1% (3) | 255 |
| Age: 35-44 | — (2) | 9% (36) | 16% (67) | 19% (81) | 24% (100) | 21% (90) | 11% (47) | 423 |
| Age: 45-64 | — (0) | 2% (7) | 7% (23) | 7% (23) | 20% (63) | 45% (146) | 18% (59) | 321 |
| GenZers: 1997-2012 | 1% (1) | 20% (21) | 13% (14) | 50% (54) | 14% (15) | 2% (2) | — (0) | 107 |
| Millennials: 1981-1996 | 1% (5) | 9% (59) | 16% (102) | 21% (136) | 23% (149) | 21% (135) | 10% (62) | 648 |
| GenXers: 1965-1980 | — (0) | 2% (5) | 5% (13) | 7% (18) | 17% (42) | 49% (118) | 19% (46) | 242 |
| Educ: < College | — (0) | 8% (6) | 19% (15) | 51% (40) | 15% (12) | 6% (5) | — (0) | 78 |
| Educ: Bachelors degree | 1% (4) | 14% (57) | 14% (60) | 23% (97) | 20% (85) | 20% (85) | 8% (33) | 421 |
| Educ: Post-grad | — (2) | 5% (23) | 11% (55) | 14% (72) | 22% (109) | 33% (165) | 15% (76) | 502 |
| Income: 50k-100k | 1% (5) | 16% (59) | 18% (68) | 29% (109) | 21% (78) | 13% (49) | 3% (12) | 380 |
| Income: 100k+ | — (0) | 4% (22) | 10% (61) | 13% (77) | 21% (123) | 35% (205) | 17% (97) | 585 |
| Employ: Private Sector | 1% (6) | 14% (81) | 19% (112) | 31% (176) | 19% (112) | 13% (76) | 2% (12) | 575 |
| Employ: Self-Employed | — (0) | 1% (5) | 4% (18) | 8% (33) | 22% (94) | 42% (179) | 23% (97) | 426 |
| 4-Region: Northeast | — (0) | 13% (17) | 15% (21) | 17% (23) | 21% (28) | 26% (35) | 9% (12) | 136 |
| 4-Region: Midwest | 1% (2) | 8% (22) | 10% (29) | 22% (62) | 21% (58) | 26% (72) | 12% (32) | 277 |
| 4-Region: South | 1% (2) | 8% (29) | 13% (48) | 20% (71) | 21% (76) | 25% (89) | 12% (41) | 356 |
| 4-Region: West | 1% (2) | 8% (18) | 14% (32) | 23% (53) | 19% (44) | 25% (59) | 10% (24) | 232 |
| Captive Agent/Semi-Captive Agent | — (0) | 1% (7) | 9% (45) | 27% (130) | 22% (105) | 23% (109) | 18% (84) | 480 |
| Independent Agent/Producer (non-owner) | 2% (6) | 22% (77) | 21% (74) | 20% (69) | 20% (68) | 15% (51) | 1% (2) | 347 |
| Independent Agency Owner | — (0) | 1% (2) | 6% (11) | 6% (10) | 19% (33) | 55% (95) | 13% (23) | 174 |
| Low Confidence Group | 2% (2) | 20% (17) | 33% (28) | 29% (24) | 14% (12) | 1% (1) | — (0) | 84 |
| High Confidence Group | — (4) | 8% (69) | 11% (102) | 20% (185) | 21% (194) | 28% (254) | 12% (109) | 917 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPR6_5:** *For each of the following professional goals, please rate how satisfied you are with your current progress. Work Smarter: My technology tools reduce administrative burden so I can focus on clients and growth.*

| Demographic | Very dissatisfied | Somewhat dissatisfied | Slightly dissatisfied | Neutral | Slightly satisfied | Somewhat satisfied | Very satisfied | Total N |
|---|---|---|---|---|---|---|---|---|
| Adults | — (1) | 1% (10) | 3% (26) | 9% (87) | 22% (218) | 45% (452) | 21% (207) | 1001 |
| Gender: Male | — (1) | 1% (7) | 3% (23) | 9% (63) | 23% (164) | 42% (307) | 22% (161) | 726 |
| Gender: Female | — (0) | 1% (3) | 1% (3) | 9% (24) | 20% (54) | 53% (145) | 17% (46) | 275 |
| Age: 18-34 | — (0) | — (1) | 2% (4) | 9% (22) | 24% (62) | 53% (134) | 13% (32) | 255 |
| Age: 35-44 | — (1) | 1% (3) | 4% (15) | 10% (42) | 26% (110) | 41% (172) | 19% (80) | 423 |
| Age: 45-64 | — (0) | 2% (6) | 2% (7) | 7% (23) | 14% (45) | 45% (145) | 30% (95) | 321 |
| GenZers: 1997-2012 | — (0) | — (0) | 1% (1) | 6% (6) | 26% (28) | 56% (60) | 11% (12) | 107 |
| Millennials: 1981-1996 | — (1) | 1% (5) | 3% (21) | 10% (64) | 24% (155) | 44% (287) | 18% (115) | 648 |
| GenXers: 1965-1980 | — (0) | 2% (5) | 2% (4) | 7% (17) | 14% (34) | 42% (102) | 33% (80) | 242 |
| Educ: < College | 1% (1) | — (0) | 1% (1) | 6% (5) | 22% (17) | 54% (42) | 15% (12) | 78 |
| Educ: Bachelors degree | — (0) | — (2) | 3% (11) | 7% (28) | 23% (95) | 50% (209) | 18% (76) | 421 |
| Educ: Post-grad | — (0) | 2% (8) | 3% (14) | 11% (54) | 21% (106) | 40% (201) | 24% (119) | 502 |
| Income: 50k-100k | — (1) | — (1) | 2% (8) | 8% (29) | 23% (89) | 50% (189) | 17% (63) | 380 |
| Income: 100k+ | — (0) | 2% (9) | 3% (18) | 10% (58) | 20% (118) | 41% (239) | 24% (143) | 585 |
| Employ: Private Sector | — (1) | 1% (5) | 2% (14) | 9% (51) | 25% (142) | 46% (262) | 17% (100) | 575 |
| Employ: Self-Employed | — (0) | 1% (5) | 3% (12) | 8% (36) | 18% (76) | 45% (190) | 25% (107) | 426 |
| 4-Region: Northeast | — (0) | 1% (2) | 4% (5) | 12% (16) | 18% (25) | 45% (61) | 20% (27) | 136 |
| 4-Region: Midwest | — (0) | 2% (5) | 1% (4) | 6% (17) | 21% (57) | 46% (127) | 24% (67) | 277 |
| 4-Region: South | — (1) | 1% (3) | 3% (9) | 9% (33) | 23% (82) | 44% (158) | 20% (70) | 356 |
| 4-Region: West | — (0) | — (0) | 3% (8) | 9% (21) | 23% (54) | 46% (106) | 19% (43) | 232 |
| Captive Agent/Semi-Captive Agent | — (0) | 1% (3) | 3% (12) | 12% (57) | 23% (108) | 41% (198) | 21% (102) | 480 |
| Independent Agent/Producer (non-owner) | — (1) | 1% (4) | 3% (9) | 7% (24) | 23% (80) | 48% (165) | 18% (64) | 347 |
| Independent Agency Owner | — (0) | 2% (3) | 3% (5) | 3% (6) | 17% (30) | 51% (89) | 24% (41) | 174 |
| Low Confidence Group | — (0) | 4% (3) | 6% (5) | 12% (10) | 36% (30) | 35% (29) | 8% (7) | 84 |
| High Confidence Group | — (1) | 1% (7) | 2% (21) | 8% (77) | 21% (188) | 46% (423) | 22% (200) | 917 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPR6_6:** *For each of the following professional goals, please rate how satisfied you are with your current progress. Last the Long Run: I'm building an agency that will be viable and sustainable for decades to come.*

| Demographic | Very dissatisfied | Somewhat dissatisfied | Slightly dissatisfied | Neutral | Slightly satisfied | Somewhat satisfied | Very satisfied | Total N |
|---|---|---|---|---|---|---|---|---|
| Adults | — (5) | 4% (45) | 6% (58) | 20% (199) | 24% (237) | 34% (343) | 11% (114) | 1001 |
| Gender: Male | — (3) | 4% (29) | 5% (38) | 18% (133) | 23% (165) | 36% (264) | 13% (94) | 726 |
| Gender: Female | 1% (2) | 6% (16) | 7% (20) | 24% (66) | 26% (72) | 29% (79) | 7% (20) | 275 |
| Age: 18-34 | 1% (2) | 12% (31) | 9% (23) | 40% (103) | 22% (57) | 14% (35) | 2% (4) | 255 |
| Age: 35-44 | — (2) | 2% (9) | 6% (27) | 18% (77) | 29% (122) | 34% (142) | 10% (44) | 423 |
| Age: 45-64 | — (1) | 1% (4) | 2% (8) | 6% (19) | 18% (57) | 52% (166) | 21% (66) | 321 |
| GenZers: 1997-2012 | 1% (1) | 13% (14) | 8% (9) | 54% (58) | 18% (19) | 5% (5) | 1% (1) | 107 |
| Millennials: 1981-1996 | — (3) | 4% (26) | 7% (43) | 20% (129) | 27% (175) | 33% (212) | 9% (60) | 648 |
| GenXers: 1965-1980 | — (1) | 2% (4) | 2% (6) | 5% (12) | 17% (41) | 52% (126) | 21% (52) | 242 |
| Educ: < College | — (0) | 4% (3) | 6% (5) | 62% (48) | 24% (19) | 3% (2) | 1% (1) | 78 |
| Educ: Bachelors degree | — (1) | 8% (32) | 8% (35) | 19% (82) | 27% (114) | 29% (123) | 8% (34) | 421 |
| Educ: Post-grad | 1% (4) | 2% (10) | 4% (18) | 14% (69) | 21% (104) | 43% (218) | 16% (79) | 502 |
| Income: 50k-100k | — (1) | 8% (32) | 9% (36) | 30% (113) | 27% (102) | 19% (74) | 6% (22) | 380 |
| Income: 100k+ | 1% (4) | 2% (9) | 3% (19) | 10% (61) | 23% (132) | 46% (268) | 16% (92) | 585 |
| Employ: Private Sector | 1% (5) | 7% (41) | 9% (49) | 31% (176) | 28% (161) | 22% (124) | 3% (19) | 575 |
| Employ: Self-Employed | — (0) | 1% (4) | 2% (9) | 5% (23) | 18% (76) | 51% (219) | 22% (95) | 426 |
| 4-Region: Northeast | — (0) | 6% (8) | 10% (13) | 21% (29) | 16% (22) | 32% (44) | 15% (20) | 136 |
| 4-Region: Midwest | 1% (2) | 3% (9) | 5% (15) | 19% (53) | 23% (64) | 38% (106) | 10% (28) | 277 |
| 4-Region: South | 1% (3) | 4% (16) | 5% (19) | 19% (69) | 28% (99) | 31% (109) | 12% (41) | 356 |
| 4-Region: West | — (0) | 5% (12) | 5% (11) | 21% (48) | 22% (52) | 36% (84) | 11% (25) | 232 |
| Captive Agent/Semi-Captive Agent | — (2) | 1% (4) | 5% (23) | 22% (104) | 24% (116) | 37% (178) | 11% (53) | 480 |
| Independent Agent/Producer (non-owner) | 1% (3) | 11% (39) | 10% (33) | 25% (88) | 29% (99) | 22% (78) | 2% (7) | 347 |
| Independent Agency Owner | — (0) | 1% (2) | 1% (2) | 4% (7) | 13% (22) | 50% (87) | 31% (54) | 174 |
| Low Confidence Group | — (0) | 14% (12) | 17% (14) | 48% (40) | 14% (12) | 7% (6) | — (0) | 84 |
| High Confidence Group | 1% (5) | 4% (33) | 5% (44) | 17% (159) | 25% (225) | 37% (337) | 12% (114) | 917 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPR7_1:** *Please indicate how much you agree or disagree with each of the following statements about your current situation as an insurance professional.*
*My current agency model gives me the freedom to act in my clients' best interest*

| Demographic | Strongly agree | | Somewhat agree | | Neutral | | Somewhat disagree | | Strongly disagree | | Total N |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Adults | 26% | (265) | 49% | (491) | 12% | (120) | 11% | (112) | 1% | (13) | 1001 |
| Gender: Male | 27% | (197) | 51% | (373) | 10% | (73) | 10% | (74) | 1% | (9) | 726 |
| Gender: Female | 25% | (68) | 43% | (118) | 17% | (47) | 14% | (38) | 1% | (4) | 275 |
| Age: 18-34 | 12% | (30) | 44% | (111) | 24% | (61) | 19% | (49) | 2% | (4) | 255 |
| Age: 35-44 | 28% | (120) | 49% | (208) | 10% | (42) | 11% | (47) | 1% | (6) | 423 |
| Age: 45-64 | 36% | (115) | 53% | (171) | 5% | (16) | 5% | (16) | 1% | (3) | 321 |
| GenZers: 1997-2012 | 8% | (9) | 42% | (45) | 27% | (29) | 20% | (21) | 3% | (3) | 107 |
| Millennials: 1981-1996 | 26% | (168) | 48% | (313) | 13% | (81) | 12% | (79) | 1% | (7) | 648 |
| GenXers: 1965-1980 | 36% | (86) | 55% | (132) | 4% | (9) | 5% | (12) | 1% | (3) | 242 |
| Educ: < College | 13% | (10) | 36% | (28) | 18% | (14) | 31% | (24) | 3% | (2) | 78 |
| Educ: Bachelors degree | 21% | (88) | 53% | (222) | 14% | (61) | 10% | (44) | 1% | (6) | 421 |
| Educ: Post-grad | 33% | (167) | 48% | (241) | 9% | (45) | 9% | (44) | 1% | (5) | 502 |
| Income: 50k-100k | 19% | (71) | 48% | (183) | 16% | (60) | 17% | (63) | 1% | (3) | 380 |
| Income: 100k+ | 33% | (193) | 50% | (294) | 7% | (43) | 8% | (45) | 2% | (10) | 585 |
| Employ: Private Sector | 18% | (104) | 47% | (269) | 17% | (100) | 16% | (92) | 2% | (10) | 575 |
| Employ: Self-Employed | 38% | (161) | 52% | (222) | 5% | (20) | 5% | (20) | 1% | (3) | 426 |
| 4-Region: Northeast | 29% | (40) | 48% | (65) | 11% | (15) | 10% | (14) | 1% | (2) | 136 |
| 4-Region: Midwest | 29% | (80) | 47% | (130) | 11% | (31) | 13% | (35) | — | (1) | 277 |
| 4-Region: South | 26% | (94) | 48% | (172) | 13% | (47) | 10% | (37) | 2% | (6) | 356 |
| 4-Region: West | 22% | (51) | 53% | (124) | 12% | (27) | 11% | (26) | 2% | (4) | 232 |
| Captive Agent/Semi-Captive Agent | 27% | (128) | 40% | (194) | 15% | (70) | 17% | (82) | 1% | (6) | 480 |
| Independent Agent/Producer (non-owner) | 19% | (66) | 57% | (198) | 14% | (49) | 8% | (29) | 1% | (5) | 347 |
| Independent Agency Owner | 41% | (71) | 57% | (99) | 1% | (1) | 1% | (1) | 1% | (2) | 174 |
| Low Confidence Group | 1% | (1) | 38% | (32) | 32% | (27) | 27% | (23) | 1% | (1) | 84 |
| High Confidence Group | 29% | (264) | 50% | (459) | 10% | (93) | 10% | (89) | 1% | (12) | 917 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPR7_2:** *Please indicate how much you agree or disagree with each of the following statements about your current situation as an insurance professional.*
*My client relationships are truly my own and cannot be taken away by a carrier or franchisor*

| Demographic | Strongly agree | | Somewhat agree | | Neutral | | Somewhat disagree | | Strongly disagree | | Total N |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Adults | 15% | (151) | 48% | (478) | 22% | (217) | 15% | (146) | 1% | (9) | 1001 |
| Gender: Male | 16% | (119) | 49% | (357) | 19% | (139) | 14% | (105) | 1% | (6) | 726 |
| Gender: Female | 12% | (32) | 44% | (121) | 28% | (78) | 15% | (41) | 1% | (3) | 275 |
| Age: 18-34 | 3% | (8) | 36% | (92) | 37% | (94) | 23% | (58) | 1% | (3) | 255 |
| Age: 35-44 | 20% | (85) | 48% | (203) | 21% | (89) | 10% | (43) | 1% | (3) | 423 |
| Age: 45-64 | 18% | (57) | 57% | (182) | 11% | (34) | 14% | (45) | 1% | (3) | 321 |
| GenZers: 1997-2012 | — | (0) | 31% | (33) | 44% | (47) | 23% | (25) | 2% | (2) | 107 |
| Millennials: 1981-1996 | 17% | (112) | 48% | (309) | 22% | (143) | 12% | (80) | 1% | (4) | 648 |
| GenXers: 1965-1980 | 16% | (38) | 55% | (134) | 11% | (27) | 17% | (40) | 1% | (3) | 242 |
| Educ: < College | 4% | (3) | 29% | (23) | 50% | (39) | 17% | (13) | — | (0) | 78 |
| Educ: Bachelors degree | 11% | (47) | 45% | (190) | 22% | (91) | 21% | (88) | 1% | (5) | 421 |
| Educ: Post-grad | 20% | (101) | 53% | (265) | 17% | (87) | 9% | (45) | 1% | (4) | 502 |
| Income: 50k-100k | 8% | (32) | 41% | (156) | 31% | (116) | 19% | (73) | 1% | (3) | 380 |
| Income: 100k+ | 20% | (119) | 54% | (313) | 14% | (83) | 11% | (64) | 1% | (6) | 585 |
| Employ: Private Sector | 11% | (66) | 43% | (249) | 29% | (165) | 16% | (91) | 1% | (4) | 575 |
| Employ: Self-Employed | 20% | (85) | 54% | (229) | 12% | (52) | 13% | (55) | 1% | (5) | 426 |
| 4-Region: Northeast | 15% | (21) | 49% | (67) | 18% | (25) | 17% | (23) | — | (0) | 136 |
| 4-Region: Midwest | 14% | (38) | 41% | (114) | 23% | (64) | 21% | (59) | 1% | (2) | 277 |
| 4-Region: South | 17% | (62) | 49% | (174) | 22% | (77) | 12% | (41) | 1% | (2) | 356 |
| 4-Region: West | 13% | (30) | 53% | (123) | 22% | (51) | 10% | (23) | 2% | (5) | 232 |
| Captive Agent/Semi-Captive Agent | 17% | (80) | 40% | (193) | 24% | (115) | 18% | (87) | 1% | (5) | 480 |
| Independent Agent/Producer (non-owner) | 11% | (38) | 46% | (160) | 25% | (88) | 17% | (58) | 1% | (3) | 347 |
| Independent Agency Owner | 19% | (33) | 72% | (125) | 8% | (14) | 1% | (1) | 1% | (1) | 174 |
| Low Confidence Group | 10% | (8) | 30% | (25) | 36% | (30) | 21% | (18) | 4% | (3) | 84 |
| High Confidence Group | 16% | (143) | 49% | (453) | 20% | (187) | 14% | (128) | 1% | (6) | 917 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPR7_3:** *Please indicate how much you agree or disagree with each of the following statements about your current situation as an insurance professional.*
*My current commission structure fairly rewards my performance*

| Demographic | Strongly agree | | Somewhat agree | | Neutral | | Somewhat disagree | | Strongly disagree | | Total N |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Adults | 19% | (195) | 54% | (538) | 17% | (170) | 9% | (93) | — | (5) | 1001 |
| Gender: Male | 21% | (156) | 55% | (396) | 15% | (110) | 8% | (61) | — | (3) | 726 |
| Gender: Female | 14% | (39) | 52% | (142) | 22% | (60) | 12% | (32) | 1% | (2) | 275 |
| Age: 18-34 | 8% | (20) | 47% | (119) | 31% | (79) | 14% | (35) | 1% | (2) | 255 |
| Age: 35-44 | 21% | (89) | 54% | (227) | 15% | (64) | 10% | (42) | — | (1) | 423 |
| Age: 45-64 | 27% | (86) | 59% | (190) | 8% | (27) | 5% | (16) | 1% | (2) | 321 |
| GenZers: 1997-2012 | 4% | (4) | 38% | (41) | 40% | (43) | 17% | (18) | 1% | (1) | 107 |
| Millennials: 1981-1996 | 21% | (134) | 52% | (340) | 17% | (111) | 9% | (61) | — | (2) | 648 |
| GenXers: 1965-1980 | 24% | (57) | 63% | (153) | 7% | (16) | 6% | (14) | 1% | (2) | 242 |
| Educ: < College | 6% | (5) | 42% | (33) | 33% | (26) | 17% | (13) | 1% | (1) | 78 |
| Educ: Bachelors degree | 16% | (67) | 54% | (226) | 20% | (85) | 10% | (41) | — | (2) | 421 |
| Educ: Post-grad | 25% | (123) | 56% | (279) | 12% | (59) | 8% | (39) | — | (2) | 502 |
| Income: 50k-100k | 13% | (50) | 53% | (202) | 22% | (82) | 12% | (45) | — | (1) | 380 |
| Income: 100k+ | 25% | (145) | 55% | (324) | 12% | (70) | 7% | (42) | 1% | (4) | 585 |
| Employ: Private Sector | 14% | (83) | 50% | (288) | 23% | (133) | 12% | (68) | 1% | (3) | 575 |
| Employ: Self-Employed | 26% | (112) | 59% | (250) | 9% | (37) | 6% | (25) | — | (2) | 426 |
| 4-Region: Northeast | 22% | (30) | 51% | (69) | 15% | (20) | 13% | (17) | — | (0) | 136 |
| 4-Region: Midwest | 18% | (50) | 56% | (155) | 16% | (45) | 9% | (26) | — | (1) | 277 |
| 4-Region: South | 20% | (70) | 53% | (188) | 18% | (63) | 10% | (34) | — | (1) | 356 |
| 4-Region: West | 19% | (45) | 54% | (126) | 18% | (42) | 7% | (16) | 1% | (3) | 232 |
| Captive Agent/Semi-Captive Agent | 19% | (93) | 48% | (229) | 21% | (101) | 11% | (53) | 1% | (4) | 480 |
| Independent Agent/Producer (non-owner) | 16% | (57) | 55% | (192) | 18% | (63) | 10% | (34) | — | (1) | 347 |
| Independent Agency Owner | 26% | (45) | 67% | (117) | 3% | (6) | 3% | (6) | — | (0) | 174 |
| Low Confidence Group | 1% | (1) | 32% | (27) | 40% | (34) | 26% | (22) | — | (0) | 84 |
| High Confidence Group | 21% | (194) | 56% | (511) | 15% | (136) | 8% | (71) | 1% | (5) | 917 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPR7_4:** *Please indicate how much you agree or disagree with each of the following statements about your current situation as an insurance professional.*
*The administrative and compliance burden in my role limits my ability to focus on growth*

| Demographic | Strongly agree | | Somewhat agree | | Neutral | | Somewhat disagree | | Strongly disagree | | Total N |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Adults | 8% | (85) | 24% | (240) | 22% | (218) | 36% | (364) | 9% | (94) | 1001 |
| Gender: Male | 9% | (67) | 22% | (163) | 22% | (157) | 36% | (263) | 10% | (76) | 726 |
| Gender: Female | 7% | (18) | 28% | (77) | 22% | (61) | 37% | (101) | 7% | (18) | 275 |
| Age: 18-34 | 6% | (15) | 26% | (66) | 30% | (77) | 38% | (97) | — | (0) | 255 |
| Age: 35-44 | 8% | (32) | 26% | (111) | 21% | (88) | 36% | (153) | 9% | (39) | 423 |
| Age: 45-64 | 12% | (37) | 20% | (63) | 17% | (53) | 35% | (113) | 17% | (55) | 321 |
| GenZers: 1997-2012 | 3% | (3) | 31% | (33) | 33% | (35) | 34% | (36) | — | (0) | 107 |
| Millennials: 1981-1996 | 8% | (49) | 25% | (165) | 23% | (149) | 36% | (235) | 8% | (50) | 648 |
| GenXers: 1965-1980 | 13% | (32) | 17% | (41) | 14% | (34) | 38% | (92) | 18% | (43) | 242 |
| Educ: < College | 5% | (4) | 31% | (24) | 32% | (25) | 32% | (25) | — | (0) | 78 |
| Educ: Bachelors degree | 6% | (27) | 25% | (105) | 22% | (94) | 38% | (162) | 8% | (33) | 421 |
| Educ: Post-grad | 11% | (54) | 22% | (111) | 20% | (99) | 35% | (177) | 12% | (61) | 502 |
| Income: 50k-100k | 7% | (26) | 27% | (104) | 24% | (91) | 38% | (144) | 4% | (15) | 380 |
| Income: 100k+ | 10% | (59) | 22% | (130) | 19% | (110) | 35% | (207) | 14% | (79) | 585 |
| Employ: Private Sector | 5% | (29) | 27% | (154) | 26% | (152) | 39% | (223) | 3% | (17) | 575 |
| Employ: Self-Employed | 13% | (56) | 20% | (86) | 15% | (66) | 33% | (141) | 18% | (77) | 426 |
| 4-Region: Northeast | 4% | (6) | 31% | (42) | 14% | (19) | 40% | (55) | 10% | (14) | 136 |
| 4-Region: Midwest | 12% | (32) | 24% | (66) | 22% | (60) | 35% | (96) | 8% | (23) | 277 |
| 4-Region: South | 7% | (26) | 22% | (79) | 28% | (99) | 33% | (116) | 10% | (36) | 356 |
| 4-Region: West | 9% | (21) | 23% | (53) | 17% | (40) | 42% | (97) | 9% | (21) | 232 |
| Captive Agent/Semi-Captive Agent | 13% | (62) | 30% | (146) | 23% | (108) | 28% | (134) | 6% | (30) | 480 |
| Independent Agent/Producer (non-owner) | 3% | (11) | 21% | (73) | 25% | (87) | 48% | (165) | 3% | (11) | 347 |
| Independent Agency Owner | 7% | (12) | 12% | (21) | 13% | (23) | 37% | (65) | 30% | (53) | 174 |
| Low Confidence Group | 2% | (2) | 29% | (24) | 29% | (24) | 40% | (34) | — | (0) | 84 |
| High Confidence Group | 9% | (83) | 24% | (216) | 21% | (194) | 36% | (330) | 10% | (94) | 917 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPR7_5:** *Please indicate how much you agree or disagree with each of the following statements about your current situation as an insurance professional.*
*I believe I could earn significantly more with greater structural freedom*

| Demographic | Strongly agree | | Somewhat agree | | Neutral | | Somewhat disagree | | Strongly disagree | | Total N |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Adults | 21% | (210) | 57% | (573) | 16% | (165) | 5% | (48) | — | (5) | 1001 |
| Gender: Male | 21% | (155) | 56% | (409) | 17% | (123) | 5% | (35) | 1% | (4) | 726 |
| Gender: Female | 20% | (55) | 60% | (164) | 15% | (42) | 5% | (13) | — | (1) | 275 |
| Age: 18-34 | 13% | (34) | 56% | (142) | 24% | (62) | 6% | (16) | — | (1) | 255 |
| Age: 35-44 | 22% | (95) | 55% | (234) | 16% | (69) | 5% | (23) | — | (2) | 423 |
| Age: 45-64 | 25% | (81) | 61% | (196) | 11% | (34) | 2% | (8) | 1% | (2) | 321 |
| GenZers: 1997-2012 | 13% | (14) | 47% | (50) | 33% | (35) | 7% | (7) | 1% | (1) | 107 |
| Millennials: 1981-1996 | 21% | (133) | 58% | (374) | 16% | (106) | 5% | (33) | — | (2) | 648 |
| GenXers: 1965-1980 | 26% | (63) | 60% | (146) | 10% | (24) | 3% | (7) | 1% | (2) | 242 |
| Educ: < College | 9% | (7) | 49% | (38) | 31% | (24) | 10% | (8) | 1% | (1) | 78 |
| Educ: Bachelors degree | 22% | (91) | 58% | (246) | 16% | (67) | 4% | (15) | — | (2) | 421 |
| Educ: Post-grad | 22% | (112) | 58% | (289) | 15% | (74) | 5% | (25) | — | (2) | 502 |
| Income: 50k-100k | 17% | (64) | 63% | (241) | 15% | (57) | 5% | (18) | — | (0) | 380 |
| Income: 100k+ | 25% | (144) | 54% | (317) | 15% | (89) | 5% | (30) | 1% | (5) | 585 |
| Employ: Private Sector | 18% | (106) | 55% | (319) | 20% | (117) | 6% | (32) | — | (1) | 575 |
| Employ: Self-Employed | 24% | (104) | 60% | (254) | 11% | (48) | 4% | (16) | 1% | (4) | 426 |
| 4-Region: Northeast | 14% | (19) | 63% | (86) | 18% | (24) | 5% | (7) | — | (0) | 136 |
| 4-Region: Midwest | 23% | (63) | 53% | (148) | 17% | (47) | 6% | (17) | 1% | (2) | 277 |
| 4-Region: South | 23% | (82) | 57% | (203) | 16% | (57) | 4% | (14) | — | (0) | 356 |
| 4-Region: West | 20% | (46) | 59% | (136) | 16% | (37) | 4% | (10) | 1% | (3) | 232 |
| Captive Agent/Semi-Captive Agent | 23% | (111) | 56% | (268) | 16% | (75) | 5% | (22) | 1% | (4) | 480 |
| Independent Agent/Producer (non-owner) | 18% | (64) | 57% | (197) | 19% | (67) | 5% | (19) | — | (0) | 347 |
| Independent Agency Owner | 20% | (35) | 62% | (108) | 13% | (23) | 4% | (7) | 1% | (1) | 174 |
| Low Confidence Group | 14% | (12) | 58% | (49) | 21% | (18) | 6% | (5) | — | (0) | 84 |
| High Confidence Group | 22% | (198) | 57% | (524) | 16% | (147) | 5% | (43) | 1% | (5) | 917 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPR7_6:** *Please indicate how much you agree or disagree with each of the following statements about your current situation as an insurance professional.*
*I feel locked in by contract or carrier restrictions in my current role*

| Demographic | Strongly agree | | Somewhat agree | | Neutral | | Somewhat disagree | | Strongly disagree | | Total N |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Adults | 3% | (28) | 14% | (141) | 16% | (156) | 53% | (529) | 15% | (147) | 1001 |
| Gender: Male | 2% | (14) | 13% | (93) | 15% | (106) | 55% | (397) | 16% | (116) | 726 |
| Gender: Female | 5% | (14) | 17% | (48) | 18% | (50) | 48% | (132) | 11% | (31) | 275 |
| Age: 18-34 | 5% | (12) | 23% | (59) | 20% | (51) | 49% | (126) | 3% | (7) | 255 |
| Age: 35-44 | 4% | (15) | 15% | (63) | 14% | (60) | 53% | (225) | 14% | (60) | 423 |
| Age: 45-64 | — | (1) | 6% | (19) | 14% | (45) | 55% | (177) | 25% | (79) | 321 |
| GenZers: 1997-2012 | 5% | (5) | 21% | (23) | 24% | (26) | 45% | (48) | 5% | (5) | 107 |
| Millennials: 1981-1996 | 3% | (22) | 16% | (105) | 15% | (99) | 53% | (342) | 12% | (80) | 648 |
| GenXers: 1965-1980 | — | (1) | 5% | (13) | 13% | (31) | 57% | (137) | 25% | (60) | 242 |
| Educ: < College | 4% | (3) | 35% | (27) | 21% | (16) | 40% | (31) | 1% | (1) | 78 |
| Educ: Bachelors degree | 3% | (12) | 15% | (62) | 16% | (67) | 54% | (226) | 13% | (54) | 421 |
| Educ: Post-grad | 3% | (13) | 10% | (52) | 15% | (73) | 54% | (272) | 18% | (92) | 502 |
| Income: 50k-100k | 4% | (17) | 18% | (67) | 16% | (59) | 55% | (210) | 7% | (27) | 380 |
| Income: 100k+ | 2% | (11) | 12% | (68) | 15% | (85) | 51% | (301) | 21% | (120) | 585 |
| Employ: Private Sector | 3% | (19) | 20% | (115) | 18% | (106) | 52% | (297) | 7% | (38) | 575 |
| Employ: Self-Employed | 2% | (9) | 6% | (26) | 12% | (50) | 54% | (232) | 26% | (109) | 426 |
| 4-Region: Northeast | 1% | (1) | 15% | (20) | 18% | (25) | 47% | (64) | 19% | (26) | 136 |
| 4-Region: Midwest | 1% | (4) | 19% | (52) | 12% | (34) | 55% | (153) | 12% | (34) | 277 |
| 4-Region: South | 4% | (16) | 13% | (48) | 16% | (58) | 53% | (188) | 13% | (46) | 356 |
| 4-Region: West | 3% | (7) | 9% | (21) | 17% | (39) | 53% | (124) | 18% | (41) | 232 |
| Captive Agent/Semi-Captive Agent | 5% | (25) | 17% | (82) | 16% | (75) | 49% | (237) | 13% | (61) | 480 |
| Independent Agent/Producer (non-owner) | 1% | (2) | 15% | (52) | 19% | (66) | 60% | (208) | 5% | (19) | 347 |
| Independent Agency Owner | 1% | (1) | 4% | (7) | 9% | (15) | 48% | (84) | 39% | (67) | 174 |
| Low Confidence Group | 8% | (7) | 26% | (22) | 27% | (23) | 37% | (31) | 1% | (1) | 84 |
| High Confidence Group | 2% | (21) | 13% | (119) | 15% | (133) | 54% | (498) | 16% | (146) | 917 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPR7_7:** *Please indicate how much you agree or disagree with each of the following statements about your current situation as an insurance professional.*
*My current technology systems enable me to compete effectively against larger agencies and direct-to-consumer competitors*

| Demographic | Strongly agree | | Somewhat agree | | Neutral | | Somewhat disagree | | Strongly disagree | | Total N |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Adults | 18% | (176) | 59% | (595) | 17% | (173) | 5% | (49) | 1% | (8) | 1001 |
| Gender: Male | 19% | (136) | 57% | (417) | 18% | (131) | 5% | (35) | 1% | (7) | 726 |
| Gender: Female | 15% | (40) | 65% | (178) | 15% | (42) | 5% | (14) | — | (1) | 275 |
| Age: 18-34 | 11% | (28) | 57% | (146) | 23% | (58) | 9% | (22) | — | (1) | 255 |
| Age: 35-44 | 21% | (88) | 55% | (233) | 19% | (80) | 4% | (18) | 1% | (4) | 423 |
| Age: 45-64 | 18% | (59) | 67% | (215) | 11% | (35) | 3% | (9) | 1% | (3) | 321 |
| GenZers: 1997-2012 | 12% | (13) | 52% | (56) | 23% | (25) | 11% | (12) | 1% | (1) | 107 |
| Millennials: 1981-1996 | 18% | (114) | 58% | (377) | 19% | (122) | 5% | (31) | 1% | (4) | 648 |
| GenXers: 1965-1980 | 19% | (47) | 66% | (160) | 11% | (26) | 2% | (6) | 1% | (3) | 242 |
| Educ: < College | 13% | (10) | 45% | (35) | 28% | (22) | 12% | (9) | 3% | (2) | 78 |
| Educ: Bachelors degree | 14% | (61) | 64% | (268) | 17% | (70) | 5% | (20) | — | (2) | 421 |
| Educ: Post-grad | 21% | (105) | 58% | (292) | 16% | (81) | 4% | (20) | 1% | (4) | 502 |
| Income: 50k-100k | 14% | (53) | 58% | (219) | 21% | (81) | 7% | (25) | 1% | (2) | 380 |
| Income: 100k+ | 20% | (117) | 60% | (352) | 15% | (89) | 4% | (21) | 1% | (6) | 585 |
| Employ: Private Sector | 15% | (87) | 55% | (318) | 22% | (127) | 7% | (40) | 1% | (3) | 575 |
| Employ: Self-Employed | 21% | (89) | 65% | (277) | 11% | (46) | 2% | (9) | 1% | (5) | 426 |
| 4-Region: Northeast | 16% | (22) | 58% | (79) | 18% | (24) | 7% | (9) | 1% | (2) | 136 |
| 4-Region: Midwest | 20% | (55) | 60% | (166) | 14% | (39) | 5% | (15) | 1% | (2) | 277 |
| 4-Region: South | 17% | (60) | 60% | (213) | 18% | (64) | 5% | (17) | 1% | (2) | 356 |
| 4-Region: West | 17% | (39) | 59% | (137) | 20% | (46) | 3% | (8) | 1% | (2) | 232 |
| Captive Agent/Semi-Captive Agent | 21% | (102) | 55% | (264) | 18% | (87) | 5% | (24) | 1% | (3) | 480 |
| Independent Agent/Producer (non-owner) | 13% | (45) | 59% | (204) | 21% | (74) | 6% | (22) | 1% | (2) | 347 |
| Independent Agency Owner | 17% | (29) | 73% | (127) | 7% | (12) | 2% | (3) | 2% | (3) | 174 |
| Low Confidence Group | 7% | (6) | 49% | (41) | 31% | (26) | 12% | (10) | 1% | (1) | 84 |
| High Confidence Group | 19% | (170) | 60% | (554) | 16% | (147) | 4% | (39) | 1% | (7) | 917 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPR7_8:** *Please indicate how much you agree or disagree with each of the following statements about your current situation as an insurance professional.*
*I am satisfied with my long-term equity-building opportunities in my current structure*

| Demographic | Strongly agree | | Somewhat agree | | Neutral | | Somewhat disagree | | Strongly disagree | | Total N |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Adults | 16% | (157) | 42% | (419) | 23% | (227) | 18% | (181) | 2% | (17) | 1001 |
| Gender: Male | 16% | (118) | 44% | (320) | 22% | (158) | 16% | (118) | 2% | (12) | 726 |
| Gender: Female | 14% | (39) | 36% | (99) | 25% | (69) | 23% | (63) | 2% | (5) | 275 |
| Age: 18-34 | 5% | (13) | 21% | (53) | 40% | (102) | 33% | (83) | 2% | (4) | 255 |
| Age: 35-44 | 16% | (69) | 41% | (174) | 24% | (100) | 17% | (71) | 2% | (9) | 423 |
| Age: 45-64 | 23% | (75) | 60% | (191) | 8% | (25) | 8% | (27) | 1% | (3) | 321 |
| GenZers: 1997-2012 | 2% | (2) | 10% | (11) | 55% | (59) | 31% | (33) | 2% | (2) | 107 |
| Millennials: 1981-1996 | 16% | (101) | 40% | (258) | 23% | (149) | 20% | (129) | 2% | (11) | 648 |
| GenXers: 1965-1980 | 22% | (54) | 61% | (148) | 7% | (18) | 8% | (19) | 1% | (3) | 242 |
| Educ: < College | — | (0) | 18% | (14) | 53% | (41) | 26% | (20) | 4% | (3) | 78 |
| Educ: Bachelors degree | 14% | (61) | 35% | (149) | 25% | (105) | 24% | (99) | 2% | (7) | 421 |
| Educ: Post-grad | 19% | (96) | 51% | (256) | 16% | (81) | 12% | (62) | 1% | (7) | 502 |
| Income: 50k-100k | 7% | (25) | 29% | (112) | 31% | (117) | 31% | (119) | 2% | (7) | 380 |
| Income: 100k+ | 22% | (131) | 52% | (304) | 15% | (87) | 9% | (53) | 2% | (10) | 585 |
| Employ: Private Sector | 10% | (55) | 26% | (152) | 34% | (195) | 28% | (160) | 2% | (13) | 575 |
| Employ: Self-Employed | 24% | (102) | 63% | (267) | 8% | (32) | 5% | (21) | 1% | (4) | 426 |
| 4-Region: Northeast | 14% | (19) | 40% | (55) | 23% | (31) | 23% | (31) | — | (0) | 136 |
| 4-Region: Midwest | 17% | (48) | 42% | (115) | 24% | (66) | 15% | (41) | 3% | (7) | 277 |
| 4-Region: South | 15% | (55) | 45% | (159) | 20% | (72) | 18% | (65) | 1% | (5) | 356 |
| 4-Region: West | 15% | (35) | 39% | (90) | 25% | (58) | 19% | (44) | 2% | (5) | 232 |
| Captive Agent/Semi-Captive Agent | 19% | (91) | 40% | (190) | 28% | (132) | 13% | (63) | 1% | (4) | 480 |
| Independent Agent/Producer (non-owner) | 10% | (36) | 30% | (103) | 24% | (85) | 32% | (111) | 3% | (12) | 347 |
| Independent Agency Owner | 17% | (30) | 72% | (126) | 6% | (10) | 4% | (7) | 1% | (1) | 174 |
| Low Confidence Group | 1% | (1) | 11% | (9) | 31% | (26) | 54% | (45) | 4% | (3) | 84 |
| High Confidence Group | 17% | (156) | 45% | (410) | 22% | (201) | 15% | (136) | 2% | (14) | 917 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPR7_9:** *Please indicate how much you agree or disagree with each of the following statements about your current situation as an insurance professional.*
*I believe my current agency model will remain competitive and sustainable over the next 10 years*

| Demographic | Strongly agree | | Somewhat agree | | Neutral | | Somewhat disagree | | Strongly disagree | | Total N |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Adults | 28% | (281) | 45% | (447) | 15% | (155) | 10% | (101) | 2% | (17) | 1001 |
| Gender: Male | 29% | (208) | 45% | (330) | 16% | (113) | 9% | (65) | 1% | (10) | 726 |
| Gender: Female | 27% | (73) | 43% | (117) | 15% | (42) | 13% | (36) | 3% | (7) | 275 |
| Age: 18-34 | 11% | (28) | 36% | (93) | 32% | (81) | 19% | (48) | 2% | (5) | 255 |
| Age: 35-44 | 26% | (112) | 49% | (208) | 13% | (53) | 9% | (40) | 2% | (10) | 423 |
| Age: 45-64 | 43% | (139) | 45% | (146) | 7% | (21) | 4% | (13) | 1% | (2) | 321 |
| GenZers: 1997-2012 | 5% | (5) | 29% | (31) | 44% | (47) | 19% | (20) | 4% | (4) | 107 |
| Millennials: 1981-1996 | 26% | (170) | 47% | (303) | 15% | (94) | 11% | (70) | 2% | (11) | 648 |
| GenXers: 1965-1980 | 43% | (103) | 46% | (112) | 6% | (14) | 5% | (11) | 1% | (2) | 242 |
| Educ: < College | 6% | (5) | 21% | (16) | 46% | (36) | 22% | (17) | 5% | (4) | 78 |
| Educ: Bachelors degree | 25% | (106) | 44% | (186) | 17% | (71) | 12% | (52) | 1% | (6) | 421 |
| Educ: Post-grad | 34% | (170) | 49% | (245) | 10% | (48) | 6% | (32) | 1% | (7) | 502 |
| Income: 50k-100k | 16% | (62) | 46% | (176) | 21% | (79) | 14% | (55) | 2% | (8) | 380 |
| Income: 100k+ | 37% | (218) | 45% | (264) | 9% | (54) | 7% | (40) | 2% | (9) | 585 |
| Employ: Private Sector | 18% | (101) | 43% | (247) | 22% | (129) | 15% | (86) | 2% | (12) | 575 |
| Employ: Self-Employed | 42% | (180) | 47% | (200) | 6% | (26) | 4% | (15) | 1% | (5) | 426 |
| 4-Region: Northeast | 28% | (38) | 38% | (51) | 18% | (25) | 14% | (19) | 2% | (3) | 136 |
| 4-Region: Midwest | 24% | (66) | 52% | (144) | 13% | (35) | 10% | (29) | 1% | (3) | 277 |
| 4-Region: South | 31% | (112) | 42% | (149) | 16% | (56) | 9% | (31) | 2% | (8) | 356 |
| 4-Region: West | 28% | (65) | 44% | (103) | 17% | (39) | 9% | (22) | 1% | (3) | 232 |
| Captive Agent/Semi-Captive Agent | 29% | (138) | 40% | (190) | 16% | (78) | 13% | (64) | 2% | (10) | 480 |
| Independent Agent/Producer (non-owner) | 18% | (64) | 50% | (175) | 20% | (69) | 10% | (33) | 2% | (6) | 347 |
| Independent Agency Owner | 45% | (79) | 47% | (82) | 5% | (8) | 2% | (4) | 1% | (1) | 174 |
| Low Confidence Group | 2% | (2) | 31% | (26) | 39% | (33) | 26% | (22) | 1% | (1) | 84 |
| High Confidence Group | 30% | (279) | 46% | (421) | 13% | (122) | 9% | (79) | 2% | (16) | 917 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPR7_10:** *Please indicate how much you agree or disagree with each of the following statements about your current situation as an insurance professional.*
*Owning my own agency is an important long-term career goal for me*

| Demographic | Strongly agree | | Somewhat agree | | Neutral | | Somewhat disagree | | Strongly disagree | | Total N |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Adults | 21% | (213) | 37% | (367) | 28% | (285) | 12% | (123) | 1% | (13) | 1001 |
| Gender: Male | 23% | (165) | 38% | (273) | 27% | (198) | 11% | (79) | 2% | (11) | 726 |
| Gender: Female | 17% | (48) | 34% | (94) | 32% | (87) | 16% | (44) | 1% | (2) | 275 |
| Age: 18-34 | 8% | (20) | 25% | (65) | 45% | (116) | 20% | (50) | 2% | (4) | 255 |
| Age: 35-44 | 23% | (98) | 35% | (149) | 29% | (121) | 12% | (52) | 1% | (3) | 423 |
| Age: 45-64 | 30% | (95) | 47% | (152) | 15% | (48) | 7% | (21) | 2% | (5) | 321 |
| GenZers: 1997-2012 | 8% | (9) | 17% | (18) | 58% | (62) | 16% | (17) | 1% | (1) | 107 |
| Millennials: 1981-1996 | 19% | (124) | 36% | (231) | 30% | (195) | 14% | (92) | 1% | (6) | 648 |
| GenXers: 1965-1980 | 33% | (79) | 48% | (117) | 12% | (28) | 6% | (14) | 2% | (4) | 242 |
| Educ: < College | 6% | (5) | 27% | (21) | 53% | (41) | 14% | (11) | — | (0) | 78 |
| Educ: Bachelors degree | 18% | (77) | 30% | (128) | 33% | (141) | 16% | (68) | 2% | (7) | 421 |
| Educ: Post-grad | 26% | (131) | 43% | (218) | 21% | (103) | 9% | (44) | 1% | (6) | 502 |
| Income: 50k-100k | 12% | (47) | 34% | (131) | 33% | (125) | 19% | (73) | 1% | (4) | 380 |
| Income: 100k+ | 28% | (165) | 40% | (233) | 23% | (132) | 8% | (47) | 1% | (8) | 585 |
| Employ: Private Sector | 12% | (67) | 25% | (143) | 42% | (240) | 20% | (116) | 2% | (9) | 575 |
| Employ: Self-Employed | 34% | (146) | 53% | (224) | 11% | (45) | 2% | (7) | 1% | (4) | 426 |
| 4-Region: Northeast | 18% | (25) | 38% | (52) | 25% | (34) | 16% | (22) | 2% | (3) | 136 |
| 4-Region: Midwest | 18% | (51) | 42% | (115) | 29% | (80) | 11% | (30) | — | (1) | 277 |
| 4-Region: South | 23% | (82) | 35% | (126) | 29% | (103) | 12% | (42) | 1% | (3) | 356 |
| 4-Region: West | 24% | (55) | 32% | (74) | 29% | (68) | 13% | (29) | 3% | (6) | 232 |
| Captive Agent/Semi-Captive Agent | 20% | (97) | 46% | (223) | 25% | (121) | 8% | (36) | 1% | (3) | 480 |
| Independent Agent/Producer (non-owner) | 10% | (36) | 20% | (71) | 41% | (144) | 25% | (87) | 3% | (9) | 347 |
| Independent Agency Owner | 46% | (80) | 42% | (73) | 11% | (20) | — | (0) | 1% | (1) | 174 |
| Low Confidence Group | 4% | (3) | 29% | (24) | 35% | (29) | 32% | (27) | 1% | (1) | 84 |
| High Confidence Group | 23% | (210) | 37% | (343) | 28% | (256) | 10% | (96) | 1% | (12) | 917 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPR7_11:** *Please indicate how much you agree or disagree with each of the following statements about your current situation as an insurance professional.*
*My current agency model gives me a clear path to grow my book of business over the next several years*

| Demographic | Strongly agree | | Somewhat agree | | Neutral | | Somewhat disagree | | Strongly disagree | | Total N |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Adults | 21% | (212) | 51% | (506) | 16% | (163) | 11% | (109) | 1% | (11) | 1001 |
| Gender: Male | 23% | (166) | 51% | (370) | 16% | (113) | 10% | (70) | 1% | (7) | 726 |
| Gender: Female | 17% | (46) | 49% | (136) | 18% | (50) | 14% | (39) | 1% | (4) | 275 |
| Age: 18-34 | 9% | (23) | 40% | (102) | 33% | (83) | 18% | (45) | 1% | (2) | 255 |
| Age: 35-44 | 22% | (92) | 51% | (216) | 14% | (60) | 12% | (50) | 1% | (5) | 423 |
| Age: 45-64 | 30% | (95) | 59% | (188) | 6% | (20) | 4% | (14) | 1% | (4) | 321 |
| GenZers: 1997-2012 | 6% | (6) | 34% | (36) | 37% | (40) | 21% | (23) | 2% | (2) | 107 |
| Millennials: 1981-1996 | 21% | (133) | 50% | (327) | 17% | (108) | 12% | (75) | 1% | (5) | 648 |
| GenXers: 1965-1980 | 29% | (70) | 59% | (142) | 6% | (15) | 5% | (11) | 2% | (4) | 242 |
| Educ: < College | 5% | (4) | 24% | (19) | 41% | (32) | 29% | (23) | — | (0) | 78 |
| Educ: Bachelors degree | 18% | (74) | 55% | (232) | 15% | (62) | 11% | (47) | 1% | (6) | 421 |
| Educ: Post-grad | 27% | (134) | 51% | (255) | 14% | (69) | 8% | (39) | 1% | (5) | 502 |
| Income: 50k-100k | 14% | (52) | 48% | (181) | 21% | (81) | 17% | (64) | 1% | (2) | 380 |
| Income: 100k+ | 27% | (158) | 54% | (318) | 10% | (57) | 7% | (43) | 2% | (9) | 585 |
| Employ: Private Sector | 15% | (89) | 43% | (250) | 24% | (139) | 15% | (89) | 1% | (8) | 575 |
| Employ: Self-Employed | 29% | (123) | 60% | (256) | 6% | (24) | 5% | (20) | 1% | (3) | 426 |
| 4-Region: Northeast | 22% | (30) | 50% | (68) | 12% | (16) | 14% | (19) | 2% | (3) | 136 |
| 4-Region: Midwest | 21% | (57) | 53% | (147) | 15% | (41) | 10% | (29) | 1% | (3) | 277 |
| 4-Region: South | 23% | (81) | 48% | (171) | 17% | (61) | 11% | (38) | 1% | (5) | 356 |
| 4-Region: West | 19% | (44) | 52% | (120) | 19% | (45) | 10% | (23) | — | (0) | 232 |
| Captive Agent/Semi-Captive Agent | 21% | (100) | 46% | (219) | 17% | (81) | 16% | (75) | 1% | (5) | 480 |
| Independent Agent/Producer (non-owner) | 17% | (60) | 50% | (173) | 22% | (78) | 9% | (31) | 1% | (5) | 347 |
| Independent Agency Owner | 30% | (52) | 66% | (114) | 2% | (4) | 2% | (3) | 1% | (1) | 174 |
| Low Confidence Group | 4% | (3) | 25% | (21) | 48% | (40) | 23% | (19) | 1% | (1) | 84 |
| High Confidence Group | 23% | (209) | 53% | (485) | 13% | (123) | 10% | (90) | 1% | (10) | 917 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPR7_12:** *Please indicate how much you agree or disagree with each of the following statements about your current situation as an insurance professional.*
*I have access to the carrier relationships and markets necessary to compete effectively*

| Demographic | Strongly agree | | Somewhat agree | | Neutral | | Somewhat disagree | | Strongly disagree | | Total N |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Adults | 13% | (134) | 56% | (563) | 22% | (223) | 8% | (76) | — | (5) | 1001 |
| Gender: Male | 14% | (100) | 57% | (416) | 21% | (155) | 7% | (50) | 1% | (5) | 726 |
| Gender: Female | 12% | (34) | 53% | (147) | 25% | (68) | 9% | (26) | — | (0) | 275 |
| Age: 18-34 | 9% | (22) | 43% | (109) | 31% | (79) | 17% | (44) | — | (1) | 255 |
| Age: 35-44 | 14% | (59) | 56% | (238) | 24% | (101) | 6% | (24) | — | (1) | 423 |
| Age: 45-64 | 16% | (52) | 67% | (216) | 13% | (42) | 2% | (8) | 1% | (3) | 321 |
| GenZers: 1997-2012 | 9% | (10) | 43% | (46) | 25% | (27) | 22% | (24) | — | (0) | 107 |
| Millennials: 1981-1996 | 13% | (81) | 54% | (349) | 26% | (169) | 7% | (47) | — | (2) | 648 |
| GenXers: 1965-1980 | 17% | (41) | 69% | (167) | 11% | (26) | 2% | (5) | 1% | (3) | 242 |
| Educ: < College | 4% | (3) | 49% | (38) | 35% | (27) | 13% | (10) | — | (0) | 78 |
| Educ: Bachelors degree | 14% | (59) | 54% | (227) | 20% | (83) | 12% | (50) | — | (2) | 421 |
| Educ: Post-grad | 14% | (72) | 59% | (298) | 23% | (113) | 3% | (16) | 1% | (3) | 502 |
| Income: 50k-100k | 9% | (36) | 52% | (196) | 25% | (94) | 14% | (53) | — | (1) | 380 |
| Income: 100k+ | 17% | (97) | 61% | (354) | 20% | (115) | 3% | (15) | 1% | (4) | 585 |
| Employ: Private Sector | 10% | (60) | 51% | (296) | 27% | (153) | 11% | (64) | — | (2) | 575 |
| Employ: Self-Employed | 17% | (74) | 63% | (267) | 16% | (70) | 3% | (12) | 1% | (3) | 426 |
| 4-Region: Northeast | 18% | (25) | 54% | (74) | 15% | (21) | 11% | (15) | 1% | (1) | 136 |
| 4-Region: Midwest | 14% | (39) | 54% | (150) | 25% | (70) | 6% | (17) | — | (1) | 277 |
| 4-Region: South | 11% | (39) | 60% | (213) | 22% | (77) | 7% | (25) | 1% | (2) | 356 |
| 4-Region: West | 13% | (31) | 54% | (126) | 24% | (55) | 8% | (19) | — | (1) | 232 |
| Captive Agent/Semi-Captive Agent | 16% | (76) | 49% | (235) | 29% | (137) | 6% | (30) | — | (2) | 480 |
| Independent Agent/Producer (non-owner) | 10% | (33) | 55% | (192) | 22% | (77) | 12% | (43) | 1% | (2) | 347 |
| Independent Agency Owner | 14% | (25) | 78% | (136) | 5% | (9) | 2% | (3) | 1% | (1) | 174 |
| Low Confidence Group | 2% | (2) | 40% | (34) | 43% | (36) | 14% | (12) | — | (0) | 84 |
| High Confidence Group | 14% | (132) | 58% | (529) | 20% | (187) | 7% | (64) | 1% | (5) | 917 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPR7_13:** *Please indicate how much you agree or disagree with each of the following statements about your current situation as an insurance professional.*
*The insurance industry makes it difficult for agents to build meaningful ownership of their business*

| Demographic | Strongly agree | | Somewhat agree | | Neutral | | Somewhat disagree | | Strongly disagree | | Total N |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Adults | 10% | (99) | 35% | (350) | 33% | (326) | 19% | (193) | 3% | (33) | 1001 |
| Gender: Male | 10% | (74) | 36% | (262) | 32% | (230) | 19% | (139) | 3% | (21) | 726 |
| Gender: Female | 9% | (25) | 32% | (88) | 35% | (96) | 20% | (54) | 4% | (12) | 275 |
| Age: 18-34 | 6% | (16) | 28% | (72) | 46% | (118) | 18% | (46) | 1% | (3) | 255 |
| Age: 35-44 | 10% | (41) | 34% | (144) | 31% | (130) | 21% | (89) | 4% | (19) | 423 |
| Age: 45-64 | 13% | (41) | 42% | (134) | 24% | (77) | 18% | (58) | 3% | (11) | 321 |
| GenZers: 1997-2012 | 5% | (5) | 21% | (22) | 58% | (62) | 16% | (17) | 1% | (1) | 107 |
| Millennials: 1981-1996 | 9% | (59) | 34% | (221) | 32% | (209) | 21% | (135) | 4% | (24) | 648 |
| GenXers: 1965-1980 | 14% | (34) | 44% | (107) | 22% | (53) | 17% | (40) | 3% | (8) | 242 |
| Educ: < College | 3% | (2) | 21% | (16) | 56% | (44) | 19% | (15) | 1% | (1) | 78 |
| Educ: Bachelors degree | 9% | (39) | 37% | (157) | 34% | (143) | 18% | (74) | 2% | (8) | 421 |
| Educ: Post-grad | 12% | (58) | 35% | (177) | 28% | (139) | 21% | (104) | 5% | (24) | 502 |
| Income: 50k-100k | 11% | (40) | 35% | (133) | 34% | (131) | 19% | (72) | 1% | (4) | 380 |
| Income: 100k+ | 10% | (58) | 36% | (210) | 29% | (171) | 20% | (117) | 5% | (29) | 585 |
| Employ: Private Sector | 6% | (37) | 31% | (178) | 41% | (233) | 19% | (111) | 3% | (16) | 575 |
| Employ: Self-Employed | 15% | (62) | 40% | (172) | 22% | (93) | 19% | (82) | 4% | (17) | 426 |
| 4-Region: Northeast | 7% | (10) | 40% | (54) | 34% | (46) | 16% | (22) | 3% | (4) | 136 |
| 4-Region: Midwest | 11% | (31) | 38% | (105) | 28% | (78) | 20% | (56) | 3% | (7) | 277 |
| 4-Region: South | 11% | (39) | 31% | (110) | 35% | (124) | 19% | (68) | 4% | (15) | 356 |
| 4-Region: West | 8% | (19) | 35% | (81) | 34% | (78) | 20% | (47) | 3% | (7) | 232 |
| Captive Agent/Semi-Captive Agent | 13% | (63) | 34% | (161) | 32% | (154) | 17% | (81) | 4% | (21) | 480 |
| Independent Agent/Producer (non-owner) | 5% | (16) | 30% | (105) | 38% | (133) | 24% | (83) | 3% | (10) | 347 |
| Independent Agency Owner | 11% | (20) | 48% | (84) | 22% | (39) | 17% | (29) | 1% | (2) | 174 |
| Low Confidence Group | 4% | (3) | 35% | (29) | 45% | (38) | 15% | (13) | 1% | (1) | 84 |
| High Confidence Group | 10% | (96) | 35% | (321) | 31% | (288) | 20% | (180) | 3% | (32) | 917 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPR8_1:** *How often do you do each of the following as part of managing your agency and career? Compare carrier options to find the best product fit for each client*

| Demographic | Always | | Often | | Sometimes | | Rarely | | Never | | Total N |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Adults | 25% | (253) | 37% | (369) | 14% | (143) | 5% | (50) | 19% | (186) | 1001 |
| Gender: Male | 25% | (182) | 38% | (278) | 15% | (108) | 4% | (28) | 18% | (130) | 726 |
| Gender: Female | 26% | (71) | 33% | (91) | 13% | (35) | 8% | (22) | 20% | (56) | 275 |
| Age: 18-34 | 34% | (87) | 26% | (67) | 10% | (26) | 6% | (16) | 23% | (59) | 255 |
| Age: 35-44 | 25% | (104) | 38% | (159) | 14% | (58) | 6% | (26) | 18% | (76) | 423 |
| Age: 45-64 | 19% | (61) | 45% | (143) | 18% | (59) | 2% | (8) | 16% | (50) | 321 |
| GenZers: 1997-2012 | 37% | (40) | 16% | (17) | 16% | (17) | 8% | (9) | 22% | (24) | 107 |
| Millennials: 1981-1996 | 26% | (167) | 36% | (233) | 14% | (88) | 6% | (36) | 19% | (124) | 648 |
| GenXers: 1965-1980 | 19% | (45) | 49% | (118) | 15% | (37) | 2% | (5) | 15% | (37) | 242 |
| Educ: < College | 22% | (17) | 22% | (17) | 18% | (14) | 13% | (10) | 26% | (20) | 78 |
| Educ: Bachelors degree | 32% | (134) | 36% | (152) | 10% | (42) | 4% | (15) | 19% | (78) | 421 |
| Educ: Post-grad | 20% | (102) | 40% | (200) | 17% | (87) | 5% | (25) | 18% | (88) | 502 |
| Income: 50k-100k | 29% | (111) | 34% | (129) | 11% | (42) | 5% | (18) | 21% | (80) | 380 |
| Income: 100k+ | 21% | (123) | 41% | (239) | 17% | (101) | 5% | (32) | 15% | (90) | 585 |
| Employ: Private Sector | 31% | (181) | 34% | (194) | 14% | (81) | 5% | (27) | 16% | (92) | 575 |
| Employ: Self-Employed | 17% | (72) | 41% | (175) | 15% | (62) | 5% | (23) | 22% | (94) | 426 |
| 4-Region: Northeast | 30% | (41) | 38% | (52) | 13% | (18) | 4% | (5) | 15% | (20) | 136 |
| 4-Region: Midwest | 25% | (68) | 34% | (95) | 12% | (34) | 4% | (10) | 25% | (70) | 277 |
| 4-Region: South | 26% | (94) | 40% | (142) | 13% | (48) | 5% | (18) | 15% | (54) | 356 |
| 4-Region: West | 22% | (50) | 34% | (80) | 19% | (43) | 7% | (17) | 18% | (42) | 232 |
| Captive Agent/Semi-Captive Agent | 13% | (64) | 24% | (113) | 15% | (72) | 10% | (46) | 39% | (185) | 480 |
| Independent Agent/Producer (non-owner) | 44% | (151) | 43% | (148) | 13% | (45) | 1% | (3) | — | (0) | 347 |
| Independent Agency Owner | 22% | (38) | 62% | (108) | 15% | (26) | 1% | (1) | 1% | (1) | 174 |
| Low Confidence Group | 30% | (25) | 29% | (24) | 18% | (15) | 5% | (4) | 19% | (16) | 84 |
| High Confidence Group | 25% | (228) | 38% | (345) | 14% | (128) | 5% | (46) | 19% | (170) | 917 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPR8_2:** *How often do you do each of the following as part of managing your agency and career? Evaluate carrier relationships, compensation structures, and growth opportunities to improve agency performance*

| Demographic | Always | | Often | | Sometimes | | Rarely | | Never | | Total N |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Adults | 32% | (321) | 45% | (453) | 19% | (192) | 3% | (33) | — | (2) | 1001 |
| Gender: Male | 34% | (249) | 46% | (331) | 17% | (126) | 3% | (19) | — | (1) | 726 |
| Gender: Female | 26% | (72) | 44% | (122) | 24% | (66) | 5% | (14) | — | (1) | 275 |
| Age: 18-34 | 22% | (56) | 41% | (105) | 31% | (79) | 6% | (15) | — | (0) | 255 |
| Age: 35-44 | 28% | (118) | 52% | (222) | 17% | (70) | 3% | (11) | — | (2) | 423 |
| Age: 45-64 | 46% | (147) | 39% | (125) | 13% | (42) | 2% | (7) | — | (0) | 321 |
| GenZers: 1997-2012 | 15% | (16) | 36% | (39) | 42% | (45) | 7% | (7) | — | (0) | 107 |
| Millennials: 1981-1996 | 28% | (184) | 50% | (323) | 18% | (118) | 3% | (21) | — | (2) | 648 |
| GenXers: 1965-1980 | 50% | (120) | 37% | (90) | 11% | (27) | 2% | (5) | — | (0) | 242 |
| Educ: < College | 15% | (12) | 49% | (38) | 29% | (23) | 6% | (5) | — | (0) | 78 |
| Educ: Bachelors degree | 33% | (138) | 43% | (182) | 20% | (86) | 3% | (13) | — | (2) | 421 |
| Educ: Post-grad | 34% | (171) | 46% | (233) | 17% | (83) | 3% | (15) | — | (0) | 502 |
| Income: 50k-100k | 27% | (102) | 47% | (177) | 22% | (85) | 4% | (15) | — | (1) | 380 |
| Income: 100k+ | 37% | (218) | 45% | (264) | 15% | (87) | 3% | (15) | — | (1) | 585 |
| Employ: Private Sector | 25% | (142) | 49% | (280) | 23% | (130) | 4% | (22) | — | (1) | 575 |
| Employ: Self-Employed | 42% | (179) | 41% | (173) | 15% | (62) | 3% | (11) | — | (1) | 426 |
| 4-Region: Northeast | 33% | (45) | 42% | (57) | 20% | (27) | 5% | (7) | — | (0) | 136 |
| 4-Region: Midwest | 32% | (88) | 44% | (123) | 19% | (54) | 4% | (11) | — | (1) | 277 |
| 4-Region: South | 33% | (116) | 45% | (159) | 19% | (69) | 3% | (11) | — | (1) | 356 |
| 4-Region: West | 31% | (72) | 49% | (114) | 18% | (42) | 2% | (4) | — | (0) | 232 |
| Captive Agent/Semi-Captive Agent | 21% | (102) | 49% | (235) | 25% | (118) | 5% | (24) | — | (1) | 480 |
| Independent Agent/Producer (non-owner) | 29% | (99) | 48% | (167) | 20% | (71) | 3% | (9) | — | (1) | 347 |
| Independent Agency Owner | 69% | (120) | 29% | (51) | 2% | (3) | — | (0) | — | (0) | 174 |
| Low Confidence Group | 20% | (17) | 42% | (35) | 29% | (24) | 10% | (8) | — | (0) | 84 |
| High Confidence Group | 33% | (304) | 46% | (418) | 18% | (168) | 3% | (25) | — | (2) | 917 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPR8_3:** *How often do you do each of the following as part of managing your agency and career?*
*Monitor the value, growth, and profitability of my book of business*

| Demographic | Always | | Often | | Sometimes | | Rarely | | Never | | Total N |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Adults | 31% | (309) | 53% | (529) | 15% | (149) | 1% | (12) | — | (2) | 1001 |
| Gender: Male | 32% | (232) | 54% | (391) | 13% | (97) | 1% | (6) | — | (0) | 726 |
| Gender: Female | 28% | (77) | 50% | (138) | 19% | (52) | 2% | (6) | 1% | (2) | 275 |
| Age: 18-34 | 24% | (60) | 47% | (119) | 26% | (66) | 3% | (8) | 1% | (2) | 255 |
| Age: 35-44 | 34% | (144) | 55% | (232) | 10% | (44) | 1% | (3) | — | (0) | 423 |
| Age: 45-64 | 32% | (103) | 55% | (178) | 12% | (39) | — | (1) | — | (0) | 321 |
| GenZers: 1997-2012 | 19% | (20) | 42% | (45) | 32% | (34) | 7% | (7) | 1% | (1) | 107 |
| Millennials: 1981-1996 | 33% | (211) | 54% | (348) | 13% | (84) | 1% | (4) | — | (1) | 648 |
| GenXers: 1965-1980 | 31% | (76) | 56% | (135) | 12% | (30) | — | (1) | — | (0) | 242 |
| Educ: < College | 23% | (18) | 42% | (33) | 31% | (24) | 3% | (2) | 1% | (1) | 78 |
| Educ: Bachelors degree | 31% | (129) | 53% | (223) | 15% | (62) | 1% | (6) | — | (1) | 421 |
| Educ: Post-grad | 32% | (162) | 54% | (273) | 13% | (63) | 1% | (4) | — | (0) | 502 |
| Income: 50k-100k | 27% | (101) | 54% | (206) | 17% | (65) | 2% | (6) | 1% | (2) | 380 |
| Income: 100k+ | 35% | (203) | 53% | (311) | 12% | (69) | — | (2) | — | (0) | 585 |
| Employ: Private Sector | 28% | (159) | 51% | (295) | 19% | (107) | 2% | (12) | — | (2) | 575 |
| Employ: Self-Employed | 35% | (150) | 55% | (234) | 10% | (42) | — | (0) | — | (0) | 426 |
| 4-Region: Northeast | 29% | (39) | 57% | (77) | 14% | (19) | 1% | (1) | — | (0) | 136 |
| 4-Region: Midwest | 29% | (79) | 52% | (145) | 18% | (49) | 1% | (4) | — | (0) | 277 |
| 4-Region: South | 32% | (114) | 51% | (183) | 15% | (53) | 1% | (5) | — | (1) | 356 |
| 4-Region: West | 33% | (77) | 53% | (124) | 12% | (28) | 1% | (2) | — | (1) | 232 |
| Captive Agent/Semi-Captive Agent | 30% | (143) | 54% | (259) | 15% | (74) | 1% | (3) | — | (1) | 480 |
| Independent Agent/Producer (non-owner) | 31% | (107) | 51% | (177) | 15% | (53) | 3% | (9) | — | (1) | 347 |
| Independent Agency Owner | 34% | (59) | 53% | (93) | 13% | (22) | — | (0) | — | (0) | 174 |
| Low Confidence Group | 18% | (15) | 51% | (43) | 30% | (25) | 1% | (1) | — | (0) | 84 |
| High Confidence Group | 32% | (294) | 53% | (486) | 14% | (124) | 1% | (11) | — | (2) | 917 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPR8_4:** *How often do you do each of the following as part of managing your agency and career?*
*Maintain client data in systems I own independently of any single carrier*

| Demographic | Always | | Often | | Sometimes | | Rarely | | Never | | Total N |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Adults | 35% | (352) | 50% | (499) | 14% | (141) | 1% | (6) | — | (3) | 1001 |
| Gender: Male | 35% | (256) | 50% | (364) | 14% | (100) | 1% | (4) | — | (2) | 726 |
| Gender: Female | 35% | (96) | 49% | (135) | 15% | (41) | 1% | (2) | — | (1) | 275 |
| Age: 18-34 | 31% | (78) | 46% | (118) | 21% | (54) | 2% | (4) | — | (1) | 255 |
| Age: 35-44 | 37% | (155) | 50% | (213) | 12% | (51) | — | (2) | — | (2) | 423 |
| Age: 45-64 | 37% | (118) | 52% | (167) | 11% | (36) | — | (0) | — | (0) | 321 |
| GenZers: 1997-2012 | 26% | (28) | 47% | (50) | 23% | (25) | 3% | (3) | 1% | (1) | 107 |
| Millennials: 1981-1996 | 36% | (234) | 50% | (323) | 13% | (86) | — | (3) | — | (2) | 648 |
| GenXers: 1965-1980 | 36% | (88) | 51% | (124) | 12% | (30) | — | (0) | — | (0) | 242 |
| Educ: < College | 44% | (34) | 32% | (25) | 23% | (18) | — | (0) | 1% | (1) | 78 |
| Educ: Bachelors degree | 35% | (147) | 51% | (213) | 13% | (55) | 1% | (5) | — | (1) | 421 |
| Educ: Post-grad | 34% | (171) | 52% | (261) | 14% | (68) | — | (1) | — | (1) | 502 |
| Income: 50k-100k | 30% | (114) | 52% | (196) | 17% | (66) | 1% | (2) | 1% | (2) | 380 |
| Income: 100k+ | 41% | (238) | 49% | (289) | 9% | (55) | — | (2) | — | (1) | 585 |
| Employ: Private Sector | 35% | (201) | 48% | (278) | 16% | (90) | 1% | (5) | — | (1) | 575 |
| Employ: Self-Employed | 35% | (151) | 52% | (221) | 12% | (51) | — | (1) | — | (2) | 426 |
| 4-Region: Northeast | 38% | (51) | 46% | (63) | 15% | (20) | 1% | (2) | — | (0) | 136 |
| 4-Region: Midwest | 38% | (105) | 45% | (126) | 16% | (45) | — | (1) | — | (0) | 277 |
| 4-Region: South | 33% | (118) | 52% | (185) | 14% | (50) | — | (1) | 1% | (2) | 356 |
| 4-Region: West | 34% | (78) | 54% | (125) | 11% | (26) | 1% | (2) | — | (1) | 232 |
| Captive Agent/Semi-Captive Agent | 41% | (195) | 43% | (208) | 15% | (72) | — | (2) | 1% | (3) | 480 |
| Independent Agent/Producer (non-owner) | 34% | (117) | 52% | (180) | 13% | (46) | 1% | (4) | — | (0) | 347 |
| Independent Agency Owner | 23% | (40) | 64% | (111) | 13% | (23) | — | (0) | — | (0) | 174 |
| Low Confidence Group | 32% | (27) | 51% | (43) | 17% | (14) | — | (0) | — | (0) | 84 |
| High Confidence Group | 35% | (325) | 50% | (456) | 14% | (127) | 1% | (6) | — | (3) | 917 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPR8_5:** *How often do you do each of the following as part of managing your agency and career? Explore or adopt new technology tools to improve operational efficiency*

| Demographic | Always | | Often | | Sometimes | | Rarely | | Total N |
|---|---|---|---|---|---|---|---|---|---|
| Adults | 17% | (174) | 39% | (389) | 39% | (386) | 5% | (52) | 1001 |
| Gender: Male | 19% | (135) | 39% | (282) | 38% | (276) | 5% | (33) | 726 |
| Gender: Female | 14% | (39) | 39% | (107) | 40% | (110) | 7% | (19) | 275 |
| Age: 18-34 | 13% | (33) | 35% | (89) | 43% | (109) | 9% | (24) | 255 |
| Age: 35-44 | 19% | (80) | 43% | (180) | 33% | (141) | 5% | (22) | 423 |
| Age: 45-64 | 19% | (61) | 37% | (119) | 42% | (135) | 2% | (6) | 321 |
| GenZers: 1997-2012 | 11% | (12) | 33% | (35) | 44% | (47) | 12% | (13) | 107 |
| Millennials: 1981-1996 | 19% | (122) | 41% | (267) | 35% | (224) | 5% | (35) | 648 |
| GenXers: 1965-1980 | 17% | (40) | 36% | (86) | 47% | (113) | 1% | (3) | 242 |
| Educ: < College | 17% | (13) | 23% | (18) | 45% | (35) | 15% | (12) | 78 |
| Educ: Bachelors degree | 18% | (74) | 39% | (163) | 38% | (158) | 6% | (26) | 421 |
| Educ: Post-grad | 17% | (87) | 41% | (208) | 38% | (193) | 3% | (14) | 502 |
| Income: 50k-100k | 16% | (60) | 39% | (149) | 37% | (139) | 8% | (32) | 380 |
| Income: 100k+ | 19% | (112) | 40% | (234) | 38% | (224) | 3% | (15) | 585 |
| Employ: Private Sector | 17% | (95) | 38% | (220) | 39% | (225) | 6% | (35) | 575 |
| Employ: Self-Employed | 19% | (79) | 40% | (169) | 38% | (161) | 4% | (17) | 426 |
| 4-Region: Northeast | 17% | (23) | 44% | (60) | 36% | (49) | 3% | (4) | 136 |
| 4-Region: Midwest | 17% | (48) | 35% | (96) | 41% | (114) | 7% | (19) | 277 |
| 4-Region: South | 18% | (63) | 38% | (136) | 40% | (144) | 4% | (13) | 356 |
| 4-Region: West | 17% | (40) | 42% | (97) | 34% | (79) | 7% | (16) | 232 |
| Captive Agent/Semi-Captive Agent | 16% | (75) | 38% | (181) | 39% | (188) | 8% | (36) | 480 |
| Independent Agent/Producer (non-owner) | 18% | (64) | 39% | (135) | 38% | (133) | 4% | (15) | 347 |
| Independent Agency Owner | 20% | (35) | 42% | (73) | 37% | (65) | 1% | (1) | 174 |
| Low Confidence Group | 6% | (5) | 36% | (30) | 49% | (41) | 10% | (8) | 84 |
| High Confidence Group | 18% | (169) | 39% | (359) | 38% | (345) | 5% | (44) | 917 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPR8_6:** *How often do you do each of the following as part of managing your agency and career?*
*Network with other agents focused on independence or agency ownership*

| Demographic | Always | | Often | | Sometimes | | Rarely | | Never | | Total N |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Adults | 17% | (173) | 39% | (392) | 31% | (310) | 8% | (82) | 4% | (44) | 1001 |
| Gender: Male | 19% | (136) | 37% | (271) | 33% | (237) | 8% | (56) | 4% | (26) | 726 |
| Gender: Female | 13% | (37) | 44% | (121) | 27% | (73) | 9% | (26) | 7% | (18) | 275 |
| Age: 18-34 | 9% | (23) | 34% | (86) | 33% | (85) | 15% | (38) | 9% | (23) | 255 |
| Age: 35-44 | 19% | (82) | 42% | (176) | 29% | (121) | 6% | (26) | 4% | (18) | 423 |
| Age: 45-64 | 21% | (68) | 40% | (130) | 32% | (104) | 5% | (16) | 1% | (3) | 321 |
| GenZers: 1997-2012 | 9% | (10) | 30% | (32) | 35% | (37) | 14% | (15) | 12% | (13) | 107 |
| Millennials: 1981-1996 | 18% | (114) | 40% | (261) | 30% | (193) | 8% | (50) | 5% | (30) | 648 |
| GenXers: 1965-1980 | 20% | (49) | 41% | (99) | 32% | (78) | 6% | (15) | — | (1) | 242 |
| Educ: < College | 15% | (12) | 32% | (25) | 37% | (29) | 10% | (8) | 5% | (4) | 78 |
| Educ: Bachelors degree | 14% | (59) | 39% | (163) | 31% | (132) | 9% | (36) | 7% | (31) | 421 |
| Educ: Post-grad | 20% | (102) | 41% | (204) | 30% | (149) | 8% | (38) | 2% | (9) | 502 |
| Income: 50k-100k | 12% | (44) | 37% | (140) | 31% | (119) | 12% | (44) | 9% | (33) | 380 |
| Income: 100k+ | 22% | (129) | 42% | (247) | 31% | (179) | 4% | (23) | 1% | (7) | 585 |
| Employ: Private Sector | 15% | (84) | 39% | (225) | 31% | (179) | 9% | (53) | 6% | (34) | 575 |
| Employ: Self-Employed | 21% | (89) | 39% | (167) | 31% | (131) | 7% | (29) | 2% | (10) | 426 |
| 4-Region: Northeast | 18% | (24) | 35% | (48) | 32% | (44) | 8% | (11) | 7% | (9) | 136 |
| 4-Region: Midwest | 16% | (44) | 43% | (118) | 29% | (79) | 8% | (23) | 5% | (13) | 277 |
| 4-Region: South | 18% | (64) | 39% | (140) | 30% | (108) | 9% | (33) | 3% | (11) | 356 |
| 4-Region: West | 18% | (41) | 37% | (86) | 34% | (79) | 6% | (15) | 5% | (11) | 232 |
| Captive Agent/Semi-Captive Agent | 21% | (99) | 42% | (201) | 24% | (113) | 10% | (50) | 4% | (17) | 480 |
| Independent Agent/Producer (non-owner) | 14% | (50) | 37% | (128) | 34% | (117) | 7% | (26) | 7% | (26) | 347 |
| Independent Agency Owner | 14% | (24) | 36% | (63) | 46% | (80) | 3% | (6) | 1% | (1) | 174 |
| Low Confidence Group | 4% | (3) | 42% | (35) | 37% | (31) | 13% | (11) | 5% | (4) | 84 |
| High Confidence Group | 19% | (170) | 39% | (357) | 30% | (279) | 8% | (71) | 4% | (40) | 917 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPR8_7:** *How often do you do each of the following as part of managing your agency and career?*
*Review or update a long-term succession or exit plan*

| Demographic | Always | | Often | | Sometimes | | Rarely | | Never | | Total N |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Adults | 15% | (155) | 35% | (353) | 25% | (249) | 13% | (133) | 11% | (111) | 1001 |
| Gender: Male | 16% | (118) | 36% | (263) | 25% | (181) | 12% | (88) | 10% | (76) | 726 |
| Gender: Female | 13% | (37) | 33% | (90) | 25% | (68) | 16% | (45) | 13% | (35) | 275 |
| Age: 18-34 | 10% | (26) | 29% | (74) | 25% | (64) | 20% | (52) | 15% | (39) | 255 |
| Age: 35-44 | 18% | (76) | 40% | (168) | 27% | (115) | 9% | (37) | 6% | (27) | 423 |
| Age: 45-64 | 17% | (53) | 35% | (111) | 21% | (69) | 13% | (43) | 14% | (45) | 321 |
| GenZers: 1997-2012 | 10% | (11) | 22% | (24) | 20% | (21) | 34% | (36) | 14% | (15) | 107 |
| Millennials: 1981-1996 | 16% | (106) | 39% | (251) | 27% | (174) | 10% | (62) | 8% | (55) | 648 |
| GenXers: 1965-1980 | 16% | (38) | 32% | (78) | 21% | (52) | 14% | (33) | 17% | (41) | 242 |
| Educ: < College | 10% | (8) | 35% | (27) | 22% | (17) | 33% | (26) | — | (0) | 78 |
| Educ: Bachelors degree | 14% | (58) | 34% | (143) | 23% | (98) | 13% | (55) | 16% | (67) | 421 |
| Educ: Post-grad | 18% | (89) | 36% | (183) | 27% | (134) | 10% | (52) | 9% | (44) | 502 |
| Income: 50k-100k | 12% | (44) | 33% | (125) | 23% | (89) | 17% | (63) | 16% | (59) | 380 |
| Income: 100k+ | 19% | (111) | 38% | (222) | 25% | (149) | 10% | (58) | 8% | (45) | 585 |
| Employ: Private Sector | 14% | (79) | 35% | (199) | 28% | (160) | 13% | (75) | 11% | (62) | 575 |
| Employ: Self-Employed | 18% | (76) | 36% | (154) | 21% | (89) | 14% | (58) | 12% | (49) | 426 |
| 4-Region: Northeast | 18% | (25) | 26% | (35) | 24% | (33) | 19% | (26) | 13% | (17) | 136 |
| 4-Region: Midwest | 17% | (46) | 35% | (98) | 25% | (70) | 14% | (39) | 9% | (24) | 277 |
| 4-Region: South | 15% | (52) | 37% | (131) | 26% | (91) | 12% | (42) | 11% | (40) | 356 |
| 4-Region: West | 14% | (32) | 38% | (89) | 24% | (55) | 11% | (26) | 13% | (30) | 232 |
| Captive Agent/Semi-Captive Agent | 19% | (90) | 41% | (195) | 27% | (128) | 12% | (57) | 2% | (10) | 480 |
| Independent Agent/Producer (non-owner) | 12% | (42) | 33% | (114) | 28% | (96) | 10% | (34) | 18% | (61) | 347 |
| Independent Agency Owner | 13% | (23) | 25% | (44) | 14% | (25) | 24% | (42) | 23% | (40) | 174 |
| Low Confidence Group | 11% | (9) | 23% | (19) | 38% | (32) | 18% | (15) | 11% | (9) | 84 |
| High Confidence Group | 16% | (146) | 36% | (334) | 24% | (217) | 13% | (118) | 11% | (102) | 917 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPR8_8:** *How often do you do each of the following as part of managing your agency and career?*
*Seek outside support or resources to help grow my agency*

| Demographic | Always | | Often | | Sometimes | | Rarely | | Never | | Total N |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Adults | 7% | (75) | 32% | (320) | 51% | (512) | 9% | (89) | — | (5) | 1001 |
| Gender: Male | 6% | (46) | 32% | (232) | 52% | (381) | 9% | (65) | — | (2) | 726 |
| Gender: Female | 11% | (29) | 32% | (88) | 48% | (131) | 9% | (24) | 1% | (3) | 275 |
| Age: 18-34 | 7% | (19) | 32% | (82) | 48% | (123) | 11% | (29) | 1% | (2) | 255 |
| Age: 35-44 | 9% | (36) | 33% | (141) | 49% | (206) | 9% | (38) | — | (2) | 423 |
| Age: 45-64 | 6% | (20) | 30% | (97) | 56% | (181) | 7% | (22) | — | (1) | 321 |
| GenZers: 1997-2012 | 7% | (8) | 38% | (41) | 44% | (47) | 8% | (9) | 2% | (2) | 107 |
| Millennials: 1981-1996 | 8% | (53) | 32% | (209) | 49% | (317) | 10% | (66) | — | (3) | 648 |
| GenXers: 1965-1980 | 6% | (14) | 29% | (70) | 60% | (145) | 5% | (13) | — | (0) | 242 |
| Educ: < College | 6% | (5) | 38% | (30) | 50% | (39) | 4% | (3) | 1% | (1) | 78 |
| Educ: Bachelors degree | 8% | (33) | 31% | (132) | 50% | (209) | 11% | (45) | — | (2) | 421 |
| Educ: Post-grad | 7% | (37) | 31% | (158) | 53% | (264) | 8% | (41) | — | (2) | 502 |
| Income: 50k-100k | 8% | (29) | 28% | (108) | 49% | (186) | 14% | (53) | 1% | (4) | 380 |
| Income: 100k+ | 8% | (46) | 34% | (199) | 52% | (307) | 5% | (32) | — | (1) | 585 |
| Employ: Private Sector | 8% | (44) | 34% | (195) | 49% | (282) | 9% | (50) | 1% | (4) | 575 |
| Employ: Self-Employed | 7% | (31) | 29% | (125) | 54% | (230) | 9% | (39) | — | (1) | 426 |
| 4-Region: Northeast | 7% | (9) | 35% | (47) | 49% | (67) | 8% | (11) | 1% | (2) | 136 |
| 4-Region: Midwest | 7% | (19) | 30% | (84) | 52% | (144) | 10% | (29) | — | (1) | 277 |
| 4-Region: South | 8% | (30) | 31% | (111) | 51% | (183) | 8% | (30) | 1% | (2) | 356 |
| 4-Region: West | 7% | (17) | 34% | (78) | 51% | (118) | 8% | (19) | — | (0) | 232 |
| Captive Agent/Semi-Captive Agent | 11% | (52) | 34% | (163) | 43% | (206) | 12% | (57) | — | (2) | 480 |
| Independent Agent/Producer (non-owner) | 5% | (17) | 33% | (114) | 54% | (188) | 7% | (25) | 1% | (3) | 347 |
| Independent Agency Owner | 3% | (6) | 25% | (43) | 68% | (118) | 4% | (7) | — | (0) | 174 |
| Low Confidence Group | 1% | (1) | 37% | (31) | 43% | (36) | 19% | (16) | — | (0) | 84 |
| High Confidence Group | 8% | (74) | 32% | (289) | 52% | (476) | 8% | (73) | 1% | (5) | 917 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPR8_9:** *How often do you do each of the following as part of managing your agency and career? Review carrier-facing performance metrics such as loss ratios, renewal rates, and retention trends*

| Demographic | Always | | Often | | Sometimes | | Rarely | | Never | | Total N |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Adults | 27% | (269) | 48% | (476) | 24% | (236) | 2% | (18) | — | (2) | 1001 |
| Gender: Male | 28% | (205) | 49% | (359) | 21% | (149) | 2% | (13) | — | (0) | 726 |
| Gender: Female | 23% | (64) | 43% | (117) | 32% | (87) | 2% | (5) | 1% | (2) | 275 |
| Age: 18-34 | 12% | (30) | 44% | (113) | 40% | (103) | 3% | (8) | — | (1) | 255 |
| Age: 35-44 | 24% | (103) | 52% | (221) | 22% | (93) | 1% | (5) | — | (1) | 423 |
| Age: 45-64 | 42% | (135) | 44% | (141) | 12% | (40) | 2% | (5) | — | (0) | 321 |
| GenZers: 1997-2012 | 12% | (13) | 23% | (25) | 60% | (64) | 4% | (4) | 1% | (1) | 107 |
| Millennials: 1981-1996 | 23% | (149) | 54% | (347) | 22% | (141) | 2% | (10) | — | (1) | 648 |
| GenXers: 1965-1980 | 43% | (105) | 43% | (103) | 12% | (30) | 2% | (4) | — | (0) | 242 |
| Educ: < College | 13% | (10) | 46% | (36) | 38% | (30) | 1% | (1) | 1% | (1) | 78 |
| Educ: Bachelors degree | 25% | (105) | 46% | (194) | 27% | (113) | 2% | (8) | — | (1) | 421 |
| Educ: Post-grad | 31% | (154) | 49% | (246) | 19% | (93) | 2% | (9) | — | (0) | 502 |
| Income: 50k-100k | 18% | (70) | 49% | (187) | 29% | (111) | 3% | (10) | 1% | (2) | 380 |
| Income: 100k+ | 34% | (199) | 48% | (279) | 17% | (100) | 1% | (7) | — | (0) | 585 |
| Employ: Private Sector | 19% | (108) | 48% | (275) | 31% | (177) | 2% | (13) | — | (2) | 575 |
| Employ: Self-Employed | 38% | (161) | 47% | (201) | 14% | (59) | 1% | (5) | — | (0) | 426 |
| 4-Region: Northeast | 32% | (44) | 40% | (55) | 24% | (33) | 3% | (4) | — | (0) | 136 |
| 4-Region: Midwest | 25% | (70) | 47% | (131) | 26% | (71) | 2% | (5) | — | (0) | 277 |
| 4-Region: South | 26% | (92) | 49% | (173) | 23% | (83) | 2% | (6) | 1% | (2) | 356 |
| 4-Region: West | 27% | (63) | 50% | (117) | 21% | (49) | 1% | (3) | — | (0) | 232 |
| Captive Agent/Semi-Captive Agent | 22% | (106) | 51% | (244) | 25% | (120) | 2% | (9) | — | (1) | 480 |
| Independent Agent/Producer (non-owner) | 19% | (65) | 48% | (168) | 30% | (104) | 3% | (9) | — | (1) | 347 |
| Independent Agency Owner | 56% | (98) | 37% | (64) | 7% | (12) | — | (0) | — | (0) | 174 |
| Low Confidence Group | 11% | (9) | 38% | (32) | 48% | (40) | 4% | (3) | — | (0) | 84 |
| High Confidence Group | 28% | (260) | 48% | (444) | 21% | (196) | 2% | (15) | — | (2) | 917 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPR8_10:** *How often do you do each of the following as part of managing your agency and career?*
*Use technology or automation to reduce administrative work and improve client service*

| Demographic | Always | | Often | | Sometimes | | Rarely | | Never | | Total N |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Adults | 36% | (365) | 51% | (513) | 12% | (119) | — | (3) | — | (1) | 1001 |
| Gender: Male | 36% | (264) | 52% | (380) | 11% | (81) | — | (1) | — | (0) | 726 |
| Gender: Female | 37% | (101) | 48% | (133) | 14% | (38) | 1% | (2) | — | (1) | 275 |
| Age: 18-34 | 42% | (108) | 44% | (111) | 13% | (34) | — | (1) | — | (1) | 255 |
| Age: 35-44 | 31% | (133) | 55% | (234) | 13% | (54) | — | (2) | — | (0) | 423 |
| Age: 45-64 | 38% | (123) | 52% | (167) | 10% | (31) | — | (0) | — | (0) | 321 |
| GenZers: 1997-2012 | 54% | (58) | 35% | (37) | 10% | (11) | — | (0) | 1% | (1) | 107 |
| Millennials: 1981-1996 | 31% | (204) | 54% | (353) | 14% | (88) | — | (3) | — | (0) | 648 |
| GenXers: 1965-1980 | 42% | (101) | 50% | (121) | 8% | (20) | — | (0) | — | (0) | 242 |
| Educ: < College | 49% | (38) | 31% | (24) | 19% | (15) | — | (0) | 1% | (1) | 78 |
| Educ: Bachelors degree | 38% | (161) | 52% | (221) | 9% | (38) | — | (1) | — | (0) | 421 |
| Educ: Post-grad | 33% | (166) | 53% | (268) | 13% | (66) | — | (2) | — | (0) | 502 |
| Income: 50k-100k | 40% | (151) | 49% | (186) | 11% | (40) | 1% | (2) | — | (1) | 380 |
| Income: 100k+ | 33% | (191) | 54% | (314) | 14% | (79) | — | (1) | — | (0) | 585 |
| Employ: Private Sector | 36% | (206) | 49% | (282) | 14% | (83) | 1% | (3) | — | (1) | 575 |
| Employ: Self-Employed | 37% | (159) | 54% | (231) | 8% | (36) | — | (0) | — | (0) | 426 |
| 4-Region: Northeast | 36% | (49) | 50% | (68) | 14% | (19) | — | (0) | — | (0) | 136 |
| 4-Region: Midwest | 43% | (118) | 46% | (128) | 11% | (30) | — | (1) | — | (0) | 277 |
| 4-Region: South | 33% | (117) | 56% | (199) | 11% | (38) | — | (1) | — | (1) | 356 |
| 4-Region: West | 35% | (81) | 51% | (118) | 14% | (32) | — | (1) | — | (0) | 232 |
| Captive Agent/Semi-Captive Agent | 38% | (183) | 48% | (229) | 13% | (64) | 1% | (3) | — | (1) | 480 |
| Independent Agent/Producer (non-owner) | 35% | (122) | 52% | (181) | 13% | (44) | — | (0) | — | (0) | 347 |
| Independent Agency Owner | 34% | (60) | 59% | (103) | 6% | (11) | — | (0) | — | (0) | 174 |
| Low Confidence Group | 29% | (24) | 51% | (43) | 19% | (16) | 1% | (1) | — | (0) | 84 |
| High Confidence Group | 37% | (341) | 51% | (470) | 11% | (103) | — | (2) | — | (1) | 917 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPR9:** *What is the single biggest barrier preventing you from achieving your ideal agency model?*

| Demographic | Startup or transition costs | Lack of technology, systems, or operational resources | Limited access to carriers or markets | Risk of losing current income or stability | Contract restrictions or non-compete agreements | Lack of operational or back-office support | Complexity of running an independent operation | Lack of time or bandwidth to make a change | Uncertainty about which agency model or path forward is right for me | Difficulty hiring, attracting, or retaining the right talent | I have already achieved my ideal agency model | Total N |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Adults | 12% (120) | 3% (31) | 5% (54) | 20% (196) | 5% (50) | 6% (60) | 10% (99) | 13% (127) | 5% (53) | 7% (72) | 14% (139) | 1001 |
| Gender: Male | 11% (81) | 3% (24) | 5% (38) | 19% (135) | 5% (33) | 6% (43) | 11% (83) | 12% (90) | 5% (34) | 8% (58) | 15% (107) | 726 |
| Gender: Female | 14% (39) | 3% (7) | 6% (16) | 22% (61) | 6% (17) | 6% (17) | 6% (16) | 13% (37) | 7% (19) | 5% (14) | 12% (32) | 275 |
| Age: 18-34 | 18% (46) | 2% (6) | 7% (17) | 26% (66) | 6% (15) | 7% (17) | 9% (22) | 7% (19) | 16% (42) | — (0) | 2% (5) | 255 |
| Age: 35-44 | 13% (55) | 2% (9) | 6% (25) | 17% (73) | 5% (20) | 7% (28) | 7% (29) | 16% (66) | 3% (11) | 9% (39) | 16% (68) | 423 |
| Age: 45-64 | 6% (18) | 5% (16) | 4% (12) | 18% (57) | 4% (14) | 5% (15) | 15% (48) | 13% (42) | — (0) | 10% (33) | 21% (66) | 321 |
| GenZers: 1997-2012 | 11% (12) | 6% (6) | 7% (8) | 27% (29) | 6% (6) | 7% (8) | 7% (8) | 3% (3) | 24% (26) | — (0) | 1% (1) | 107 |
| Millennials: 1981-1996 | 14% (93) | 2% (11) | 6% (38) | 19% (121) | 5% (33) | 6% (41) | 7% (48) | 14% (90) | 4% (27) | 8% (49) | 15% (97) | 648 |
| GenXers: 1965-1980 | 5% (13) | 6% (14) | 3% (8) | 19% (46) | 4% (10) | 5% (11) | 18% (43) | 14% (33) | — (0) | 10% (23) | 17% (41) | 242 |
| Educ: < College | 4% (3) | 8% (6) | 9% (7) | 38% (30) | 6% (5) | 13% (10) | 5% (4) | 4% (3) | 13% (10) | — (0) | — (0) | 78 |
| Educ: Bachelors degree | 17% (72) | 2% (8) | 7% (29) | 20% (86) | 4% (16) | 5% (20) | 10% (41) | 13% (56) | 7% (30) | 5% (19) | 10% (44) | 421 |
| Educ: Post-grad | 9% (45) | 3% (17) | 4% (18) | 16% (80) | 6% (29) | 6% (30) | 11% (54) | 14% (68) | 3% (13) | 11% (53) | 19% (95) | 502 |
| Income: 50k-100k | 17% (66) | 3% (10) | 7% (27) | 27% (101) | 6% (23) | 6% (21) | 10% (38) | 11% (42) | 8% (31) | 2% (8) | 3% (13) | 380 |
| Income: 100k+ | 8% (46) | 4% (21) | 4% (26) | 15% (88) | 4% (26) | 7% (39) | 10% (60) | 15% (85) | 1% (4) | 11% (64) | 22% (126) | 585 |
| Employ: Private Sector | 16% (94) | 3% (16) | 6% (36) | 21% (122) | 6% (35) | 7% (40) | 6% (36) | 12% (68) | 9% (53) | 4% (22) | 9% (53) | 575 |
| Employ: Self-Employed | 6% (26) | 4% (15) | 4% (18) | 17% (74) | 4% (15) | 5% (20) | 15% (63) | 14% (59) | — (0) | 12% (50) | 20% (86) | 426 |
| 4-Region: Northeast | 13% (18) | 3% (4) | 7% (9) | 16% (22) | 4% (5) | 9% (12) | 12% (16) | 16% (22) | 3% (4) | 8% (11) | 10% (13) | 136 |
| 4-Region: Midwest | 8% (22) | 6% (16) | 5% (15) | 20% (56) | 5% (14) | 6% (18) | 11% (30) | 11% (30) | 6% (16) | 9% (26) | 12% (34) | 277 |
| 4-Region: South | 14% (49) | 1% (4) | 5% (19) | 20% (71) | 5% (18) | 6% (20) | 7% (26) | 15% (53) | 5% (18) | 6% (20) | 16% (58) | 356 |
| 4-Region: West | 13% (31) | 3% (7) | 5% (11) | 20% (47) | 6% (13) | 4% (10) | 12% (27) | 9% (22) | 6% (15) | 6% (15) | 15% (34) | 232 |
| Captive Agent/Semi-Captive Agent | 9% (43) | 5% (22) | 10% (46) | 15% (74) | 7% (34) | 8% (37) | 5% (25) | 14% (65) | 4% (21) | 10% (48) | 14% (65) | 480 |
| Independent Agent/Producer (non-owner) | 20% (69) | 2% (8) | 1% (5) | 22% (77) | 4% (14) | 3% (12) | 8% (28) | 13% (45) | 9% (32) | 4% (13) | 13% (44) | 347 |
| Independent Agency Owner | 5% (8) | 1% (1) | 2% (3) | 26% (45) | 1% (2) | 6% (11) | 26% (46) | 10% (17) | — (0) | 6% (11) | 17% (30) | 174 |
| Low Confidence Group | 15% (13) | 2% (2) | 13% (11) | 25% (21) | 5% (4) | 10% (8) | 11% (9) | 4% (3) | 12% (10) | 4% (3) | — (0) | 84 |
| High Confidence Group | 12% (107) | 3% (29) | 5% (43) | 19% (175) | 5% (46) | 6% (52) | 10% (90) | 14% (124) | 5% (43) | 8% (69) | 15% (139) | 917 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPR10:** *Which of the following best describes your professional aspirations in the insurance industry over the next three years?*

| Demographic | Pursue full independence: Leave my current captive or semi-captive arrangement and go fully independent | | Pursue agency ownership: I am an agent or producer and want to own my own agency | | Grow and scale my existing agency: I already own an agency and am focused on expanding it | | Remain in my current model: I am satisfied with my current structure | | I am still figuring out the right path for my career | | Total N |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Adults | 17% | (171) | 11% | (107) | 28% | (284) | 30% | (299) | 14% | (140) | 1001 |
| Gender: Male | 16% | (115) | 10% | (76) | 32% | (229) | 30% | (217) | 12% | (89) | 726 |
| Gender: Female | 20% | (56) | 11% | (31) | 20% | (55) | 30% | (82) | 19% | (51) | 275 |
| Age: 18-34 | 25% | (64) | 14% | (35) | — | (0) | 27% | (69) | 34% | (87) | 255 |
| Age: 35-44 | 19% | (79) | 14% | (60) | 22% | (93) | 35% | (147) | 10% | (44) | 423 |
| Age: 45-64 | 9% | (28) | 3% | (11) | 60% | (191) | 26% | (82) | 3% | (9) | 321 |
| GenZers: 1997-2012 | 21% | (22) | 16% | (17) | — | (0) | 21% | (23) | 42% | (45) | 107 |
| Millennials: 1981-1996 | 21% | (133) | 13% | (83) | 19% | (124) | 34% | (219) | 14% | (89) | 648 |
| GenXers: 1965-1980 | 7% | (16) | 2% | (6) | 66% | (159) | 23% | (55) | 2% | (6) | 242 |
| Educ: < College | 29% | (23) | 18% | (14) | — | (0) | 23% | (18) | 29% | (23) | 78 |
| Educ: Bachelors degree | 18% | (77) | 12% | (49) | 20% | (83) | 34% | (143) | 16% | (69) | 421 |
| Educ: Post-grad | 14% | (71) | 9% | (44) | 40% | (201) | 27% | (138) | 10% | (48) | 502 |
| Income: 50k-100k | 24% | (92) | 14% | (53) | 11% | (42) | 29% | (110) | 22% | (83) | 380 |
| Income: 100k+ | 13% | (75) | 8% | (49) | 41% | (242) | 32% | (187) | 5% | (32) | 585 |
| Employ: Private Sector | 22% | (124) | 18% | (105) | — | (2) | 37% | (210) | 23% | (134) | 575 |
| Employ: Self-Employed | 11% | (47) | — | (2) | 66% | (282) | 21% | (89) | 1% | (6) | 426 |
| 4-Region: Northeast | 16% | (22) | 12% | (16) | 29% | (39) | 32% | (43) | 12% | (16) | 136 |
| 4-Region: Midwest | 19% | (53) | 7% | (20) | 34% | (94) | 28% | (78) | 12% | (32) | 277 |
| 4-Region: South | 16% | (58) | 13% | (46) | 25% | (88) | 31% | (111) | 15% | (53) | 356 |
| 4-Region: West | 16% | (38) | 11% | (25) | 27% | (63) | 29% | (67) | 17% | (39) | 232 |
| Captive Agent/Semi-Captive Agent | 35% | (170) | 5% | (26) | 31% | (149) | 21% | (102) | 7% | (33) | 480 |
| Independent Agent/Producer (non-owner) | — | (1) | 23% | (80) | 1% | (2) | 46% | (158) | 31% | (106) | 347 |
| Independent Agency Owner | — | (0) | 1% | (1) | 76% | (133) | 22% | (39) | 1% | (1) | 174 |
| Low Confidence Group | 29% | (24) | 15% | (13) | 2% | (2) | 12% | (10) | 42% | (35) | 84 |
| High Confidence Group | 16% | (147) | 10% | (94) | 31% | (282) | 32% | (289) | 11% | (105) | 917 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPR11:** *If the right platform, support system, and resources existed to make the transition manageable, how likely would you be to explore greater independence or agency ownership?*

| Demographic | 1 - Very unlikely | 2 | 3 | 4 - Neutral | 5 | 6 | 7 - Very likely | Total N |
|---|---|---|---|---|---|---|---|---|
| Adults | 1% (9) | 15% (122) | 18% (147) | 15% (129) | 24% (202) | 21% (179) | 6% (46) | 834 |
| Gender: Male | 1% (6) | 15% (86) | 19% (109) | 13% (77) | 24% (141) | 23% (130) | 5% (28) | 577 |
| Gender: Female | 1% (3) | 14% (36) | 15% (38) | 20% (52) | 24% (61) | 19% (49) | 7% (18) | 257 |
| Age: 18-34 | 2% (4) | 13% (34) | 9% (24) | 24% (62) | 30% (76) | 17% (42) | 5% (12) | 254 |
| Age: 35-44 | 1% (3) | 13% (50) | 18% (68) | 11% (43) | 24% (90) | 27% (104) | 6% (23) | 381 |
| Age: 45-64 | 1% (2) | 19% (38) | 27% (54) | 12% (24) | 18% (35) | 17% (33) | 6% (11) | 197 |
| GenZers: 1997-2012 | 1% (1) | 14% (15) | 7% (7) | 38% (40) | 25% (26) | 10% (11) | 6% (6) | 106 |
| Millennials: 1981-1996 | 1% (8) | 13% (74) | 17% (99) | 13% (76) | 26% (155) | 25% (148) | 5% (32) | 592 |
| GenXers: 1965-1980 | — (0) | 25% (33) | 30% (40) | 10% (13) | 15% (20) | 15% (20) | 5% (7) | 133 |
| Educ: < College | — (0) | 12% (9) | 8% (6) | 26% (20) | 30% (23) | 17% (13) | 8% (6) | 77 |
| Educ: Bachelors degree | 1% (5) | 14% (52) | 13% (47) | 17% (64) | 28% (103) | 21% (78) | 5% (18) | 367 |
| Educ: Post-grad | 1% (4) | 16% (61) | 24% (94) | 12% (45) | 19% (76) | 23% (88) | 6% (22) | 390 |
| Income: 50k-100k | 1% (4) | 14% (51) | 13% (48) | 13% (45) | 31% (109) | 22% (78) | 6% (22) | 357 |
| Income: 100k+ | 1% (4) | 16% (70) | 22% (96) | 14% (61) | 20% (90) | 22% (96) | 5% (24) | 441 |
| Employ: Private Sector | 1% (7) | 12% (69) | 11% (63) | 17% (95) | 29% (166) | 24% (140) | 6% (33) | 573 |
| Employ: Self-Employed | 1% (2) | 20% (53) | 32% (84) | 13% (34) | 14% (36) | 15% (39) | 5% (13) | 261 |
| 4-Region: Northeast | 1% (1) | 13% (15) | 22% (25) | 13% (15) | 27% (31) | 20% (23) | 4% (4) | 114 |
| 4-Region: Midwest | 1% (3) | 19% (45) | 20% (47) | 17% (39) | 20% (47) | 17% (41) | 6% (14) | 236 |
| 4-Region: South | 1% (3) | 14% (41) | 14% (40) | 15% (45) | 24% (70) | 24% (71) | 8% (22) | 292 |
| 4-Region: West | 1% (2) | 11% (21) | 18% (35) | 16% (30) | 28% (54) | 23% (44) | 3% (6) | 192 |
| Captive Agent/Semi-Captive Agent | — (2) | 17% (81) | 23% (109) | 13% (61) | 21% (103) | 20% (98) | 5% (26) | 480 |
| Independent Agent/Producer (non-owner) | 2% (7) | 12% (41) | 11% (38) | 19% (65) | 28% (97) | 23% (79) | 6% (20) | 347 |
| Low Confidence Group | 1% (1) | 19% (16) | 8% (7) | 15% (13) | 30% (25) | 21% (18) | 5% (4) | 84 |
| High Confidence Group | 1% (8) | 14% (106) | 19% (140) | 15% (116) | 24% (177) | 21% (161) | 6% (42) | 750 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPR11a:** *If you were to pursue greater independence or agency ownership, in what timeframe would you most likely do so?*

| Demographic | Within the next 12 months | | 1–2 years from now | | 3–5 years from now | | More than 5 years from now | | Not planning to pursue this | | Not sure | | Total N |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Adults | 4% | (31) | 24% | (196) | 26% | (216) | 6% | (53) | 35% | (290) | 6% | (48) | 834 |
| Gender: Male | 3% | (18) | 24% | (140) | 25% | (145) | 7% | (38) | 36% | (210) | 5% | (26) | 577 |
| Gender: Female | 5% | (13) | 22% | (56) | 28% | (71) | 6% | (15) | 31% | (80) | 9% | (22) | 257 |
| Age: 18-34 | 4% | (9) | 18% | (45) | 28% | (71) | 10% | (26) | 27% | (68) | 14% | (35) | 254 |
| Age: 35-44 | 5% | (18) | 29% | (110) | 27% | (103) | 6% | (21) | 32% | (121) | 2% | (8) | 381 |
| Age: 45-64 | 2% | (4) | 21% | (41) | 21% | (41) | 3% | (6) | 51% | (100) | 3% | (5) | 197 |
| GenZers: 1997-2012 | 4% | (4) | 10% | (11) | 22% | (23) | 17% | (18) | 27% | (29) | 20% | (21) | 106 |
| Millennials: 1981-1996 | 4% | (23) | 27% | (161) | 29% | (173) | 6% | (33) | 30% | (179) | 4% | (23) | 592 |
| GenXers: 1965-1980 | 3% | (4) | 17% | (23) | 14% | (19) | 2% | (2) | 61% | (81) | 3% | (4) | 133 |
| Educ: < College | 5% | (4) | 17% | (13) | 31% | (24) | 14% | (11) | 23% | (18) | 9% | (7) | 77 |
| Educ: Bachelors degree | 4% | (16) | 28% | (103) | 23% | (84) | 6% | (23) | 30% | (111) | 8% | (30) | 367 |
| Educ: Post-grad | 3% | (11) | 21% | (80) | 28% | (108) | 5% | (19) | 41% | (161) | 3% | (11) | 390 |
| Income: 50k-100k | 4% | (16) | 25% | (90) | 27% | (98) | 6% | (22) | 31% | (110) | 6% | (21) | 357 |
| Income: 100k+ | 3% | (15) | 24% | (105) | 26% | (114) | 5% | (22) | 40% | (175) | 2% | (10) | 441 |
| Employ: Private Sector | 4% | (23) | 27% | (154) | 29% | (164) | 9% | (49) | 25% | (143) | 7% | (40) | 573 |
| Employ: Self-Employed | 3% | (8) | 16% | (42) | 20% | (52) | 2% | (4) | 56% | (147) | 3% | (8) | 261 |
| 4-Region: Northeast | 4% | (4) | 13% | (15) | 33% | (38) | 7% | (8) | 36% | (41) | 7% | (8) | 114 |
| 4-Region: Midwest | 3% | (8) | 22% | (51) | 19% | (46) | 6% | (15) | 44% | (104) | 5% | (12) | 236 |
| 4-Region: South | 4% | (11) | 28% | (81) | 27% | (78) | 6% | (17) | 30% | (89) | 5% | (16) | 292 |
| 4-Region: West | 4% | (8) | 26% | (49) | 28% | (54) | 7% | (13) | 29% | (56) | 6% | (12) | 192 |
| Captive Agent/Semi-Captive Agent | 3% | (14) | 20% | (98) | 27% | (128) | 4% | (17) | 43% | (204) | 4% | (19) | 480 |
| Independent Agent/Producer (non-owner) | 4% | (13) | 28% | (97) | 25% | (88) | 10% | (36) | 25% | (86) | 8% | (27) | 347 |
| Low Confidence Group | 4% | (3) | 23% | (19) | 31% | (26) | 7% | (6) | 29% | (24) | 7% | (6) | 84 |
| High Confidence Group | 4% | (28) | 24% | (177) | 25% | (190) | 6% | (47) | 35% | (266) | 6% | (42) | 750 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPR12_1:** *Which of the following support resources do you currently have access to through your agency model, network, or aggregator? Select all that apply.*
*Multi-carrier access through an aggregator, cluster, or network group*

| Demographic | Selected | | Not Selected | | Total N |
|---|---|---|---|---|---|
| Adults | 38% | (383) | 62% | (618) | 1001 |
| Gender: Male | 40% | (290) | 60% | (436) | 726 |
| Gender: Female | 34% | (93) | 66% | (182) | 275 |
| Age: 18-34 | 38% | (96) | 62% | (159) | 255 |
| Age: 35-44 | 36% | (151) | 64% | (272) | 423 |
| Age: 45-64 | 42% | (136) | 58% | (185) | 321 |
| GenZers: 1997-2012 | 44% | (47) | 56% | (60) | 107 |
| Millennials: 1981-1996 | 34% | (221) | 66% | (427) | 648 |
| GenXers: 1965-1980 | 47% | (113) | 53% | (129) | 242 |
| Educ: < College | 29% | (23) | 71% | (55) | 78 |
| Educ: Bachelors degree | 40% | (170) | 60% | (251) | 421 |
| Educ: Post-grad | 38% | (190) | 62% | (312) | 502 |
| Income: 50k-100k | 38% | (143) | 62% | (237) | 380 |
| Income: 100k+ | 38% | (220) | 62% | (365) | 585 |
| Employ: Private Sector | 40% | (229) | 60% | (346) | 575 |
| Employ: Self-Employed | 36% | (154) | 64% | (272) | 426 |
| 4-Region: Northeast | 46% | (63) | 54% | (73) | 136 |
| 4-Region: Midwest | 34% | (94) | 66% | (183) | 277 |
| 4-Region: South | 38% | (134) | 62% | (222) | 356 |
| 4-Region: West | 40% | (92) | 60% | (140) | 232 |
| Captive Agent/Semi-Captive Agent | 14% | (67) | 86% | (413) | 480 |
| Independent Agent/Producer (non-owner) | 56% | (193) | 44% | (154) | 347 |
| Independent Agency Owner | 71% | (123) | 29% | (51) | 174 |
| Low Confidence Group | 40% | (34) | 60% | (50) | 84 |
| High Confidence Group | 38% | (349) | 62% | (568) | 917 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPR12_2:** *Which of the following support resources do you currently have access to through your agency model, network, or aggregator? Select all that apply.*
*Back-office and administrative support services*

| Demographic | Selected | | Not Selected | | Total N |
|---|---|---|---|---|---|
| Adults | 57% | (567) | 43% | (434) | 1001 |
| Gender: Male | 57% | (416) | 43% | (310) | 726 |
| Gender: Female | 55% | (151) | 45% | (124) | 275 |
| Age: 18-34 | 45% | (116) | 55% | (139) | 255 |
| Age: 35-44 | 60% | (253) | 40% | (170) | 423 |
| Age: 45-64 | 61% | (196) | 39% | (125) | 321 |
| GenZers: 1997-2012 | 36% | (39) | 64% | (68) | 107 |
| Millennials: 1981-1996 | 58% | (378) | 42% | (270) | 648 |
| GenXers: 1965-1980 | 61% | (147) | 39% | (95) | 242 |
| Educ: < College | 45% | (35) | 55% | (43) | 78 |
| Educ: Bachelors degree | 59% | (250) | 41% | (171) | 421 |
| Educ: Post-grad | 56% | (282) | 44% | (220) | 502 |
| Income: 50k-100k | 53% | (203) | 47% | (177) | 380 |
| Income: 100k+ | 60% | (349) | 40% | (236) | 585 |
| Employ: Private Sector | 53% | (306) | 47% | (269) | 575 |
| Employ: Self-Employed | 61% | (261) | 39% | (165) | 426 |
| 4-Region: Northeast | 51% | (70) | 49% | (66) | 136 |
| 4-Region: Midwest | 55% | (151) | 45% | (126) | 277 |
| 4-Region: South | 54% | (194) | 46% | (162) | 356 |
| 4-Region: West | 66% | (152) | 34% | (80) | 232 |
| Captive Agent/Semi-Captive Agent | 53% | (252) | 48% | (228) | 480 |
| Independent Agent/Producer (non-owner) | 55% | (191) | 45% | (156) | 347 |
| Independent Agency Owner | 71% | (124) | 29% | (50) | 174 |
| Low Confidence Group | 45% | (38) | 55% | (46) | 84 |
| High Confidence Group | 58% | (529) | 42% | (388) | 917 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPR12_3:** *Which of the following support resources do you currently have access to through your agency model, network, or aggregator? Select all that apply.*
*Technology, automation, or agency management tools*

| Demographic | Selected | | Not Selected | | Total N |
|---|---|---|---|---|---|
| Adults | 80% | (800) | 20% | (201) | 1001 |
| Gender: Male | 80% | (583) | 20% | (143) | 726 |
| Gender: Female | 79% | (217) | 21% | (58) | 275 |
| Age: 18-34 | 74% | (189) | 26% | (66) | 255 |
| Age: 35-44 | 80% | (337) | 20% | (86) | 423 |
| Age: 45-64 | 85% | (272) | 15% | (49) | 321 |
| GenZers: 1997-2012 | 75% | (80) | 25% | (27) | 107 |
| Millennials: 1981-1996 | 78% | (508) | 22% | (140) | 648 |
| GenXers: 1965-1980 | 86% | (209) | 14% | (33) | 242 |
| Educ: < College | 68% | (53) | 32% | (25) | 78 |
| Educ: Bachelors degree | 81% | (339) | 19% | (82) | 421 |
| Educ: Post-grad | 81% | (408) | 19% | (94) | 502 |
| Income: 50k-100k | 77% | (292) | 23% | (88) | 380 |
| Income: 100k+ | 81% | (473) | 19% | (112) | 585 |
| Employ: Private Sector | 78% | (448) | 22% | (127) | 575 |
| Employ: Self-Employed | 83% | (352) | 17% | (74) | 426 |
| 4-Region: Northeast | 79% | (108) | 21% | (28) | 136 |
| 4-Region: Midwest | 81% | (225) | 19% | (52) | 277 |
| 4-Region: South | 81% | (288) | 19% | (68) | 356 |
| 4-Region: West | 77% | (179) | 23% | (53) | 232 |
| Captive Agent/Semi-Captive Agent | 76% | (364) | 24% | (116) | 480 |
| Independent Agent/Producer (non-owner) | 83% | (289) | 17% | (58) | 347 |
| Independent Agency Owner | 84% | (147) | 16% | (27) | 174 |
| Low Confidence Group | 73% | (61) | 27% | (23) | 84 |
| High Confidence Group | 81% | (739) | 19% | (178) | 917 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPR12_4:** *Which of the following support resources do you currently have access to through your agency model, network, or aggregator? Select all that apply.*
*Compliance and regulatory guidance*

| Demographic | Selected | | Not Selected | | Total N |
|---|---|---|---|---|---|
| Adults | 75% | (748) | 25% | (253) | 1001 |
| Gender: Male | 75% | (543) | 25% | (183) | 726 |
| Gender: Female | 75% | (205) | 25% | (70) | 275 |
| Age: 18-34 | 64% | (162) | 36% | (93) | 255 |
| Age: 35-44 | 74% | (313) | 26% | (110) | 423 |
| Age: 45-64 | 85% | (272) | 15% | (49) | 321 |
| GenZers: 1997-2012 | 55% | (59) | 45% | (48) | 107 |
| Millennials: 1981-1996 | 75% | (483) | 25% | (165) | 648 |
| GenXers: 1965-1980 | 84% | (204) | 16% | (38) | 242 |
| Educ: < College | 47% | (37) | 53% | (41) | 78 |
| Educ: Bachelors degree | 77% | (325) | 23% | (96) | 421 |
| Educ: Post-grad | 77% | (386) | 23% | (116) | 502 |
| Income: 50k-100k | 72% | (272) | 28% | (108) | 380 |
| Income: 100k+ | 78% | (459) | 22% | (126) | 585 |
| Employ: Private Sector | 67% | (387) | 33% | (188) | 575 |
| Employ: Self-Employed | 85% | (361) | 15% | (65) | 426 |
| 4-Region: Northeast | 79% | (107) | 21% | (29) | 136 |
| 4-Region: Midwest | 72% | (200) | 28% | (77) | 277 |
| 4-Region: South | 77% | (273) | 23% | (83) | 356 |
| 4-Region: West | 72% | (168) | 28% | (64) | 232 |
| Captive Agent/Semi-Captive Agent | 73% | (350) | 27% | (130) | 480 |
| Independent Agent/Producer (non-owner) | 72% | (250) | 28% | (97) | 347 |
| Independent Agency Owner | 85% | (148) | 15% | (26) | 174 |
| Low Confidence Group | 67% | (56) | 33% | (28) | 84 |
| High Confidence Group | 75% | (692) | 25% | (225) | 917 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPR12_5:** *Which of the following support resources do you currently have access to through your agency model, network, or aggregator? Select all that apply.*
*Marketing tools or lead generation support*

| Demographic | Selected | | Not Selected | | Total N |
|---|---|---|---|---|---|
| Adults | 79% | (795) | 21% | (206) | 1001 |
| Gender: Male | 80% | (583) | 20% | (143) | 726 |
| Gender: Female | 77% | (212) | 23% | (63) | 275 |
| Age: 18-34 | 75% | (190) | 25% | (65) | 255 |
| Age: 35-44 | 77% | (327) | 23% | (96) | 423 |
| Age: 45-64 | 86% | (277) | 14% | (44) | 321 |
| GenZers: 1997-2012 | 70% | (75) | 30% | (32) | 107 |
| Millennials: 1981-1996 | 79% | (509) | 21% | (139) | 648 |
| GenXers: 1965-1980 | 86% | (209) | 14% | (33) | 242 |
| Educ: < College | 72% | (56) | 28% | (22) | 78 |
| Educ: Bachelors degree | 84% | (353) | 16% | (68) | 421 |
| Educ: Post-grad | 77% | (386) | 23% | (116) | 502 |
| Income: 50k-100k | 78% | (298) | 22% | (82) | 380 |
| Income: 100k+ | 81% | (475) | 19% | (110) | 585 |
| Employ: Private Sector | 76% | (439) | 24% | (136) | 575 |
| Employ: Self-Employed | 84% | (356) | 16% | (70) | 426 |
| 4-Region: Northeast | 88% | (119) | 13% | (17) | 136 |
| 4-Region: Midwest | 80% | (221) | 20% | (56) | 277 |
| 4-Region: South | 77% | (274) | 23% | (82) | 356 |
| 4-Region: West | 78% | (181) | 22% | (51) | 232 |
| Captive Agent/Semi-Captive Agent | 74% | (356) | 26% | (124) | 480 |
| Independent Agent/Producer (non-owner) | 81% | (281) | 19% | (66) | 347 |
| Independent Agency Owner | 91% | (158) | 9% | (16) | 174 |
| Low Confidence Group | 71% | (60) | 29% | (24) | 84 |
| High Confidence Group | 80% | (735) | 20% | (182) | 917 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPR12_6:** *Which of the following support resources do you currently have access to through your agency model, network, or aggregator? Select all that apply.*
*Business development and sales training*

| Demographic | Selected | | Not Selected | | Total N |
|---|---|---|---|---|---|
| Adults | 77% | (775) | 23% | (226) | 1001 |
| Gender: Male | 78% | (565) | 22% | (161) | 726 |
| Gender: Female | 76% | (210) | 24% | (65) | 275 |
| Age: 18-34 | 71% | (181) | 29% | (74) | 255 |
| Age: 35-44 | 79% | (334) | 21% | (89) | 423 |
| Age: 45-64 | 80% | (258) | 20% | (63) | 321 |
| GenZers: 1997-2012 | 75% | (80) | 25% | (27) | 107 |
| Millennials: 1981-1996 | 77% | (499) | 23% | (149) | 648 |
| GenXers: 1965-1980 | 80% | (193) | 20% | (49) | 242 |
| Educ: < College | 76% | (59) | 24% | (19) | 78 |
| Educ: Bachelors degree | 76% | (322) | 24% | (99) | 421 |
| Educ: Post-grad | 78% | (394) | 22% | (108) | 502 |
| Income: 50k-100k | 73% | (278) | 27% | (102) | 380 |
| Income: 100k+ | 80% | (466) | 20% | (119) | 585 |
| Employ: Private Sector | 75% | (429) | 25% | (146) | 575 |
| Employ: Self-Employed | 81% | (346) | 19% | (80) | 426 |
| 4-Region: Northeast | 74% | (101) | 26% | (35) | 136 |
| 4-Region: Midwest | 81% | (223) | 19% | (54) | 277 |
| 4-Region: South | 76% | (269) | 24% | (87) | 356 |
| 4-Region: West | 78% | (182) | 22% | (50) | 232 |
| Captive Agent/Semi-Captive Agent | 79% | (380) | 21% | (100) | 480 |
| Independent Agent/Producer (non-owner) | 73% | (255) | 27% | (92) | 347 |
| Independent Agency Owner | 80% | (140) | 20% | (34) | 174 |
| Low Confidence Group | 73% | (61) | 27% | (23) | 84 |
| High Confidence Group | 78% | (714) | 22% | (203) | 917 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPR12_7:** *Which of the following support resources do you currently have access to through your agency model, network, or aggregator? Select all that apply.*
*Financial or accounting support*

| Demographic | Selected | | Not Selected | | Total N |
|---|---|---|---|---|---|
| Adults | 83% | (831) | 17% | (170) | 1001 |
| Gender: Male | 83% | (604) | 17% | (122) | 726 |
| Gender: Female | 83% | (227) | 17% | (48) | 275 |
| Age: 18-34 | 74% | (188) | 26% | (67) | 255 |
| Age: 35-44 | 85% | (361) | 15% | (62) | 423 |
| Age: 45-64 | 88% | (281) | 12% | (40) | 321 |
| GenZers: 1997-2012 | 60% | (64) | 40% | (43) | 107 |
| Millennials: 1981-1996 | 86% | (555) | 14% | (93) | 648 |
| GenXers: 1965-1980 | 87% | (210) | 13% | (32) | 242 |
| Educ: < College | 65% | (51) | 35% | (27) | 78 |
| Educ: Bachelors degree | 85% | (359) | 15% | (62) | 421 |
| Educ: Post-grad | 84% | (421) | 16% | (81) | 502 |
| Income: 50k-100k | 81% | (307) | 19% | (73) | 380 |
| Income: 100k+ | 87% | (510) | 13% | (75) | 585 |
| Employ: Private Sector | 81% | (466) | 19% | (109) | 575 |
| Employ: Self-Employed | 86% | (365) | 14% | (61) | 426 |
| 4-Region: Northeast | 83% | (113) | 17% | (23) | 136 |
| 4-Region: Midwest | 82% | (228) | 18% | (49) | 277 |
| 4-Region: South | 83% | (296) | 17% | (60) | 356 |
| 4-Region: West | 84% | (194) | 16% | (38) | 232 |
| Captive Agent/Semi-Captive Agent | 81% | (388) | 19% | (92) | 480 |
| Independent Agent/Producer (non-owner) | 86% | (299) | 14% | (48) | 347 |
| Independent Agency Owner | 83% | (144) | 17% | (30) | 174 |
| Low Confidence Group | 85% | (71) | 15% | (13) | 84 |
| High Confidence Group | 83% | (760) | 17% | (157) | 917 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPR12_8:** *Which of the following support resources do you currently have access to through your agency model, network, or aggregator? Select all that apply.*
*Succession or exit planning resources*

| Demographic | Selected | | Not Selected | | Total N |
|---|---|---|---|---|---|
| Adults | 29% | (294) | 71% | (707) | 1001 |
| Gender: Male | 32% | (231) | 68% | (495) | 726 |
| Gender: Female | 23% | (63) | 77% | (212) | 275 |
| Age: 18-34 | 9% | (23) | 91% | (232) | 255 |
| Age: 35-44 | 27% | (116) | 73% | (307) | 423 |
| Age: 45-64 | 48% | (155) | 52% | (166) | 321 |
| GenZers: 1997-2012 | 3% | (3) | 97% | (104) | 107 |
| Millennials: 1981-1996 | 25% | (163) | 75% | (485) | 648 |
| GenXers: 1965-1980 | 52% | (127) | 48% | (115) | 242 |
| Educ: < College | — | (0) | 100% | (78) | 78 |
| Educ: Bachelors degree | 24% | (103) | 76% | (318) | 421 |
| Educ: Post-grad | 38% | (191) | 62% | (311) | 502 |
| Income: 50k-100k | 20% | (75) | 80% | (305) | 380 |
| Income: 100k+ | 37% | (218) | 63% | (367) | 585 |
| Employ: Private Sector | 14% | (82) | 86% | (493) | 575 |
| Employ: Self-Employed | 50% | (212) | 50% | (214) | 426 |
| 4-Region: Northeast | 32% | (43) | 68% | (93) | 136 |
| 4-Region: Midwest | 32% | (88) | 68% | (189) | 277 |
| 4-Region: South | 28% | (98) | 72% | (258) | 356 |
| 4-Region: West | 28% | (65) | 72% | (167) | 232 |
| Captive Agent/Semi-Captive Agent | 25% | (121) | 75% | (359) | 480 |
| Independent Agent/Producer (non-owner) | 15% | (52) | 85% | (295) | 347 |
| Independent Agency Owner | 70% | (121) | 30% | (53) | 174 |
| Low Confidence Group | 11% | (9) | 89% | (75) | 84 |
| High Confidence Group | 31% | (285) | 69% | (632) | 917 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPR12_9:** *Which of the following support resources do you currently have access to through your agency model, network, or aggregator? Select all that apply.*
*Peer network or mentorship community*

| Demographic | Selected | | Not Selected | | Total N |
|---|---|---|---|---|---|
| Adults | 53% | (529) | 47% | (472) | 1001 |
| Gender: Male | 52% | (377) | 48% | (349) | 726 |
| Gender: Female | 55% | (152) | 45% | (123) | 275 |
| Age: 18-34 | 55% | (141) | 45% | (114) | 255 |
| Age: 35-44 | 46% | (193) | 54% | (230) | 423 |
| Age: 45-64 | 60% | (194) | 40% | (127) | 321 |
| GenZers: 1997-2012 | 64% | (69) | 36% | (38) | 107 |
| Millennials: 1981-1996 | 46% | (296) | 54% | (352) | 648 |
| GenXers: 1965-1980 | 67% | (161) | 33% | (81) | 242 |
| Educ: < College | 46% | (36) | 54% | (42) | 78 |
| Educ: Bachelors degree | 55% | (232) | 45% | (189) | 421 |
| Educ: Post-grad | 52% | (261) | 48% | (241) | 502 |
| Income: 50k-100k | 54% | (206) | 46% | (174) | 380 |
| Income: 100k+ | 49% | (288) | 51% | (297) | 585 |
| Employ: Private Sector | 47% | (273) | 53% | (302) | 575 |
| Employ: Self-Employed | 60% | (256) | 40% | (170) | 426 |
| 4-Region: Northeast | 55% | (75) | 45% | (61) | 136 |
| 4-Region: Midwest | 53% | (148) | 47% | (129) | 277 |
| 4-Region: South | 51% | (181) | 49% | (175) | 356 |
| 4-Region: West | 54% | (125) | 46% | (107) | 232 |
| Captive Agent/Semi-Captive Agent | 51% | (243) | 49% | (237) | 480 |
| Independent Agent/Producer (non-owner) | 48% | (167) | 52% | (180) | 347 |
| Independent Agency Owner | 68% | (119) | 32% | (55) | 174 |
| Low Confidence Group | 50% | (42) | 50% | (42) | 84 |
| High Confidence Group | 53% | (487) | 47% | (430) | 917 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPR12_10:** *Which of the following support resources do you currently have access to through your agency model, network, or aggregator? Select all that apply.*
*None of these*

| Demographic | Not Selected | | Total N |
|---|---|---|---|
| Adults | 100% | (1001) | 1001 |
| Gender: Male | 100% | (726) | 726 |
| Gender: Female | 100% | (275) | 275 |
| Age: 18-34 | 100% | (255) | 255 |
| Age: 35-44 | 100% | (423) | 423 |
| Age: 45-64 | 100% | (321) | 321 |
| GenZers: 1997-2012 | 100% | (107) | 107 |
| Millennials: 1981-1996 | 100% | (648) | 648 |
| GenXers: 1965-1980 | 100% | (242) | 242 |
| Educ: < College | 100% | (78) | 78 |
| Educ: Bachelors degree | 100% | (421) | 421 |
| Educ: Post-grad | 100% | (502) | 502 |
| Income: 50k-100k | 100% | (380) | 380 |
| Income: 100k+ | 100% | (585) | 585 |
| Employ: Private Sector | 100% | (575) | 575 |
| Employ: Self-Employed | 100% | (426) | 426 |
| 4-Region: Northeast | 100% | (136) | 136 |
| 4-Region: Midwest | 100% | (277) | 277 |
| 4-Region: South | 100% | (356) | 356 |
| 4-Region: West | 100% | (232) | 232 |
| Captive Agent/Semi-Captive Agent | 100% | (480) | 480 |
| Independent Agent/Producer (non-owner) | 100% | (347) | 347 |
| Independent Agency Owner | 100% | (174) | 174 |
| Low Confidence Group | 100% | (84) | 84 |
| High Confidence Group | 100% | (917) | 917 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPR12_11:** *Which of the following support resources do you currently have access to through your agency model, network, or aggregator? Select all that apply.*
*Agency startup, growth, and operational guidance*

| Demographic | Selected | | Not Selected | | Total N |
|---|---|---|---|---|---|
| Adults | 32% | (323) | 68% | (678) | 1001 |
| Gender: Male | 35% | (251) | 65% | (475) | 726 |
| Gender: Female | 26% | (72) | 74% | (203) | 275 |
| Age: 18-34 | 23% | (59) | 77% | (196) | 255 |
| Age: 35-44 | 30% | (129) | 70% | (294) | 423 |
| Age: 45-64 | 42% | (135) | 58% | (186) | 321 |
| GenZers: 1997-2012 | 15% | (16) | 85% | (91) | 107 |
| Millennials: 1981-1996 | 32% | (205) | 68% | (443) | 648 |
| GenXers: 1965-1980 | 42% | (101) | 58% | (141) | 242 |
| Educ: < College | 10% | (8) | 90% | (70) | 78 |
| Educ: Bachelors degree | 34% | (145) | 66% | (276) | 421 |
| Educ: Post-grad | 34% | (170) | 66% | (332) | 502 |
| Income: 50k-100k | 36% | (136) | 64% | (244) | 380 |
| Income: 100k+ | 31% | (184) | 69% | (401) | 585 |
| Employ: Private Sector | 23% | (135) | 77% | (440) | 575 |
| Employ: Self-Employed | 44% | (188) | 56% | (238) | 426 |
| 4-Region: Northeast | 32% | (43) | 68% | (93) | 136 |
| 4-Region: Midwest | 30% | (82) | 70% | (195) | 277 |
| 4-Region: South | 33% | (118) | 67% | (238) | 356 |
| 4-Region: West | 34% | (80) | 66% | (152) | 232 |
| Captive Agent/Semi-Captive Agent | 19% | (92) | 81% | (388) | 480 |
| Independent Agent/Producer (non-owner) | 31% | (106) | 69% | (241) | 347 |
| Independent Agency Owner | 72% | (125) | 28% | (49) | 174 |
| Low Confidence Group | 27% | (23) | 73% | (61) | 84 |
| High Confidence Group | 33% | (300) | 67% | (617) | 917 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPR13_1:** *Which of the following support resources, if made available to you, would most increase your confidence in pursuing or maintaining independence or agency ownership? Select up to three.*
*Multi-carrier access through an aggregator, cluster, or network group*

| Demographic | Selected | | Not Selected | | Total N |
|---|---|---|---|---|---|
| Adults | 23% | (231) | 77% | (770) | 1001 |
| Gender: Male | 23% | (164) | 77% | (562) | 726 |
| Gender: Female | 24% | (67) | 76% | (208) | 275 |
| Age: 18-34 | 30% | (77) | 70% | (178) | 255 |
| Age: 35-44 | 19% | (81) | 81% | (342) | 423 |
| Age: 45-64 | 22% | (72) | 78% | (249) | 321 |
| GenZers: 1997-2012 | 36% | (39) | 64% | (68) | 107 |
| Millennials: 1981-1996 | 20% | (129) | 80% | (519) | 648 |
| GenXers: 1965-1980 | 25% | (61) | 75% | (181) | 242 |
| Educ: < College | 33% | (26) | 67% | (52) | 78 |
| Educ: Bachelors degree | 21% | (90) | 79% | (331) | 421 |
| Educ: Post-grad | 23% | (115) | 77% | (387) | 502 |
| Income: 50k-100k | 24% | (90) | 76% | (290) | 380 |
| Income: 100k+ | 21% | (120) | 79% | (465) | 585 |
| Employ: Private Sector | 24% | (138) | 76% | (437) | 575 |
| Employ: Self-Employed | 22% | (93) | 78% | (333) | 426 |
| 4-Region: Northeast | 24% | (33) | 76% | (103) | 136 |
| 4-Region: Midwest | 21% | (59) | 79% | (218) | 277 |
| 4-Region: South | 26% | (92) | 74% | (264) | 356 |
| 4-Region: West | 20% | (47) | 80% | (185) | 232 |
| Captive Agent/Semi-Captive Agent | 25% | (119) | 75% | (361) | 480 |
| Independent Agent/Producer (non-owner) | 17% | (60) | 83% | (287) | 347 |
| Independent Agency Owner | 30% | (52) | 70% | (122) | 174 |
| Low Confidence Group | 23% | (19) | 77% | (65) | 84 |
| High Confidence Group | 23% | (212) | 77% | (705) | 917 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPR13_2:** *Which of the following support resources, if made available to you, would most increase your confidence in pursuing or maintaining independence or agency ownership? Select up to three.*
*Back-office and administrative support services*

| Demographic | Selected | | Not Selected | | Total N |
|---|---|---|---|---|---|
| Adults | 19% | (191) | 81% | (810) | 1001 |
| Gender: Male | 19% | (135) | 81% | (591) | 726 |
| Gender: Female | 20% | (56) | 80% | (219) | 275 |
| Age: 18-34 | 20% | (50) | 80% | (205) | 255 |
| Age: 35-44 | 19% | (82) | 81% | (341) | 423 |
| Age: 45-64 | 18% | (58) | 82% | (263) | 321 |
| GenZers: 1997-2012 | 21% | (23) | 79% | (84) | 107 |
| Millennials: 1981-1996 | 20% | (131) | 80% | (517) | 648 |
| GenXers: 1965-1980 | 15% | (36) | 85% | (206) | 242 |
| Educ: < College | 18% | (14) | 82% | (64) | 78 |
| Educ: Bachelors degree | 19% | (79) | 81% | (342) | 421 |
| Educ: Post-grad | 20% | (98) | 80% | (404) | 502 |
| Income: 50k-100k | 17% | (66) | 83% | (314) | 380 |
| Income: 100k+ | 20% | (119) | 80% | (466) | 585 |
| Employ: Private Sector | 20% | (113) | 80% | (462) | 575 |
| Employ: Self-Employed | 18% | (78) | 82% | (348) | 426 |
| 4-Region: Northeast | 18% | (24) | 82% | (112) | 136 |
| 4-Region: Midwest | 16% | (45) | 84% | (232) | 277 |
| 4-Region: South | 20% | (72) | 80% | (284) | 356 |
| 4-Region: West | 22% | (50) | 78% | (182) | 232 |
| Captive Agent/Semi-Captive Agent | 20% | (96) | 80% | (384) | 480 |
| Independent Agent/Producer (non-owner) | 20% | (71) | 80% | (276) | 347 |
| Independent Agency Owner | 14% | (24) | 86% | (150) | 174 |
| Low Confidence Group | 30% | (25) | 70% | (59) | 84 |
| High Confidence Group | 18% | (166) | 82% | (751) | 917 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPR13_3:** *Which of the following support resources, if made available to you, would most increase your confidence in pursuing or maintaining independence or agency ownership? Select up to three.*
*Technology, automation, or agency management tools*

| Demographic | Selected | | Not Selected | | Total N |
|---|---|---|---|---|---|
| Adults | 28% | (279) | 72% | (722) | 1001 |
| Gender: Male | 29% | (214) | 71% | (512) | 726 |
| Gender: Female | 24% | (65) | 76% | (210) | 275 |
| Age: 18-34 | 22% | (55) | 78% | (200) | 255 |
| Age: 35-44 | 26% | (110) | 74% | (313) | 423 |
| Age: 45-64 | 36% | (114) | 64% | (207) | 321 |
| GenZers: 1997-2012 | 24% | (26) | 76% | (81) | 107 |
| Millennials: 1981-1996 | 24% | (156) | 76% | (492) | 648 |
| GenXers: 1965-1980 | 40% | (97) | 60% | (145) | 242 |
| Educ: < College | 32% | (25) | 68% | (53) | 78 |
| Educ: Bachelors degree | 27% | (112) | 73% | (309) | 421 |
| Educ: Post-grad | 28% | (142) | 72% | (360) | 502 |
| Income: 50k-100k | 26% | (98) | 74% | (282) | 380 |
| Income: 100k+ | 30% | (174) | 70% | (411) | 585 |
| Employ: Private Sector | 25% | (141) | 75% | (434) | 575 |
| Employ: Self-Employed | 32% | (138) | 68% | (288) | 426 |
| 4-Region: Northeast | 31% | (42) | 69% | (94) | 136 |
| 4-Region: Midwest | 32% | (90) | 68% | (187) | 277 |
| 4-Region: South | 24% | (84) | 76% | (272) | 356 |
| 4-Region: West | 27% | (63) | 73% | (169) | 232 |
| Captive Agent/Semi-Captive Agent | 25% | (122) | 75% | (358) | 480 |
| Independent Agent/Producer (non-owner) | 26% | (91) | 74% | (256) | 347 |
| Independent Agency Owner | 38% | (66) | 62% | (108) | 174 |
| Low Confidence Group | 29% | (24) | 71% | (60) | 84 |
| High Confidence Group | 28% | (255) | 72% | (662) | 917 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPR13_4:** *Which of the following support resources, if made available to you, would most increase your confidence in pursuing or maintaining independence or agency ownership? Select up to three.*
*Compliance and regulatory guidance*

| Demographic | Selected | | Not Selected | | Total N |
|---|---|---|---|---|---|
| Adults | 23% | (233) | 77% | (768) | 1001 |
| Gender: Male | 24% | (173) | 76% | (553) | 726 |
| Gender: Female | 22% | (60) | 78% | (215) | 275 |
| Age: 18-34 | 26% | (66) | 74% | (189) | 255 |
| Age: 35-44 | 26% | (108) | 74% | (315) | 423 |
| Age: 45-64 | 18% | (59) | 82% | (262) | 321 |
| GenZers: 1997-2012 | 25% | (27) | 75% | (80) | 107 |
| Millennials: 1981-1996 | 25% | (163) | 75% | (485) | 648 |
| GenXers: 1965-1980 | 18% | (43) | 82% | (199) | 242 |
| Educ: < College | 29% | (23) | 71% | (55) | 78 |
| Educ: Bachelors degree | 20% | (83) | 80% | (338) | 421 |
| Educ: Post-grad | 25% | (127) | 75% | (375) | 502 |
| Income: 50k-100k | 23% | (88) | 77% | (292) | 380 |
| Income: 100k+ | 24% | (138) | 76% | (447) | 585 |
| Employ: Private Sector | 24% | (137) | 76% | (438) | 575 |
| Employ: Self-Employed | 23% | (96) | 77% | (330) | 426 |
| 4-Region: Northeast | 24% | (33) | 76% | (103) | 136 |
| 4-Region: Midwest | 24% | (66) | 76% | (211) | 277 |
| 4-Region: South | 23% | (82) | 77% | (274) | 356 |
| 4-Region: West | 22% | (52) | 78% | (180) | 232 |
| Captive Agent/Semi-Captive Agent | 29% | (138) | 71% | (342) | 480 |
| Independent Agent/Producer (non-owner) | 18% | (61) | 82% | (286) | 347 |
| Independent Agency Owner | 20% | (34) | 80% | (140) | 174 |
| Low Confidence Group | 27% | (23) | 73% | (61) | 84 |
| High Confidence Group | 23% | (210) | 77% | (707) | 917 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPR13_5:** *Which of the following support resources, if made available to you, would most increase your confidence in pursuing or maintaining independence or agency ownership? Select up to three.*
*Marketing tools or lead generation support*

| Demographic | Selected | | Not Selected | | Total N |
|---|---|---|---|---|---|
| Adults | 42% | (416) | 58% | (585) | 1001 |
| Gender: Male | 42% | (307) | 58% | (419) | 726 |
| Gender: Female | 40% | (109) | 60% | (166) | 275 |
| Age: 18-34 | 33% | (84) | 67% | (171) | 255 |
| Age: 35-44 | 44% | (187) | 56% | (236) | 423 |
| Age: 45-64 | 45% | (145) | 55% | (176) | 321 |
| GenZers: 1997-2012 | 26% | (28) | 74% | (79) | 107 |
| Millennials: 1981-1996 | 44% | (287) | 56% | (361) | 648 |
| GenXers: 1965-1980 | 41% | (99) | 59% | (143) | 242 |
| Educ: < College | 38% | (30) | 62% | (48) | 78 |
| Educ: Bachelors degree | 39% | (166) | 61% | (255) | 421 |
| Educ: Post-grad | 44% | (220) | 56% | (282) | 502 |
| Income: 50k-100k | 39% | (148) | 61% | (232) | 380 |
| Income: 100k+ | 45% | (264) | 55% | (321) | 585 |
| Employ: Private Sector | 40% | (229) | 60% | (346) | 575 |
| Employ: Self-Employed | 44% | (187) | 56% | (239) | 426 |
| 4-Region: Northeast | 42% | (57) | 58% | (79) | 136 |
| 4-Region: Midwest | 41% | (114) | 59% | (163) | 277 |
| 4-Region: South | 42% | (149) | 58% | (207) | 356 |
| 4-Region: West | 41% | (96) | 59% | (136) | 232 |
| Captive Agent/Semi-Captive Agent | 41% | (195) | 59% | (285) | 480 |
| Independent Agent/Producer (non-owner) | 42% | (147) | 58% | (200) | 347 |
| Independent Agency Owner | 43% | (74) | 57% | (100) | 174 |
| Low Confidence Group | 36% | (30) | 64% | (54) | 84 |
| High Confidence Group | 42% | (386) | 58% | (531) | 917 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPR13_6:** *Which of the following support resources, if made available to you, would most increase your confidence in pursuing or maintaining independence or agency ownership? Select up to three.*
*Business development and sales training*

| Demographic | Selected | | Not Selected | | Total N |
|---|---|---|---|---|---|
| Adults | 28% | (284) | 72% | (717) | 1001 |
| Gender: Male | 27% | (195) | 73% | (531) | 726 |
| Gender: Female | 32% | (89) | 68% | (186) | 275 |
| Age: 18-34 | 29% | (74) | 71% | (181) | 255 |
| Age: 35-44 | 30% | (126) | 70% | (297) | 423 |
| Age: 45-64 | 26% | (84) | 74% | (237) | 321 |
| GenZers: 1997-2012 | 31% | (33) | 69% | (74) | 107 |
| Millennials: 1981-1996 | 30% | (192) | 70% | (456) | 648 |
| GenXers: 1965-1980 | 24% | (59) | 76% | (183) | 242 |
| Educ: < College | 31% | (24) | 69% | (54) | 78 |
| Educ: Bachelors degree | 30% | (125) | 70% | (296) | 421 |
| Educ: Post-grad | 27% | (135) | 73% | (367) | 502 |
| Income: 50k-100k | 28% | (105) | 72% | (275) | 380 |
| Income: 100k+ | 29% | (170) | 71% | (415) | 585 |
| Employ: Private Sector | 31% | (181) | 69% | (394) | 575 |
| Employ: Self-Employed | 24% | (103) | 76% | (323) | 426 |
| 4-Region: Northeast | 27% | (37) | 73% | (99) | 136 |
| 4-Region: Midwest | 26% | (73) | 74% | (204) | 277 |
| 4-Region: South | 31% | (109) | 69% | (247) | 356 |
| 4-Region: West | 28% | (65) | 72% | (167) | 232 |
| Captive Agent/Semi-Captive Agent | 31% | (147) | 69% | (333) | 480 |
| Independent Agent/Producer (non-owner) | 31% | (108) | 69% | (239) | 347 |
| Independent Agency Owner | 17% | (29) | 83% | (145) | 174 |
| Low Confidence Group | 33% | (28) | 67% | (56) | 84 |
| High Confidence Group | 28% | (256) | 72% | (661) | 917 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPR13_7:** *Which of the following support resources, if made available to you, would most increase your confidence in pursuing or maintaining independence or agency ownership? Select up to three.*
*Financial or accounting support*

| Demographic | Selected | | Not Selected | | Total N |
|---|---|---|---|---|---|
| Adults | 57% | (570) | 43% | (431) | 1001 |
| Gender: Male | 58% | (419) | 42% | (307) | 726 |
| Gender: Female | 55% | (151) | 45% | (124) | 275 |
| Age: 18-34 | 50% | (128) | 50% | (127) | 255 |
| Age: 35-44 | 56% | (237) | 44% | (186) | 423 |
| Age: 45-64 | 64% | (204) | 36% | (117) | 321 |
| GenZers: 1997-2012 | 31% | (33) | 69% | (74) | 107 |
| Millennials: 1981-1996 | 59% | (380) | 41% | (268) | 648 |
| GenXers: 1965-1980 | 64% | (154) | 36% | (88) | 242 |
| Educ: < College | 29% | (23) | 71% | (55) | 78 |
| Educ: Bachelors degree | 65% | (272) | 35% | (149) | 421 |
| Educ: Post-grad | 55% | (275) | 45% | (227) | 502 |
| Income: 50k-100k | 61% | (232) | 39% | (148) | 380 |
| Income: 100k+ | 57% | (331) | 43% | (254) | 585 |
| Employ: Private Sector | 53% | (306) | 47% | (269) | 575 |
| Employ: Self-Employed | 62% | (264) | 38% | (162) | 426 |
| 4-Region: Northeast | 56% | (76) | 44% | (60) | 136 |
| 4-Region: Midwest | 54% | (150) | 46% | (127) | 277 |
| 4-Region: South | 55% | (196) | 45% | (160) | 356 |
| 4-Region: West | 64% | (148) | 36% | (84) | 232 |
| Captive Agent/Semi-Captive Agent | 49% | (234) | 51% | (246) | 480 |
| Independent Agent/Producer (non-owner) | 60% | (208) | 40% | (139) | 347 |
| Independent Agency Owner | 74% | (128) | 26% | (46) | 174 |
| Low Confidence Group | 42% | (35) | 58% | (49) | 84 |
| High Confidence Group | 58% | (535) | 42% | (382) | 917 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPR13_8:** *Which of the following support resources, if made available to you, would most increase your confidence in pursuing or maintaining independence or agency ownership? Select up to three.*
*Succession or exit planning resources*

| Demographic | Selected | | Not Selected | | Total N |
|---|---|---|---|---|---|
| Adults | 13% | (130) | 87% | (871) | 1001 |
| Gender: Male | 13% | (92) | 87% | (634) | 726 |
| Gender: Female | 14% | (38) | 86% | (237) | 275 |
| Age: 18-34 | 17% | (44) | 83% | (211) | 255 |
| Age: 35-44 | 12% | (52) | 88% | (371) | 423 |
| Age: 45-64 | 11% | (34) | 89% | (287) | 321 |
| GenZers: 1997-2012 | 23% | (25) | 77% | (82) | 107 |
| Millennials: 1981-1996 | 12% | (76) | 88% | (572) | 648 |
| GenXers: 1965-1980 | 12% | (29) | 88% | (213) | 242 |
| Educ: < College | 26% | (20) | 74% | (58) | 78 |
| Educ: Bachelors degree | 13% | (56) | 87% | (365) | 421 |
| Educ: Post-grad | 11% | (54) | 89% | (448) | 502 |
| Income: 50k-100k | 14% | (54) | 86% | (326) | 380 |
| Income: 100k+ | 12% | (71) | 88% | (514) | 585 |
| Employ: Private Sector | 15% | (89) | 85% | (486) | 575 |
| Employ: Self-Employed | 10% | (41) | 90% | (385) | 426 |
| 4-Region: Northeast | 11% | (15) | 89% | (121) | 136 |
| 4-Region: Midwest | 16% | (45) | 84% | (232) | 277 |
| 4-Region: South | 14% | (50) | 86% | (306) | 356 |
| 4-Region: West | 9% | (20) | 91% | (212) | 232 |
| Captive Agent/Semi-Captive Agent | 14% | (67) | 86% | (413) | 480 |
| Independent Agent/Producer (non-owner) | 14% | (50) | 86% | (297) | 347 |
| Independent Agency Owner | 7% | (13) | 93% | (161) | 174 |
| Low Confidence Group | 18% | (15) | 82% | (69) | 84 |
| High Confidence Group | 13% | (115) | 87% | (802) | 917 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPR13_9:** *Which of the following support resources, if made available to you, would most increase your confidence in pursuing or maintaining independence or agency ownership? Select up to three.*
*Peer network or mentorship community*

| Demographic | Selected | | Not Selected | | Total N |
|---|---|---|---|---|---|
| Adults | 24% | (245) | 76% | (756) | 1001 |
| Gender: Male | 25% | (179) | 75% | (547) | 726 |
| Gender: Female | 24% | (66) | 76% | (209) | 275 |
| Age: 18-34 | 22% | (55) | 78% | (200) | 255 |
| Age: 35-44 | 26% | (110) | 74% | (313) | 423 |
| Age: 45-64 | 25% | (80) | 75% | (241) | 321 |
| GenZers: 1997-2012 | 26% | (28) | 74% | (79) | 107 |
| Millennials: 1981-1996 | 24% | (158) | 76% | (490) | 648 |
| GenXers: 1965-1980 | 24% | (58) | 76% | (184) | 242 |
| Educ: < College | 29% | (23) | 71% | (55) | 78 |
| Educ: Bachelors degree | 25% | (105) | 75% | (316) | 421 |
| Educ: Post-grad | 23% | (117) | 77% | (385) | 502 |
| Income: 50k-100k | 24% | (91) | 76% | (289) | 380 |
| Income: 100k+ | 25% | (147) | 75% | (438) | 585 |
| Employ: Private Sector | 23% | (133) | 77% | (442) | 575 |
| Employ: Self-Employed | 26% | (112) | 74% | (314) | 426 |
| 4-Region: Northeast | 23% | (31) | 77% | (105) | 136 |
| 4-Region: Midwest | 25% | (68) | 75% | (209) | 277 |
| 4-Region: South | 22% | (80) | 78% | (276) | 356 |
| 4-Region: West | 28% | (66) | 72% | (166) | 232 |
| Captive Agent/Semi-Captive Agent | 24% | (115) | 76% | (365) | 480 |
| Independent Agent/Producer (non-owner) | 21% | (74) | 79% | (273) | 347 |
| Independent Agency Owner | 32% | (56) | 68% | (118) | 174 |
| Low Confidence Group | 18% | (15) | 82% | (69) | 84 |
| High Confidence Group | 25% | (230) | 75% | (687) | 917 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPR13_10:** *Which of the following support resources, if made available to you, would most increase your confidence in pursuing or maintaining independence or agency ownership? Select up to three.*
*Agency startup, growth, and operational guidance*

| Demographic | Selected | | Not Selected | | Total N |
|---|---|---|---|---|---|
| Adults | 28% | (285) | 72% | (716) | 1001 |
| Gender: Male | 27% | (195) | 73% | (531) | 726 |
| Gender: Female | 33% | (90) | 67% | (185) | 275 |
| Age: 18-34 | 39% | (100) | 61% | (155) | 255 |
| Age: 35-44 | 26% | (112) | 74% | (311) | 423 |
| Age: 45-64 | 22% | (72) | 78% | (249) | 321 |
| GenZers: 1997-2012 | 41% | (44) | 59% | (63) | 107 |
| Millennials: 1981-1996 | 28% | (182) | 72% | (466) | 648 |
| GenXers: 1965-1980 | 24% | (58) | 76% | (184) | 242 |
| Educ: < College | 27% | (21) | 73% | (57) | 78 |
| Educ: Bachelors degree | 33% | (139) | 67% | (282) | 421 |
| Educ: Post-grad | 25% | (125) | 75% | (377) | 502 |
| Income: 50k-100k | 36% | (136) | 64% | (244) | 380 |
| Income: 100k+ | 21% | (125) | 79% | (460) | 585 |
| Employ: Private Sector | 31% | (181) | 69% | (394) | 575 |
| Employ: Self-Employed | 24% | (104) | 76% | (322) | 426 |
| 4-Region: Northeast | 29% | (39) | 71% | (97) | 136 |
| 4-Region: Midwest | 31% | (87) | 69% | (190) | 277 |
| 4-Region: South | 28% | (99) | 72% | (257) | 356 |
| 4-Region: West | 26% | (60) | 74% | (172) | 232 |
| Captive Agent/Semi-Captive Agent | 26% | (123) | 74% | (357) | 480 |
| Independent Agent/Producer (non-owner) | 37% | (127) | 63% | (220) | 347 |
| Independent Agency Owner | 20% | (35) | 80% | (139) | 174 |
| Low Confidence Group | 37% | (31) | 63% | (53) | 84 |
| High Confidence Group | 28% | (254) | 72% | (663) | 917 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPR14_1:** *How much more confident in the long-term success of your agency would you feel if you had access to each of the following? Multi-carrier access through an aggregator, cluster, or network group*

| Demographic | Much more confident | | Somewhat more confident | | Not much more confident | | Not at all more confident | | Total N |
|---|---|---|---|---|---|---|---|---|---|
| Adults | 26% | (260) | 56% | (562) | 15% | (151) | 3% | (28) | 1001 |
| Gender: Male | 25% | (181) | 57% | (417) | 15% | (109) | 3% | (19) | 726 |
| Gender: Female | 29% | (79) | 53% | (145) | 15% | (42) | 3% | (9) | 275 |
| Age: 18-34 | 33% | (85) | 55% | (139) | 11% | (28) | 1% | (3) | 255 |
| Age: 35-44 | 22% | (95) | 61% | (256) | 15% | (63) | 2% | (9) | 423 |
| Age: 45-64 | 25% | (80) | 52% | (167) | 18% | (58) | 5% | (16) | 321 |
| GenZers: 1997-2012 | 42% | (45) | 46% | (49) | 11% | (12) | 1% | (1) | 107 |
| Millennials: 1981-1996 | 23% | (148) | 62% | (399) | 14% | (88) | 2% | (13) | 648 |
| GenXers: 1965-1980 | 27% | (66) | 47% | (113) | 20% | (49) | 6% | (14) | 242 |
| Educ: < College | 38% | (30) | 44% | (34) | 14% | (11) | 4% | (3) | 78 |
| Educ: Bachelors degree | 25% | (107) | 60% | (251) | 12% | (52) | 3% | (11) | 421 |
| Educ: Post-grad | 25% | (123) | 55% | (277) | 18% | (88) | 3% | (14) | 502 |
| Income: 50k-100k | 26% | (100) | 63% | (240) | 9% | (35) | 1% | (5) | 380 |
| Income: 100k+ | 24% | (139) | 53% | (312) | 19% | (111) | 4% | (23) | 585 |
| Employ: Private Sector | 28% | (163) | 60% | (346) | 10% | (60) | 1% | (6) | 575 |
| Employ: Self-Employed | 23% | (97) | 51% | (216) | 21% | (91) | 5% | (22) | 426 |
| 4-Region: Northeast | 32% | (44) | 52% | (71) | 15% | (20) | 1% | (1) | 136 |
| 4-Region: Midwest | 27% | (76) | 48% | (134) | 21% | (57) | 4% | (10) | 277 |
| 4-Region: South | 23% | (83) | 61% | (216) | 14% | (50) | 2% | (7) | 356 |
| 4-Region: West | 25% | (57) | 61% | (141) | 10% | (24) | 4% | (10) | 232 |
| Captive Agent/Semi-Captive Agent | 23% | (109) | 45% | (216) | 27% | (128) | 6% | (27) | 480 |
| Independent Agent/Producer (non-owner) | 24% | (82) | 70% | (244) | 6% | (20) | — | (1) | 347 |
| Independent Agency Owner | 40% | (69) | 59% | (102) | 2% | (3) | — | (0) | 174 |
| Low Confidence Group | 21% | (18) | 63% | (53) | 13% | (11) | 2% | (2) | 84 |
| High Confidence Group | 26% | (242) | 56% | (509) | 15% | (140) | 3% | (26) | 917 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPR14_2:** *How much more confident in the long-term success of your agency would you feel if you had access to each of the following? Back-office and administrative support services*

| Demographic | Much more confident | | Somewhat more confident | | Not much more confident | | Total N |
|---|---|---|---|---|---|---|---|
| Adults | 26% | (265) | 61% | (607) | 13% | (129) | 1001 |
| Gender: Male | 27% | (198) | 60% | (434) | 13% | (94) | 726 |
| Gender: Female | 24% | (67) | 63% | (173) | 13% | (35) | 275 |
| Age: 18-34 | 25% | (64) | 54% | (137) | 21% | (54) | 255 |
| Age: 35-44 | 28% | (119) | 62% | (261) | 10% | (43) | 423 |
| Age: 45-64 | 25% | (81) | 65% | (208) | 10% | (32) | 321 |
| GenZers: 1997-2012 | 26% | (28) | 48% | (51) | 26% | (28) | 107 |
| Millennials: 1981-1996 | 28% | (180) | 61% | (395) | 11% | (73) | 648 |
| GenXers: 1965-1980 | 23% | (56) | 65% | (158) | 12% | (28) | 242 |
| Educ: < College | 22% | (17) | 55% | (43) | 23% | (18) | 78 |
| Educ: Bachelors degree | 29% | (120) | 57% | (242) | 14% | (59) | 421 |
| Educ: Post-grad | 25% | (128) | 64% | (322) | 10% | (52) | 502 |
| Income: 50k-100k | 28% | (105) | 57% | (218) | 15% | (57) | 380 |
| Income: 100k+ | 27% | (158) | 62% | (364) | 11% | (63) | 585 |
| Employ: Private Sector | 28% | (162) | 56% | (324) | 15% | (89) | 575 |
| Employ: Self-Employed | 24% | (103) | 66% | (283) | 9% | (40) | 426 |
| 4-Region: Northeast | 24% | (32) | 63% | (86) | 13% | (18) | 136 |
| 4-Region: Midwest | 25% | (69) | 61% | (169) | 14% | (39) | 277 |
| 4-Region: South | 26% | (94) | 60% | (215) | 13% | (47) | 356 |
| 4-Region: West | 30% | (70) | 59% | (137) | 11% | (25) | 232 |
| Captive Agent/Semi-Captive Agent | 24% | (115) | 64% | (305) | 13% | (60) | 480 |
| Independent Agent/Producer (non-owner) | 31% | (107) | 53% | (185) | 16% | (55) | 347 |
| Independent Agency Owner | 25% | (43) | 67% | (117) | 8% | (14) | 174 |
| Low Confidence Group | 29% | (24) | 54% | (45) | 18% | (15) | 84 |
| High Confidence Group | 26% | (241) | 61% | (562) | 12% | (114) | 917 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPR14_3:** *How much more confident in the long-term success of your agency would you feel if you had access to each of the following? Technology, automation, or agency management tools*

| Demographic | Much more confident | | Somewhat more confident | | Not much more confident | | Total N |
|---|---|---|---|---|---|---|---|
| Adults | 57% | (571) | 38% | (385) | 4% | (45) | 1001 |
| Gender: Male | 57% | (414) | 38% | (278) | 5% | (34) | 726 |
| Gender: Female | 57% | (157) | 39% | (107) | 4% | (11) | 275 |
| Age: 18-34 | 47% | (119) | 48% | (122) | 5% | (14) | 255 |
| Age: 35-44 | 60% | (254) | 34% | (145) | 6% | (24) | 423 |
| Age: 45-64 | 61% | (196) | 37% | (118) | 2% | (7) | 321 |
| GenZers: 1997-2012 | 41% | (44) | 55% | (59) | 4% | (4) | 107 |
| Millennials: 1981-1996 | 59% | (380) | 36% | (232) | 6% | (36) | 648 |
| GenXers: 1965-1980 | 60% | (144) | 38% | (93) | 2% | (5) | 242 |
| Educ: < College | 44% | (34) | 49% | (38) | 8% | (6) | 78 |
| Educ: Bachelors degree | 55% | (233) | 41% | (172) | 4% | (16) | 421 |
| Educ: Post-grad | 61% | (304) | 35% | (175) | 5% | (23) | 502 |
| Income: 50k-100k | 48% | (181) | 47% | (178) | 6% | (21) | 380 |
| Income: 100k+ | 63% | (368) | 33% | (193) | 4% | (24) | 585 |
| Employ: Private Sector | 55% | (317) | 40% | (228) | 5% | (30) | 575 |
| Employ: Self-Employed | 60% | (254) | 37% | (157) | 4% | (15) | 426 |
| 4-Region: Northeast | 63% | (85) | 34% | (46) | 4% | (5) | 136 |
| 4-Region: Midwest | 54% | (149) | 42% | (115) | 5% | (13) | 277 |
| 4-Region: South | 54% | (193) | 41% | (146) | 5% | (17) | 356 |
| 4-Region: West | 62% | (144) | 34% | (78) | 4% | (10) | 232 |
| Captive Agent/Semi-Captive Agent | 54% | (261) | 40% | (191) | 6% | (28) | 480 |
| Independent Agent/Producer (non-owner) | 56% | (195) | 39% | (135) | 5% | (17) | 347 |
| Independent Agency Owner | 66% | (115) | 34% | (59) | — | (0) | 174 |
| Low Confidence Group | 40% | (34) | 51% | (43) | 8% | (7) | 84 |
| High Confidence Group | 59% | (537) | 37% | (342) | 4% | (38) | 917 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPR14_4:** *How much more confident in the long-term success of your agency would you feel if you had access to each of the following? Compliance and regulatory guidance*

| Demographic | Much more confident | | Somewhat more confident | | Not much more confident | | Total N |
|---|---|---|---|---|---|---|---|
| Adults | 35% | (352) | 61% | (607) | 4% | (42) | 1001 |
| Gender: Male | 35% | (252) | 61% | (445) | 4% | (29) | 726 |
| Gender: Female | 36% | (100) | 59% | (162) | 5% | (13) | 275 |
| Age: 18-34 | 39% | (99) | 54% | (137) | 7% | (19) | 255 |
| Age: 35-44 | 37% | (157) | 59% | (250) | 4% | (16) | 423 |
| Age: 45-64 | 30% | (96) | 68% | (218) | 2% | (7) | 321 |
| GenZers: 1997-2012 | 38% | (41) | 50% | (54) | 11% | (12) | 107 |
| Millennials: 1981-1996 | 38% | (245) | 58% | (379) | 4% | (24) | 648 |
| GenXers: 1965-1980 | 27% | (65) | 71% | (171) | 2% | (6) | 242 |
| Educ: < College | 46% | (36) | 42% | (33) | 12% | (9) | 78 |
| Educ: Bachelors degree | 29% | (124) | 67% | (280) | 4% | (17) | 421 |
| Educ: Post-grad | 38% | (192) | 59% | (294) | 3% | (16) | 502 |
| Income: 50k-100k | 31% | (119) | 63% | (238) | 6% | (23) | 380 |
| Income: 100k+ | 38% | (222) | 59% | (348) | 3% | (15) | 585 |
| Employ: Private Sector | 38% | (217) | 57% | (327) | 5% | (31) | 575 |
| Employ: Self-Employed | 32% | (135) | 66% | (280) | 3% | (11) | 426 |
| 4-Region: Northeast | 33% | (45) | 61% | (83) | 6% | (8) | 136 |
| 4-Region: Midwest | 32% | (89) | 64% | (176) | 4% | (12) | 277 |
| 4-Region: South | 40% | (143) | 56% | (198) | 4% | (15) | 356 |
| 4-Region: West | 32% | (75) | 65% | (150) | 3% | (7) | 232 |
| Captive Agent/Semi-Captive Agent | 40% | (194) | 56% | (269) | 4% | (17) | 480 |
| Independent Agent/Producer (non-owner) | 33% | (116) | 61% | (211) | 6% | (20) | 347 |
| Independent Agency Owner | 24% | (42) | 73% | (127) | 3% | (5) | 174 |
| Low Confidence Group | 29% | (24) | 61% | (51) | 11% | (9) | 84 |
| High Confidence Group | 36% | (328) | 61% | (556) | 4% | (33) | 917 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPR14_5:** *How much more confident in the long-term success of your agency would you feel if you had access to each of the following? Marketing tools or lead generation support*

| Demographic | Much more confident | | Somewhat more confident | | Not much more confident | | Total N |
|---|---|---|---|---|---|---|---|
| Adults | 60% | (600) | 35% | (351) | 5% | (50) | 1001 |
| Gender: Male | 60% | (438) | 35% | (254) | 5% | (34) | 726 |
| Gender: Female | 59% | (162) | 35% | (97) | 6% | (16) | 275 |
| Age: 18-34 | 50% | (127) | 40% | (103) | 10% | (25) | 255 |
| Age: 35-44 | 62% | (263) | 35% | (146) | 3% | (14) | 423 |
| Age: 45-64 | 65% | (209) | 31% | (101) | 3% | (11) | 321 |
| GenZers: 1997-2012 | 39% | (42) | 49% | (52) | 12% | (13) | 107 |
| Millennials: 1981-1996 | 62% | (404) | 33% | (217) | 4% | (27) | 648 |
| GenXers: 1965-1980 | 63% | (152) | 33% | (80) | 4% | (10) | 242 |
| Educ: < College | 54% | (42) | 36% | (28) | 10% | (8) | 78 |
| Educ: Bachelors degree | 59% | (250) | 36% | (152) | 5% | (19) | 421 |
| Educ: Post-grad | 61% | (308) | 34% | (171) | 5% | (23) | 502 |
| Income: 50k-100k | 56% | (212) | 39% | (147) | 6% | (21) | 380 |
| Income: 100k+ | 65% | (379) | 31% | (182) | 4% | (24) | 585 |
| Employ: Private Sector | 58% | (333) | 35% | (204) | 7% | (38) | 575 |
| Employ: Self-Employed | 63% | (267) | 35% | (147) | 3% | (12) | 426 |
| 4-Region: Northeast | 65% | (88) | 32% | (43) | 4% | (5) | 136 |
| 4-Region: Midwest | 58% | (161) | 36% | (99) | 6% | (17) | 277 |
| 4-Region: South | 59% | (210) | 36% | (129) | 5% | (17) | 356 |
| 4-Region: West | 61% | (141) | 34% | (80) | 5% | (11) | 232 |
| Captive Agent/Semi-Captive Agent | 52% | (251) | 41% | (197) | 7% | (32) | 480 |
| Independent Agent/Producer (non-owner) | 64% | (222) | 31% | (109) | 5% | (16) | 347 |
| Independent Agency Owner | 73% | (127) | 26% | (45) | 1% | (2) | 174 |
| Low Confidence Group | 46% | (39) | 46% | (39) | 7% | (6) | 84 |
| High Confidence Group | 61% | (561) | 34% | (312) | 5% | (44) | 917 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPR14_6:** *How much more confident in the long-term success of your agency would you feel if you had access to each of the following? Business development and sales training*

| Demographic | Much more confident | | Somewhat more confident | | Not much more confident | | Total N |
|---|---|---|---|---|---|---|---|
| Adults | 43% | (433) | 50% | (505) | 6% | (63) | 1001 |
| Gender: Male | 42% | (307) | 52% | (374) | 6% | (45) | 726 |
| Gender: Female | 46% | (126) | 48% | (131) | 7% | (18) | 275 |
| Age: 18-34 | 43% | (109) | 48% | (122) | 9% | (24) | 255 |
| Age: 35-44 | 48% | (202) | 48% | (201) | 5% | (20) | 423 |
| Age: 45-64 | 38% | (121) | 56% | (181) | 6% | (19) | 321 |
| GenZers: 1997-2012 | 37% | (40) | 50% | (53) | 13% | (14) | 107 |
| Millennials: 1981-1996 | 48% | (309) | 47% | (305) | 5% | (34) | 648 |
| GenXers: 1965-1980 | 34% | (83) | 60% | (144) | 6% | (15) | 242 |
| Educ: < College | 50% | (39) | 38% | (30) | 12% | (9) | 78 |
| Educ: Bachelors degree | 41% | (171) | 54% | (228) | 5% | (22) | 421 |
| Educ: Post-grad | 44% | (223) | 49% | (247) | 6% | (32) | 502 |
| Income: 50k-100k | 40% | (153) | 52% | (197) | 8% | (30) | 380 |
| Income: 100k+ | 46% | (272) | 48% | (282) | 5% | (31) | 585 |
| Employ: Private Sector | 47% | (271) | 46% | (262) | 7% | (42) | 575 |
| Employ: Self-Employed | 38% | (162) | 57% | (243) | 5% | (21) | 426 |
| 4-Region: Northeast | 45% | (61) | 48% | (65) | 7% | (10) | 136 |
| 4-Region: Midwest | 36% | (99) | 56% | (156) | 8% | (22) | 277 |
| 4-Region: South | 47% | (169) | 47% | (169) | 5% | (18) | 356 |
| 4-Region: West | 45% | (104) | 50% | (115) | 6% | (13) | 232 |
| Captive Agent/Semi-Captive Agent | 43% | (205) | 51% | (247) | 6% | (28) | 480 |
| Independent Agent/Producer (non-owner) | 50% | (173) | 43% | (149) | 7% | (25) | 347 |
| Independent Agency Owner | 32% | (55) | 63% | (109) | 6% | (10) | 174 |
| Low Confidence Group | 42% | (35) | 48% | (40) | 11% | (9) | 84 |
| High Confidence Group | 43% | (398) | 51% | (465) | 6% | (54) | 917 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPR14_7:** *How much more confident in the long-term success of your agency would you feel if you had access to each of the following? Financial or accounting support*

| Demographic | Much more confident | | Somewhat more confident | | Not much more confident | | Total N |
|---|---|---|---|---|---|---|---|
| Adults | 70% | (697) | 25% | (249) | 5% | (55) | 1001 |
| Gender: Male | 69% | (503) | 25% | (184) | 5% | (39) | 726 |
| Gender: Female | 71% | (194) | 24% | (65) | 6% | (16) | 275 |
| Age: 18-34 | 55% | (141) | 35% | (88) | 10% | (26) | 255 |
| Age: 35-44 | 74% | (315) | 21% | (89) | 4% | (19) | 423 |
| Age: 45-64 | 75% | (240) | 22% | (71) | 3% | (10) | 321 |
| GenZers: 1997-2012 | 41% | (44) | 41% | (44) | 18% | (19) | 107 |
| Millennials: 1981-1996 | 73% | (472) | 23% | (149) | 4% | (27) | 648 |
| GenXers: 1965-1980 | 74% | (178) | 23% | (55) | 4% | (9) | 242 |
| Educ: < College | 41% | (32) | 46% | (36) | 13% | (10) | 78 |
| Educ: Bachelors degree | 73% | (306) | 24% | (99) | 4% | (16) | 421 |
| Educ: Post-grad | 72% | (359) | 23% | (114) | 6% | (29) | 502 |
| Income: 50k-100k | 66% | (252) | 27% | (101) | 7% | (27) | 380 |
| Income: 100k+ | 75% | (437) | 22% | (130) | 3% | (18) | 585 |
| Employ: Private Sector | 67% | (383) | 27% | (157) | 6% | (35) | 575 |
| Employ: Self-Employed | 74% | (314) | 22% | (92) | 5% | (20) | 426 |
| 4-Region: Northeast | 71% | (97) | 24% | (32) | 5% | (7) | 136 |
| 4-Region: Midwest | 63% | (174) | 30% | (82) | 8% | (21) | 277 |
| 4-Region: South | 70% | (249) | 24% | (86) | 6% | (21) | 356 |
| 4-Region: West | 76% | (177) | 21% | (49) | 3% | (6) | 232 |
| Captive Agent/Semi-Captive Agent | 60% | (286) | 33% | (158) | 8% | (36) | 480 |
| Independent Agent/Producer (non-owner) | 77% | (267) | 19% | (66) | 4% | (14) | 347 |
| Independent Agency Owner | 83% | (144) | 14% | (25) | 3% | (5) | 174 |
| Low Confidence Group | 57% | (48) | 36% | (30) | 7% | (6) | 84 |
| High Confidence Group | 71% | (649) | 24% | (219) | 5% | (49) | 917 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPR14_8:** *How much more confident in the long-term success of your agency would you feel if you had access to each of the following? Succession or exit planning resources*

| Demographic | Much more confident | | Somewhat more confident | | Not much more confident | | Not at all more confident | | Total N |
|---|---|---|---|---|---|---|---|---|---|
| Adults | 15% | (147) | 69% | (692) | 16% | (157) | — | (5) | 1001 |
| Gender: Male | 15% | (107) | 69% | (503) | 16% | (113) | — | (3) | 726 |
| Gender: Female | 15% | (40) | 69% | (189) | 16% | (44) | 1% | (2) | 275 |
| Age: 18-34 | 18% | (46) | 63% | (161) | 18% | (46) | 1% | (2) | 255 |
| Age: 35-44 | 14% | (61) | 70% | (297) | 15% | (62) | 1% | (3) | 423 |
| Age: 45-64 | 12% | (40) | 72% | (232) | 15% | (49) | — | (0) | 321 |
| GenZers: 1997-2012 | 21% | (23) | 57% | (61) | 21% | (23) | — | (0) | 107 |
| Millennials: 1981-1996 | 14% | (90) | 71% | (458) | 15% | (95) | 1% | (5) | 648 |
| GenXers: 1965-1980 | 14% | (34) | 70% | (170) | 16% | (38) | — | (0) | 242 |
| Educ: < College | 24% | (19) | 50% | (39) | 26% | (20) | — | (0) | 78 |
| Educ: Bachelors degree | 15% | (62) | 72% | (304) | 13% | (53) | — | (2) | 421 |
| Educ: Post-grad | 13% | (66) | 70% | (349) | 17% | (84) | 1% | (3) | 502 |
| Income: 50k-100k | 18% | (70) | 69% | (261) | 12% | (46) | 1% | (3) | 380 |
| Income: 100k+ | 13% | (74) | 70% | (410) | 17% | (99) | — | (2) | 585 |
| Employ: Private Sector | 16% | (91) | 66% | (382) | 17% | (97) | 1% | (5) | 575 |
| Employ: Self-Employed | 13% | (56) | 73% | (310) | 14% | (60) | — | (0) | 426 |
| 4-Region: Northeast | 13% | (18) | 67% | (91) | 18% | (25) | 1% | (2) | 136 |
| 4-Region: Midwest | 20% | (56) | 65% | (181) | 14% | (39) | — | (1) | 277 |
| 4-Region: South | 13% | (46) | 71% | (251) | 16% | (58) | — | (1) | 356 |
| 4-Region: West | 12% | (27) | 73% | (169) | 15% | (35) | — | (1) | 232 |
| Captive Agent/Semi-Captive Agent | 19% | (91) | 62% | (299) | 19% | (90) | — | (0) | 480 |
| Independent Agent/Producer (non-owner) | 12% | (42) | 71% | (245) | 16% | (55) | 1% | (5) | 347 |
| Independent Agency Owner | 8% | (14) | 85% | (148) | 7% | (12) | — | (0) | 174 |
| Low Confidence Group | 20% | (17) | 57% | (48) | 23% | (19) | — | (0) | 84 |
| High Confidence Group | 14% | (130) | 70% | (644) | 15% | (138) | 1% | (5) | 917 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPR14_9:** *How much more confident in the long-term success of your agency would you feel if you had access to each of the following? Peer network or mentorship community*

| Demographic | Much more confident | | Somewhat more confident | | Not much more confident | | Total N |
|---|---|---|---|---|---|---|---|
| Adults | 34% | (337) | 56% | (563) | 10% | (101) | 1001 |
| Gender: Male | 34% | (245) | 56% | (408) | 10% | (73) | 726 |
| Gender: Female | 33% | (92) | 56% | (155) | 10% | (28) | 275 |
| Age: 18-34 | 34% | (87) | 54% | (138) | 12% | (30) | 255 |
| Age: 35-44 | 33% | (141) | 56% | (237) | 11% | (45) | 423 |
| Age: 45-64 | 34% | (108) | 58% | (187) | 8% | (26) | 321 |
| GenZers: 1997-2012 | 38% | (41) | 50% | (53) | 12% | (13) | 107 |
| Millennials: 1981-1996 | 32% | (207) | 58% | (375) | 10% | (66) | 648 |
| GenXers: 1965-1980 | 36% | (87) | 55% | (134) | 9% | (21) | 242 |
| Educ: < College | 36% | (28) | 49% | (38) | 15% | (12) | 78 |
| Educ: Bachelors degree | 36% | (151) | 56% | (235) | 8% | (35) | 421 |
| Educ: Post-grad | 31% | (158) | 58% | (290) | 11% | (54) | 502 |
| Income: 50k-100k | 35% | (134) | 52% | (197) | 13% | (49) | 380 |
| Income: 100k+ | 31% | (183) | 60% | (351) | 9% | (51) | 585 |
| Employ: Private Sector | 32% | (183) | 58% | (332) | 10% | (60) | 575 |
| Employ: Self-Employed | 36% | (154) | 54% | (231) | 10% | (41) | 426 |
| 4-Region: Northeast | 38% | (52) | 53% | (72) | 9% | (12) | 136 |
| 4-Region: Midwest | 32% | (89) | 58% | (161) | 10% | (27) | 277 |
| 4-Region: South | 33% | (117) | 54% | (193) | 13% | (46) | 356 |
| 4-Region: West | 34% | (79) | 59% | (137) | 7% | (16) | 232 |
| Captive Agent/Semi-Captive Agent | 30% | (144) | 60% | (290) | 10% | (46) | 480 |
| Independent Agent/Producer (non-owner) | 31% | (108) | 58% | (200) | 11% | (39) | 347 |
| Independent Agency Owner | 49% | (85) | 42% | (73) | 9% | (16) | 174 |
| Low Confidence Group | 30% | (25) | 56% | (47) | 14% | (12) | 84 |
| High Confidence Group | 34% | (312) | 56% | (516) | 10% | (89) | 917 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPR14_10:** *How much more confident in the long-term success of your agency would you feel if you had access to each of the following? Agency startup, growth, and operational guidance*

| Demographic | Much more confident | | Somewhat more confident | | Not much more confident | | Not at all more confident | | Total N |
|---|---|---|---|---|---|---|---|---|---|
| Adults | 36% | (356) | 46% | (459) | 18% | (180) | 1% | (6) | 1001 |
| Gender: Male | 35% | (256) | 47% | (338) | 18% | (128) | 1% | (4) | 726 |
| Gender: Female | 36% | (100) | 44% | (121) | 19% | (52) | 1% | (2) | 275 |
| Age: 18-34 | 45% | (114) | 40% | (103) | 15% | (38) | — | (0) | 255 |
| Age: 35-44 | 33% | (141) | 47% | (198) | 19% | (80) | 1% | (4) | 423 |
| Age: 45-64 | 31% | (100) | 49% | (157) | 19% | (62) | 1% | (2) | 321 |
| GenZers: 1997-2012 | 44% | (47) | 40% | (43) | 16% | (17) | — | (0) | 107 |
| Millennials: 1981-1996 | 36% | (232) | 46% | (299) | 17% | (112) | 1% | (5) | 648 |
| GenXers: 1965-1980 | 31% | (75) | 48% | (115) | 21% | (51) | — | (1) | 242 |
| Educ: < College | 32% | (25) | 50% | (39) | 18% | (14) | — | (0) | 78 |
| Educ: Bachelors degree | 38% | (160) | 48% | (203) | 13% | (56) | — | (2) | 421 |
| Educ: Post-grad | 34% | (171) | 43% | (217) | 22% | (110) | 1% | (4) | 502 |
| Income: 50k-100k | 44% | (166) | 44% | (167) | 12% | (47) | — | (0) | 380 |
| Income: 100k+ | 29% | (167) | 49% | (285) | 22% | (127) | 1% | (6) | 585 |
| Employ: Private Sector | 38% | (219) | 43% | (250) | 18% | (105) | — | (1) | 575 |
| Employ: Self-Employed | 32% | (137) | 49% | (209) | 18% | (75) | 1% | (5) | 426 |
| 4-Region: Northeast | 32% | (44) | 45% | (61) | 21% | (29) | 1% | (2) | 136 |
| 4-Region: Midwest | 36% | (101) | 46% | (127) | 17% | (48) | — | (1) | 277 |
| 4-Region: South | 35% | (126) | 47% | (166) | 18% | (63) | — | (1) | 356 |
| 4-Region: West | 37% | (85) | 45% | (105) | 17% | (40) | 1% | (2) | 232 |
| Captive Agent/Semi-Captive Agent | 32% | (152) | 44% | (209) | 24% | (114) | 1% | (5) | 480 |
| Independent Agent/Producer (non-owner) | 44% | (154) | 40% | (138) | 16% | (55) | — | (0) | 347 |
| Independent Agency Owner | 29% | (50) | 64% | (112) | 6% | (11) | 1% | (1) | 174 |
| Low Confidence Group | 43% | (36) | 35% | (29) | 20% | (17) | 2% | (2) | 84 |
| High Confidence Group | 35% | (320) | 47% | (430) | 18% | (163) | — | (4) | 917 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPR15_1:** *If you were to consider leaving your current captive model, which of the following would be most important in making that decision? Select up to three.*
*Greater independence to recommend any product or carrier*

| Demographic | Selected | | Not Selected | | Total N |
|---|---|---|---|---|---|
| Adults | 28% | (136) | 72% | (344) | 480 |
| Gender: Male | 28% | (94) | 72% | (241) | 335 |
| Gender: Female | 29% | (42) | 71% | (103) | 145 |
| Age: 18-34 | 42% | (53) | 58% | (72) | 125 |
| Age: 35-44 | 29% | (58) | 71% | (141) | 199 |
| Age: 45-64 | 16% | (25) | 84% | (130) | 155 |
| GenZers: 1997-2012 | 40% | (20) | 60% | (30) | 50 |
| Millennials: 1981-1996 | 33% | (104) | 67% | (211) | 315 |
| GenXers: 1965-1980 | 11% | (12) | 89% | (102) | 114 |
| Educ: Bachelors degree | 33% | (61) | 67% | (125) | 186 |
| Educ: Post-grad | 24% | (59) | 76% | (188) | 247 |
| Income: 50k-100k | 39% | (73) | 61% | (112) | 185 |
| Income: 100k+ | 20% | (56) | 80% | (223) | 279 |
| Employ: Private Sector | 41% | (92) | 59% | (134) | 226 |
| Employ: Self-Employed | 17% | (44) | 83% | (210) | 254 |
| 4-Region: Northeast | 29% | (18) | 71% | (44) | 62 |
| 4-Region: Midwest | 24% | (39) | 76% | (124) | 163 |
| 4-Region: South | 30% | (45) | 70% | (105) | 150 |
| 4-Region: West | 32% | (34) | 68% | (71) | 105 |
| Captive Agent/Semi-Captive Agent | 28% | (136) | 72% | (344) | 480 |
| High Confidence Group | 27% | (119) | 73% | (319) | 438 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPR15_2:** *If you were to consider leaving your current captive model, which of the following would be most important in making that decision? Select up to three.*
*More control over how I operate and brand my business*

| Demographic | Selected | | Not Selected | | Total N |
|---|---|---|---|---|---|
| Adults | 13% | (64) | 87% | (416) | 480 |
| Gender: Male | 13% | (43) | 87% | (292) | 335 |
| Gender: Female | 14% | (21) | 86% | (124) | 145 |
| Age: 18-34 | 12% | (15) | 88% | (110) | 125 |
| Age: 35-44 | 18% | (35) | 82% | (164) | 199 |
| Age: 45-64 | 8% | (13) | 92% | (142) | 155 |
| GenZers: 1997-2012 | 14% | (7) | 86% | (43) | 50 |
| Millennials: 1981-1996 | 15% | (47) | 85% | (268) | 315 |
| GenXers: 1965-1980 | 8% | (9) | 92% | (105) | 114 |
| Educ: Bachelors degree | 14% | (26) | 86% | (160) | 186 |
| Educ: Post-grad | 14% | (34) | 86% | (213) | 247 |
| Income: 50k-100k | 18% | (33) | 82% | (152) | 185 |
| Income: 100k+ | 9% | (25) | 91% | (254) | 279 |
| Employ: Private Sector | 15% | (35) | 85% | (191) | 226 |
| Employ: Self-Employed | 11% | (29) | 89% | (225) | 254 |
| 4-Region: Northeast | 6% | (4) | 94% | (58) | 62 |
| 4-Region: Midwest | 11% | (18) | 89% | (145) | 163 |
| 4-Region: South | 15% | (22) | 85% | (128) | 150 |
| 4-Region: West | 19% | (20) | 81% | (85) | 105 |
| Captive Agent/Semi-Captive Agent | 13% | (64) | 87% | (416) | 480 |
| High Confidence Group | 13% | (58) | 87% | (380) | 438 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPR15_3:** *If you were to consider leaving your current captive model, which of the following would be most important in making that decision? Select up to three.*
*Higher earning potential or uncapped commissions*

| Demographic | Selected | | Not Selected | | Total N |
|---|---|---|---|---|---|
| Adults | 26% | (123) | 74% | (357) | 480 |
| Gender: Male | 24% | (80) | 76% | (255) | 335 |
| Gender: Female | 30% | (43) | 70% | (102) | 145 |
| Age: 18-34 | 33% | (41) | 67% | (84) | 125 |
| Age: 35-44 | 30% | (59) | 70% | (140) | 199 |
| Age: 45-64 | 15% | (23) | 85% | (132) | 155 |
| GenZers: 1997-2012 | 28% | (14) | 72% | (36) | 50 |
| Millennials: 1981-1996 | 30% | (96) | 70% | (219) | 315 |
| GenXers: 1965-1980 | 11% | (13) | 89% | (101) | 114 |
| Educ: Bachelors degree | 32% | (59) | 68% | (127) | 186 |
| Educ: Post-grad | 20% | (50) | 80% | (197) | 247 |
| Income: 50k-100k | 37% | (69) | 63% | (116) | 185 |
| Income: 100k+ | 18% | (50) | 82% | (229) | 279 |
| Employ: Private Sector | 32% | (72) | 68% | (154) | 226 |
| Employ: Self-Employed | 20% | (51) | 80% | (203) | 254 |
| 4-Region: Northeast | 16% | (10) | 84% | (52) | 62 |
| 4-Region: Midwest | 24% | (39) | 76% | (124) | 163 |
| 4-Region: South | 26% | (39) | 74% | (111) | 150 |
| 4-Region: West | 33% | (35) | 67% | (70) | 105 |
| Captive Agent/Semi-Captive Agent | 26% | (123) | 74% | (357) | 480 |
| High Confidence Group | 25% | (109) | 75% | (329) | 438 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPR15_4:** *If you were to consider leaving your current captive model, which of the following would be most important in making that decision? Select up to three.*
*Ability to own and build equity in my book of business*

| Demographic | Selected | | Not Selected | | Total N |
|---|---|---|---|---|---|
| Adults | 11% | (54) | 89% | (426) | 480 |
| Gender: Male | 11% | (37) | 89% | (298) | 335 |
| Gender: Female | 12% | (17) | 88% | (128) | 145 |
| Age: 18-34 | 9% | (11) | 91% | (114) | 125 |
| Age: 35-44 | 15% | (29) | 85% | (170) | 199 |
| Age: 45-64 | 8% | (13) | 92% | (142) | 155 |
| GenZers: 1997-2012 | 12% | (6) | 88% | (44) | 50 |
| Millennials: 1981-1996 | 13% | (40) | 87% | (275) | 315 |
| GenXers: 1965-1980 | 6% | (7) | 94% | (107) | 114 |
| Educ: Bachelors degree | 10% | (19) | 90% | (167) | 186 |
| Educ: Post-grad | 13% | (32) | 87% | (215) | 247 |
| Income: 50k-100k | 15% | (27) | 85% | (158) | 185 |
| Income: 100k+ | 9% | (25) | 91% | (254) | 279 |
| Employ: Private Sector | 14% | (31) | 86% | (195) | 226 |
| Employ: Self-Employed | 9% | (23) | 91% | (231) | 254 |
| 4-Region: Northeast | 8% | (5) | 92% | (57) | 62 |
| 4-Region: Midwest | 10% | (16) | 90% | (147) | 163 |
| 4-Region: South | 12% | (18) | 88% | (132) | 150 |
| 4-Region: West | 14% | (15) | 86% | (90) | 105 |
| Captive Agent/Semi-Captive Agent | 11% | (54) | 89% | (426) | 480 |
| High Confidence Group | 11% | (50) | 89% | (388) | 438 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPR15_5:** *If you were to consider leaving your current captive model, which of the following would be most important in making that decision? Select up to three.*
*Better work-life flexibility*

| Demographic | Selected | | Not Selected | | Total N |
|---|---|---|---|---|---|
| Adults | 31% | (147) | 69% | (333) | 480 |
| Gender: Male | 29% | (98) | 71% | (237) | 335 |
| Gender: Female | 34% | (49) | 66% | (96) | 145 |
| Age: 18-34 | 41% | (51) | 59% | (74) | 125 |
| Age: 35-44 | 33% | (66) | 67% | (133) | 199 |
| Age: 45-64 | 19% | (29) | 81% | (126) | 155 |
| GenZers: 1997-2012 | 46% | (23) | 54% | (27) | 50 |
| Millennials: 1981-1996 | 34% | (106) | 66% | (209) | 315 |
| GenXers: 1965-1980 | 15% | (17) | 85% | (97) | 114 |
| Educ: Bachelors degree | 37% | (68) | 63% | (118) | 186 |
| Educ: Post-grad | 24% | (60) | 76% | (187) | 247 |
| Income: 50k-100k | 40% | (74) | 60% | (111) | 185 |
| Income: 100k+ | 22% | (61) | 78% | (218) | 279 |
| Employ: Private Sector | 37% | (83) | 63% | (143) | 226 |
| Employ: Self-Employed | 25% | (64) | 75% | (190) | 254 |
| 4-Region: Northeast | 27% | (17) | 73% | (45) | 62 |
| 4-Region: Midwest | 28% | (45) | 72% | (118) | 163 |
| 4-Region: South | 30% | (45) | 70% | (105) | 150 |
| 4-Region: West | 38% | (40) | 62% | (65) | 105 |
| Captive Agent/Semi-Captive Agent | 31% | (147) | 69% | (333) | 480 |
| High Confidence Group | 29% | (129) | 71% | (309) | 438 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPR15_6:** *If you were to consider leaving your current captive model, which of the following would be most important in making that decision? Select up to three.*
*More long-term career security*

| Demographic | Selected | | Not Selected | | Total N |
|---|---|---|---|---|---|
| Adults | 24% | (115) | 76% | (365) | 480 |
| Gender: Male | 21% | (69) | 79% | (266) | 335 |
| Gender: Female | 32% | (46) | 68% | (99) | 145 |
| Age: 18-34 | 37% | (46) | 63% | (79) | 125 |
| Age: 35-44 | 24% | (48) | 76% | (151) | 199 |
| Age: 45-64 | 14% | (21) | 86% | (134) | 155 |
| GenZers: 1997-2012 | 42% | (21) | 58% | (29) | 50 |
| Millennials: 1981-1996 | 26% | (83) | 74% | (232) | 315 |
| GenXers: 1965-1980 | 10% | (11) | 90% | (103) | 114 |
| Educ: Bachelors degree | 24% | (45) | 76% | (141) | 186 |
| Educ: Post-grad | 19% | (48) | 81% | (199) | 247 |
| Income: 50k-100k | 32% | (59) | 68% | (126) | 185 |
| Income: 100k+ | 18% | (49) | 82% | (230) | 279 |
| Employ: Private Sector | 31% | (70) | 69% | (156) | 226 |
| Employ: Self-Employed | 18% | (45) | 82% | (209) | 254 |
| 4-Region: Northeast | 26% | (16) | 74% | (46) | 62 |
| 4-Region: Midwest | 20% | (33) | 80% | (130) | 163 |
| 4-Region: South | 27% | (41) | 73% | (109) | 150 |
| 4-Region: West | 24% | (25) | 76% | (80) | 105 |
| Captive Agent/Semi-Captive Agent | 24% | (115) | 76% | (365) | 480 |
| High Confidence Group | 24% | (103) | 76% | (335) | 438 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPR15_7:** *If you were to consider leaving your current captive model, which of the following would be most important in making that decision? Select up to three.*
*Access to better technology or support systems*

| Demographic | Selected | | Not Selected | | Total N |
|---|---|---|---|---|---|
| Adults | 9% | (42) | 91% | (438) | 480 |
| Gender: Male | 7% | (24) | 93% | (311) | 335 |
| Gender: Female | 12% | (18) | 88% | (127) | 145 |
| Age: 18-34 | 14% | (18) | 86% | (107) | 125 |
| Age: 35-44 | 9% | (18) | 91% | (181) | 199 |
| Age: 45-64 | 4% | (6) | 96% | (149) | 155 |
| GenZers: 1997-2012 | 14% | (7) | 86% | (43) | 50 |
| Millennials: 1981-1996 | 10% | (32) | 90% | (283) | 315 |
| GenXers: 1965-1980 | 3% | (3) | 97% | (111) | 114 |
| Educ: Bachelors degree | 12% | (22) | 88% | (164) | 186 |
| Educ: Post-grad | 6% | (14) | 94% | (233) | 247 |
| Income: 50k-100k | 16% | (30) | 84% | (155) | 185 |
| Income: 100k+ | 4% | (12) | 96% | (267) | 279 |
| Employ: Private Sector | 13% | (29) | 87% | (197) | 226 |
| Employ: Self-Employed | 5% | (13) | 95% | (241) | 254 |
| 4-Region: Northeast | 13% | (8) | 87% | (54) | 62 |
| 4-Region: Midwest | 6% | (10) | 94% | (153) | 163 |
| 4-Region: South | 9% | (13) | 91% | (137) | 150 |
| 4-Region: West | 10% | (11) | 90% | (94) | 105 |
| Captive Agent/Semi-Captive Agent | 9% | (42) | 91% | (438) | 480 |
| High Confidence Group | 9% | (39) | 91% | (399) | 438 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPR15_8:** *If you were to consider leaving your current captive model, which of the following would be most important in making that decision? Select up to three.*
*Desire to eventually pass on or sell my business*

| Demographic | Selected | | Not Selected | | Total N |
|---|---|---|---|---|---|
| Adults | 1% | (4) | 99% | (476) | 480 |
| Gender: Male | 1% | (3) | 99% | (332) | 335 |
| Gender: Female | 1% | (1) | 99% | (144) | 145 |
| Age: 18-34 | — | (0) | 100% | (125) | 125 |
| Age: 35-44 | 1% | (2) | 99% | (197) | 199 |
| Age: 45-64 | 1% | (2) | 99% | (153) | 155 |
| GenZers: 1997-2012 | — | (0) | 100% | (50) | 50 |
| Millennials: 1981-1996 | 1% | (2) | 99% | (313) | 315 |
| GenXers: 1965-1980 | 2% | (2) | 98% | (112) | 114 |
| Educ: Bachelors degree | 1% | (1) | 99% | (185) | 186 |
| Educ: Post-grad | 1% | (3) | 99% | (244) | 247 |
| Income: 50k-100k | 1% | (1) | 99% | (184) | 185 |
| Income: 100k+ | 1% | (3) | 99% | (276) | 279 |
| Employ: Private Sector | — | (0) | 100% | (226) | 226 |
| Employ: Self-Employed | 2% | (4) | 98% | (250) | 254 |
| 4-Region: Northeast | — | (0) | 100% | (62) | 62 |
| 4-Region: Midwest | 1% | (2) | 99% | (161) | 163 |
| 4-Region: South | 1% | (1) | 99% | (149) | 150 |
| 4-Region: West | 1% | (1) | 99% | (104) | 105 |
| Captive Agent/Semi-Captive Agent | 1% | (4) | 99% | (476) | 480 |
| High Confidence Group | 1% | (4) | 99% | (434) | 438 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPR15_9:** *If you were to consider leaving your current captive model, which of the following would be most important in making that decision? Select up to three.*
*I would not consider leaving my current model*

| Demographic | Selected | | Not Selected | | Total N |
|---|---|---|---|---|---|
| Adults | 43% | (204) | 58% | (276) | 480 |
| Gender: Male | 45% | (151) | 55% | (184) | 335 |
| Gender: Female | 37% | (53) | 63% | (92) | 145 |
| Age: 18-34 | 21% | (26) | 79% | (99) | 125 |
| Age: 35-44 | 40% | (80) | 60% | (119) | 199 |
| Age: 45-64 | 63% | (98) | 37% | (57) | 155 |
| GenZers: 1997-2012 | 14% | (7) | 86% | (43) | 50 |
| Millennials: 1981-1996 | 37% | (116) | 63% | (199) | 315 |
| GenXers: 1965-1980 | 71% | (81) | 29% | (33) | 114 |
| Educ: Bachelors degree | 34% | (64) | 66% | (122) | 186 |
| Educ: Post-grad | 53% | (130) | 47% | (117) | 247 |
| Income: 50k-100k | 23% | (43) | 77% | (142) | 185 |
| Income: 100k+ | 57% | (160) | 43% | (119) | 279 |
| Employ: Private Sector | 24% | (54) | 76% | (172) | 226 |
| Employ: Self-Employed | 59% | (150) | 41% | (104) | 254 |
| 4-Region: Northeast | 47% | (29) | 53% | (33) | 62 |
| 4-Region: Midwest | 50% | (81) | 50% | (82) | 163 |
| 4-Region: South | 41% | (62) | 59% | (88) | 150 |
| 4-Region: West | 30% | (32) | 70% | (73) | 105 |
| Captive Agent/Semi-Captive Agent | 43% | (204) | 58% | (276) | 480 |
| High Confidence Group | 45% | (196) | 55% | (242) | 438 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPR16:** *What was your primary motivation for pursuing independence or agency ownership?*

| Demographic | Greater independence to recommend the best products for clients | Control over how I operate and brand my business | Higher earning potential or uncapped income | Desire to build equity and ownership in my book of business | Long-term financial security and succession planning | Flexibility in my day-to-day work and schedule | Dissatisfaction with a prior captive or semi-captive arrangement | Other | Total N |
|---|---|---|---|---|---|---|---|---|---|
| Adults | 12% (65) | 9% (47) | 28% (144) | 7% (34) | 22% (115) | 21% (110) | 1% (5) | — (1) | 521 |
| Gender: Male | 12% (46) | 10% (39) | 28% (111) | 7% (29) | 22% (86) | 20% (77) | 1% (3) | — (0) | 391 |
| Gender: Female | 15% (19) | 6% (8) | 25% (33) | 4% (5) | 22% (29) | 25% (33) | 2% (2) | 1% (1) | 130 |
| Age: 18-34 | 18% (23) | 2% (2) | 22% (29) | 4% (5) | 21% (27) | 33% (43) | 1% (1) | — (0) | 130 |
| Age: 35-44 | 10% (22) | 9% (20) | 28% (62) | 9% (20) | 24% (54) | 18% (41) | 2% (4) | — (1) | 224 |
| Age: 45-64 | 12% (20) | 15% (25) | 32% (53) | 5% (9) | 20% (33) | 16% (26) | — (0) | — (0) | 166 |
| GenZers: 1997-2012 | 19% (11) | 2% (1) | 12% (7) | 5% (3) | 14% (8) | 46% (26) | 2% (1) | — (0) | 57 |
| Millennials: 1981-1996 | 12% (39) | 8% (25) | 29% (98) | 7% (24) | 23% (78) | 19% (64) | 1% (4) | — (1) | 333 |
| GenXers: 1965-1980 | 12% (15) | 16% (20) | 30% (39) | 5% (7) | 22% (28) | 15% (19) | — (0) | — (0) | 128 |
| Educ: Bachelors degree | 14% (34) | 7% (16) | 25% (58) | 6% (13) | 24% (56) | 24% (56) | 1% (2) | — (0) | 235 |
| Educ: Post-grad | 11% (28) | 11% (29) | 32% (82) | 7% (19) | 21% (54) | 16% (40) | 1% (2) | — (1) | 255 |
| Income: 50k-100k | 15% (29) | 4% (8) | 26% (50) | 6% (11) | 20% (39) | 28% (55) | 1% (2) | 1% (1) | 195 |
| Income: 100k+ | 11% (35) | 13% (39) | 30% (92) | 7% (22) | 23% (70) | 15% (45) | 1% (3) | — (0) | 306 |
| Employ: Private Sector | 13% (45) | 5% (19) | 25% (87) | 8% (27) | 23% (79) | 25% (86) | 1% (5) | — (1) | 349 |
| Employ: Self-Employed | 12% (20) | 16% (28) | 33% (57) | 4% (7) | 21% (36) | 14% (24) | — (0) | — (0) | 172 |
| 4-Region: Northeast | 18% (13) | 5% (4) | 26% (19) | 5% (4) | 19% (14) | 27% (20) | — (0) | — (0) | 74 |
| 4-Region: Midwest | 12% (14) | 10% (11) | 23% (26) | 10% (11) | 25% (28) | 20% (23) | 1% (1) | — (0) | 114 |
| 4-Region: South | 10% (21) | 11% (22) | 32% (65) | 5% (11) | 21% (44) | 19% (39) | 1% (3) | — (1) | 206 |
| 4-Region: West | 13% (17) | 8% (10) | 27% (34) | 6% (8) | 23% (29) | 22% (28) | 1% (1) | — (0) | 127 |
| Independent Agent/Producer (non-owner) | 13% (45) | 5% (19) | 25% (86) | 8% (27) | 23% (79) | 24% (85) | 1% (5) | — (1) | 347 |
| Independent Agency Owner | 11% (20) | 16% (28) | 33% (58) | 4% (7) | 21% (36) | 14% (25) | — (0) | — (0) | 174 |
| High Confidence Group | 12% (56) | 10% (46) | 28% (136) | 6% (31) | 22% (107) | 21% (100) | 1% (3) | — (0) | 479 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPRdem1:** *If you could start your career over today, would you choose the same agency model you are currently in?*

| Demographic | Yes, I would choose the same model | | No, I would choose a different model | | Not sure | | Total N |
|---|---|---|---|---|---|---|---|
| Adults | 66% | (657) | 25% | (248) | 10% | (96) | 1001 |
| Gender: Male | 69% | (500) | 23% | (168) | 8% | (58) | 726 |
| Gender: Female | 57% | (157) | 29% | (80) | 14% | (38) | 275 |
| Age: 18-34 | 36% | (93) | 40% | (101) | 24% | (61) | 255 |
| Age: 35-44 | 67% | (283) | 26% | (111) | 7% | (29) | 423 |
| Age: 45-64 | 87% | (280) | 11% | (35) | 2% | (6) | 321 |
| GenZers: 1997-2012 | 30% | (32) | 43% | (46) | 27% | (29) | 107 |
| Millennials: 1981-1996 | 63% | (406) | 28% | (180) | 10% | (62) | 648 |
| GenXers: 1965-1980 | 89% | (216) | 9% | (21) | 2% | (5) | 242 |
| Educ: < College | 36% | (28) | 50% | (39) | 14% | (11) | 78 |
| Educ: Bachelors degree | 60% | (254) | 29% | (120) | 11% | (47) | 421 |
| Educ: Post-grad | 75% | (375) | 18% | (89) | 8% | (38) | 502 |
| Income: 50k-100k | 49% | (186) | 37% | (139) | 14% | (55) | 380 |
| Income: 100k+ | 79% | (462) | 18% | (103) | 3% | (20) | 585 |
| Employ: Private Sector | 49% | (284) | 35% | (203) | 15% | (88) | 575 |
| Employ: Self-Employed | 88% | (373) | 11% | (45) | 2% | (8) | 426 |
| 4-Region: Northeast | 69% | (94) | 22% | (30) | 9% | (12) | 136 |
| 4-Region: Midwest | 68% | (189) | 23% | (63) | 9% | (25) | 277 |
| 4-Region: South | 66% | (236) | 24% | (85) | 10% | (35) | 356 |
| 4-Region: West | 59% | (138) | 30% | (70) | 10% | (24) | 232 |
| Captive Agent/Semi-Captive Agent | 58% | (278) | 36% | (175) | 6% | (27) | 480 |
| Independent Agent/Producer (non-owner) | 60% | (209) | 21% | (73) | 19% | (65) | 347 |
| Independent Agency Owner | 98% | (170) | — | (0) | 2% | (4) | 174 |
| Low Confidence Group | 15% | (13) | 68% | (57) | 17% | (14) | 84 |
| High Confidence Group | 70% | (644) | 21% | (191) | 9% | (82) | 917 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPRdem2:** *If you were starting over, which agency model would you most want to be in?*

| Demographic | Fully independent agency owner | | Independent agent or producer (not owner) | | Captive agent with a major carrier | | Semi-captive agent | | Total N |
|---|---|---|---|---|---|---|---|---|---|
| Adults | 54% | (134) | 29% | (71) | 10% | (25) | 7% | (18) | 248 |
| Gender: Male | 52% | (87) | 30% | (51) | 10% | (17) | 8% | (13) | 168 |
| Gender: Female | 59% | (47) | 25% | (20) | 10% | (8) | 6% | (5) | 80 |
| Age: 18-34 | 36% | (36) | 42% | (42) | 12% | (12) | 11% | (11) | 101 |
| Age: 35-44 | 69% | (77) | 18% | (20) | 8% | (9) | 5% | (5) | 111 |
| Millennials: 1981-1996 | 61% | (109) | 27% | (48) | 7% | (13) | 6% | (10) | 180 |
| Educ: Bachelors degree | 52% | (62) | 32% | (38) | 12% | (14) | 5% | (6) | 120 |
| Educ: Post-grad | 67% | (60) | 18% | (16) | 10% | (9) | 4% | (4) | 89 |
| Income: 50k-100k | 51% | (71) | 30% | (42) | 9% | (13) | 9% | (13) | 139 |
| Income: 100k+ | 61% | (63) | 24% | (25) | 11% | (11) | 4% | (4) | 103 |
| Employ: Private Sector | 47% | (96) | 33% | (67) | 12% | (24) | 8% | (16) | 203 |
| 4-Region: Midwest | 49% | (31) | 38% | (24) | 11% | (7) | 2% | (1) | 63 |
| 4-Region: South | 55% | (47) | 22% | (19) | 12% | (10) | 11% | (9) | 85 |
| 4-Region: West | 54% | (38) | 29% | (20) | 10% | (7) | 7% | (5) | 70 |
| Captive Agent/Semi-Captive Agent | 58% | (101) | 39% | (68) | 2% | (3) | 2% | (3) | 175 |
| Independent Agent/Producer (non-owner) | 45% | (33) | 4% | (3) | 30% | (22) | 21% | (15) | 73 |
| Low Confidence Group | 42% | (24) | 18% | (10) | 30% | (17) | 11% | (6) | 57 |
| High Confidence Group | 58% | (110) | 32% | (61) | 4% | (8) | 6% | (12) | 191 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPRdem3a_1:** *What factors would most influence your decision to choose a different model? Select all that apply.*
*Greater earning potential or uncapped income*

| Demographic | Selected | | Not Selected | | Total N |
|---|---|---|---|---|---|
| Adults | 53% | (132) | 47% | (116) | 248 |
| Gender: Male | 52% | (88) | 48% | (80) | 168 |
| Gender: Female | 55% | (44) | 45% | (36) | 80 |
| Age: 18-34 | 50% | (50) | 50% | (51) | 101 |
| Age: 35-44 | 59% | (66) | 41% | (45) | 111 |
| Millennials: 1981-1996 | 59% | (106) | 41% | (74) | 180 |
| Educ: Bachelors degree | 52% | (62) | 48% | (58) | 120 |
| Educ: Post-grad | 56% | (50) | 44% | (39) | 89 |
| Income: 50k-100k | 55% | (77) | 45% | (62) | 139 |
| Income: 100k+ | 50% | (52) | 50% | (51) | 103 |
| Employ: Private Sector | 50% | (102) | 50% | (101) | 203 |
| 4-Region: Midwest | 59% | (37) | 41% | (26) | 63 |
| 4-Region: South | 53% | (45) | 47% | (40) | 85 |
| 4-Region: West | 49% | (34) | 51% | (36) | 70 |
| Captive Agent/Semi-Captive Agent | 55% | (97) | 45% | (78) | 175 |
| Independent Agent/Producer (non-owner) | 48% | (35) | 52% | (38) | 73 |
| Low Confidence Group | 46% | (26) | 54% | (31) | 57 |
| High Confidence Group | 55% | (106) | 45% | (85) | 191 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPRdem3a_2:** *What factors would most influence your decision to choose a different model? Select all that apply.*
*More control over how I run and brand my agency*

| Demographic | Selected | | Not Selected | | Total N |
|---|---|---|---|---|---|
| Adults | 38% | (94) | 62% | (154) | 248 |
| Gender: Male | 35% | (59) | 65% | (109) | 168 |
| Gender: Female | 44% | (35) | 56% | (45) | 80 |
| Age: 18-34 | 35% | (35) | 65% | (66) | 101 |
| Age: 35-44 | 39% | (43) | 61% | (68) | 111 |
| Millennials: 1981-1996 | 38% | (68) | 62% | (112) | 180 |
| Educ: Bachelors degree | 40% | (48) | 60% | (72) | 120 |
| Educ: Post-grad | 40% | (36) | 60% | (53) | 89 |
| Income: 50k-100k | 42% | (58) | 58% | (81) | 139 |
| Income: 100k+ | 33% | (34) | 67% | (69) | 103 |
| Employ: Private Sector | 35% | (71) | 65% | (132) | 203 |
| 4-Region: Midwest | 33% | (21) | 67% | (42) | 63 |
| 4-Region: South | 40% | (34) | 60% | (51) | 85 |
| 4-Region: West | 43% | (30) | 57% | (40) | 70 |
| Captive Agent/Semi-Captive Agent | 34% | (60) | 66% | (115) | 175 |
| Independent Agent/Producer (non-owner) | 47% | (34) | 53% | (39) | 73 |
| Low Confidence Group | 37% | (21) | 63% | (36) | 57 |
| High Confidence Group | 38% | (73) | 62% | (118) | 191 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPRdem3a_3:** *What factors would most influence your decision to choose a different model? Select all that apply.*
*Freedom to recommend the best products for my clients*

| Demographic | Selected | | Not Selected | | Total N |
|---|---|---|---|---|---|
| Adults | 48% | (120) | 52% | (128) | 248 |
| Gender: Male | 52% | (88) | 48% | (80) | 168 |
| Gender: Female | 40% | (32) | 60% | (48) | 80 |
| Age: 18-34 | 50% | (51) | 50% | (50) | 101 |
| Age: 35-44 | 48% | (53) | 52% | (58) | 111 |
| Millennials: 1981-1996 | 47% | (85) | 53% | (95) | 180 |
| Educ: Bachelors degree | 54% | (65) | 46% | (55) | 120 |
| Educ: Post-grad | 44% | (39) | 56% | (50) | 89 |
| Income: 50k-100k | 47% | (66) | 53% | (73) | 139 |
| Income: 100k+ | 47% | (48) | 53% | (55) | 103 |
| Employ: Private Sector | 45% | (92) | 55% | (111) | 203 |
| 4-Region: Midwest | 54% | (34) | 46% | (29) | 63 |
| 4-Region: South | 47% | (40) | 53% | (45) | 85 |
| 4-Region: West | 49% | (34) | 51% | (36) | 70 |
| Captive Agent/Semi-Captive Agent | 52% | (91) | 48% | (84) | 175 |
| Independent Agent/Producer (non-owner) | 40% | (29) | 60% | (44) | 73 |
| Low Confidence Group | 46% | (26) | 54% | (31) | 57 |
| High Confidence Group | 49% | (94) | 51% | (97) | 191 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPRdem3a_4:** *What factors would most influence your decision to choose a different model? Select all that apply.*
*Ability to build equity or ownership in my book of business*

| Demographic | Selected | | Not Selected | | Total N |
|---|---|---|---|---|---|
| Adults | 18% | (45) | 82% | (203) | 248 |
| Gender: Male | 17% | (28) | 83% | (140) | 168 |
| Gender: Female | 21% | (17) | 79% | (63) | 80 |
| Age: 18-34 | 19% | (19) | 81% | (82) | 101 |
| Age: 35-44 | 17% | (19) | 83% | (92) | 111 |
| Millennials: 1981-1996 | 15% | (27) | 85% | (153) | 180 |
| Educ: Bachelors degree | 19% | (23) | 81% | (97) | 120 |
| Educ: Post-grad | 16% | (14) | 84% | (75) | 89 |
| Income: 50k-100k | 19% | (27) | 81% | (112) | 139 |
| Income: 100k+ | 17% | (17) | 83% | (86) | 103 |
| Employ: Private Sector | 19% | (38) | 81% | (165) | 203 |
| 4-Region: Midwest | 11% | (7) | 89% | (56) | 63 |
| 4-Region: South | 15% | (13) | 85% | (72) | 85 |
| 4-Region: West | 26% | (18) | 74% | (52) | 70 |
| Captive Agent/Semi-Captive Agent | 18% | (31) | 82% | (144) | 175 |
| Independent Agent/Producer (non-owner) | 19% | (14) | 81% | (59) | 73 |
| Low Confidence Group | 14% | (8) | 86% | (49) | 57 |
| High Confidence Group | 19% | (37) | 81% | (154) | 191 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPRdem3a_5:** *What factors would most influence your decision to choose a different model? Select all that apply.*
*Better long-term career sustainability*

| Demographic | Selected | | Not Selected | | Total N |
|---|---|---|---|---|---|
| Adults | 52% | (129) | 48% | (119) | 248 |
| Gender: Male | 49% | (82) | 51% | (86) | 168 |
| Gender: Female | 59% | (47) | 41% | (33) | 80 |
| Age: 18-34 | 65% | (66) | 35% | (35) | 101 |
| Age: 35-44 | 44% | (49) | 56% | (62) | 111 |
| Millennials: 1981-1996 | 51% | (92) | 49% | (88) | 180 |
| Educ: Bachelors degree | 53% | (63) | 48% | (57) | 120 |
| Educ: Post-grad | 47% | (42) | 53% | (47) | 89 |
| Income: 50k-100k | 55% | (76) | 45% | (63) | 139 |
| Income: 100k+ | 46% | (47) | 54% | (56) | 103 |
| Employ: Private Sector | 54% | (110) | 46% | (93) | 203 |
| 4-Region: Midwest | 49% | (31) | 51% | (32) | 63 |
| 4-Region: South | 55% | (47) | 45% | (38) | 85 |
| 4-Region: West | 51% | (36) | 49% | (34) | 70 |
| Captive Agent/Semi-Captive Agent | 47% | (83) | 53% | (92) | 175 |
| Independent Agent/Producer (non-owner) | 63% | (46) | 37% | (27) | 73 |
| Low Confidence Group | 54% | (31) | 46% | (26) | 57 |
| High Confidence Group | 51% | (98) | 49% | (93) | 191 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPRdem3a_6:** *What factors would most influence your decision to choose a different model? Select all that apply.*
*More flexibility in my day-to-day work*

| Demographic | Selected | | Not Selected | | Total N |
|---|---|---|---|---|---|
| Adults | 44% | (110) | 56% | (138) | 248 |
| Gender: Male | 40% | (68) | 60% | (100) | 168 |
| Gender: Female | 53% | (42) | 48% | (38) | 80 |
| Age: 18-34 | 55% | (56) | 45% | (45) | 101 |
| Age: 35-44 | 40% | (44) | 60% | (67) | 111 |
| Millennials: 1981-1996 | 40% | (72) | 60% | (108) | 180 |
| Educ: Bachelors degree | 43% | (52) | 57% | (68) | 120 |
| Educ: Post-grad | 38% | (34) | 62% | (55) | 89 |
| Income: 50k-100k | 58% | (80) | 42% | (59) | 139 |
| Income: 100k+ | 24% | (25) | 76% | (78) | 103 |
| Employ: Private Sector | 45% | (91) | 55% | (112) | 203 |
| 4-Region: Midwest | 38% | (24) | 62% | (39) | 63 |
| 4-Region: South | 46% | (39) | 54% | (46) | 85 |
| 4-Region: West | 46% | (32) | 54% | (38) | 70 |
| Captive Agent/Semi-Captive Agent | 38% | (67) | 62% | (108) | 175 |
| Independent Agent/Producer (non-owner) | 59% | (43) | 41% | (30) | 73 |
| Low Confidence Group | 53% | (30) | 47% | (27) | 57 |
| High Confidence Group | 42% | (80) | 58% | (111) | 191 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPRdem3a_7:** *What factors would most influence your decision to choose a different model? Select all that apply.*
*Access to better technology or operational tools*

| Demographic | Selected | | Not Selected | | Total N |
|---|---|---|---|---|---|
| Adults | 15% | (37) | 85% | (211) | 248 |
| Gender: Male | 17% | (29) | 83% | (139) | 168 |
| Gender: Female | 10% | (8) | 90% | (72) | 80 |
| Age: 18-34 | 17% | (17) | 83% | (84) | 101 |
| Age: 35-44 | 16% | (18) | 84% | (93) | 111 |
| Millennials: 1981-1996 | 17% | (31) | 83% | (149) | 180 |
| Educ: Bachelors degree | 13% | (16) | 87% | (104) | 120 |
| Educ: Post-grad | 15% | (13) | 85% | (76) | 89 |
| Income: 50k-100k | 22% | (30) | 78% | (109) | 139 |
| Income: 100k+ | 6% | (6) | 94% | (97) | 103 |
| Employ: Private Sector | 15% | (30) | 85% | (173) | 203 |
| 4-Region: Midwest | 17% | (11) | 83% | (52) | 63 |
| 4-Region: South | 8% | (7) | 92% | (78) | 85 |
| 4-Region: West | 14% | (10) | 86% | (60) | 70 |
| Captive Agent/Semi-Captive Agent | 15% | (26) | 85% | (149) | 175 |
| Independent Agent/Producer (non-owner) | 15% | (11) | 85% | (62) | 73 |
| Low Confidence Group | 14% | (8) | 86% | (49) | 57 |
| High Confidence Group | 15% | (29) | 85% | (162) | 191 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPRdem3a_8:** *What factors would most influence your decision to choose a different model? Select all that apply.*
*Dissatisfaction with my current carrier or contract structure*

| Demographic | Selected | | Not Selected | | Total N |
|---|---|---|---|---|---|
| Adults | 27% | (68) | 73% | (180) | 248 |
| Gender: Male | 26% | (44) | 74% | (124) | 168 |
| Gender: Female | 30% | (24) | 70% | (56) | 80 |
| Age: 18-34 | 24% | (24) | 76% | (77) | 101 |
| Age: 35-44 | 27% | (30) | 73% | (81) | 111 |
| Millennials: 1981-1996 | 28% | (51) | 72% | (129) | 180 |
| Educ: Bachelors degree | 34% | (41) | 66% | (79) | 120 |
| Educ: Post-grad | 27% | (24) | 73% | (65) | 89 |
| Income: 50k-100k | 27% | (37) | 73% | (102) | 139 |
| Income: 100k+ | 30% | (31) | 70% | (72) | 103 |
| Employ: Private Sector | 28% | (56) | 72% | (147) | 203 |
| 4-Region: Midwest | 48% | (30) | 52% | (33) | 63 |
| 4-Region: South | 24% | (20) | 76% | (65) | 85 |
| 4-Region: West | 16% | (11) | 84% | (59) | 70 |
| Captive Agent/Semi-Captive Agent | 30% | (52) | 70% | (123) | 175 |
| Independent Agent/Producer (non-owner) | 22% | (16) | 78% | (57) | 73 |
| Low Confidence Group | 32% | (18) | 68% | (39) | 57 |
| High Confidence Group | 26% | (50) | 74% | (141) | 191 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

**Table PPRdem3a_9:** *What factors would most influence your decision to choose a different model? Select all that apply.*
*Other*

| Demographic | Not Selected | | Total N |
|---|---|---|---|
| Adults | 100% | (248) | 248 |
| Gender: Male | 100% | (168) | 168 |
| Gender: Female | 100% | (80) | 80 |
| Age: 18-34 | 100% | (101) | 101 |
| Age: 35-44 | 100% | (111) | 111 |
| Millennials: 1981-1996 | 100% | (180) | 180 |
| Educ: Bachelors degree | 100% | (120) | 120 |
| Educ: Post-grad | 100% | (89) | 89 |
| Income: 50k-100k | 100% | (139) | 139 |
| Income: 100k+ | 100% | (103) | 103 |
| Employ: Private Sector | 100% | (203) | 203 |
| 4-Region: Midwest | 100% | (63) | 63 |
| 4-Region: South | 100% | (85) | 85 |
| 4-Region: West | 100% | (70) | 70 |
| Captive Agent/Semi-Captive Agent | 100% | (175) | 175 |
| Independent Agent/Producer (non-owner) | 100% | (73) | 73 |
| Low Confidence Group | 100% | (57) | 57 |
| High Confidence Group | 100% | (191) | 191 |

*Note:* Row proportions may total to larger than one-hundred percent due to rounding.

# Respondent Demographics Summary

**Summary Statistics of Survey Respondent Demographics**

| Demographic | Group | Frequency | Percentage |
|---|---|---|---|
| xdemAll | Adults | 1001 | 100% |
| xdemGender | Gender: Male | 726 | 73% |
| | Gender: Female | 275 | 27% |
| | *N* | 1001 | |
| age | Age: 18-34 | 255 | 25% |
| | Age: 35-44 | 423 | 42% |
| | Age: 45-64 | 321 | 32% |
| | Age: 65+ | 2 | 0% |
| | *N* | 1001 | |
| demAgeGeneration | GenZers: 1997-2012 | 107 | 11% |
| | Millennials: 1981-1996 | 648 | 65% |
| | GenXers: 1965-1980 | 242 | 24% |
| | Baby Boomers: 1946-1964 | 3 | 0% |
| | *N* | 1000 | |
| xeduc3 | Educ: < College | 78 | 8% |
| | Educ: Bachelors degree | 421 | 42% |
| | Educ: Post-grad | 502 | 50% |
| | *N* | 1001 | |
| xdemInc3_us | Income: Under 50k | 36 | 4% |
| | Income: 50k-100k | 380 | 38% |
| | Income: 100k+ | 585 | 58% |
| | *N* | 1001 | |
| xdemEmploy | Employ: Private Sector | 575 | 57% |
| | Employ: Self-Employed | 426 | 43% |
| | *N* | 1001 | |
| xreg4 | 4-Region: Northeast | 136 | 14% |
| | 4-Region: Midwest | 277 | 28% |
| | 4-Region: South | 356 | 36% |
| | 4-Region: West | 232 | 23% |
| | *N* | 1001 | |
| PPRxdem1 | Captive Agent/Semi-Captive Agent | 480 | 48% |
| PPRxdem2 | Independent Agent/Producer (non-owner) | 347 | 35% |
| | Independent Agency Owner | 174 | 17% |
| | *N* | 521 | |

Continued on next page

**Summary Statistics of Survey Respondent Demographics**

| Demographic | Group | Frequency | Percentage |
|---|---|---|---|
| PPRxdem3 | Low Confidence Group | 84 | 8% |
| | High Confidence Group | 917 | 92% |
| | *N* | 1001 | |

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