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Darkhorse Releases Inaugural Insurance Agent Independence Index, Revealing Biggest Barriers to Agency Ownership

The survey of 1,001 U.S. insurance agents finds financial risk and operational burden are equally significant obstacles to greater independence

SCOTTSDALE, Ariz. – Sept. 22, 2026 – Darkhorse Insurance Brokers, an agency ownership platform for insurance professionals, today released the 2026 Darkhorse Index of Insurance Agent Independence, a new recurring benchmark measuring how U.S. insurance agents view income, autonomy, agency ownership and the future of the industry. The first Index registered a score of 66.2 out of 100, establishing a national baseline for tracking changes in agent sentiment over time.

The national survey, conducted by Morning Consult on behalf of Darkhorse, reveals a notable gap between agents' interest in greater independence and their readiness to pursue it. Over half of non-owner agents say they are likely to explore greater independence or agency ownership if the right platform, support system, and resources exist. Among the 427 respondents who rated themselves likely to explore greater independence or agency ownership, 85% selected a timeframe of one to five years when asked when they would most likely act if they pursued such a move.

Operational concern is as significant a barrier as financial concern, with each category accounting for 32% of the barriers agents report. The risk of losing current income or stability is the leading individual barrier at 20%. The financial and operational categories reflect Darkhorse's grouping of individual survey responses.

"Insurance agents are not short on ambition. What many are missing is a support system that helps them navigate the transition to ownership and replace the operational infrastructure they currently rely on," said Dan Garzella, founder of Darkhorse Insurance Brokers. "The Index gives the industry a clearer picture of what agents want, the barriers they face, and where better infrastructure and support could make ownership more attainable."

Key Takeaways

- **Agents are more confident in reaching their professional goals than satisfied with their current agency models:** 79% of agents are confident in their ability to achieve their professional goals, but only 66% are satisfied with their current agency model. The gap widens from 13 to 17 points among captive and semi-captive agents.
- **Most agents associate greater structural freedom with greater earning potential:** 78% of agents believe they could earn significantly more with greater flexibility over how they operate, grow, and serve clients.
- **Agency owners reported the highest level of satisfaction:** 91% of agency owners are satisfied with their current model, compared with 63% of captive and semi-captive agents and 57% of independent non-owner agents.
- **Owners see industrywide obstacles to building meaningful ownership:** 59% of agency owners agree that the insurance industry makes meaningful ownership difficult to build – the highest share of any agent segment.
- **Operational burden rivals financial risk:** Operational and financial concerns each account for 32% of reported barriers. Operational barriers include running an independent operation, hiring and retaining talent, obtaining back-office support, accessing carriers and implementing technology and systems.
- **Most agents likely to explore greater independence or ownership select a one-to-five year timeframe:** 85% of respondents who rated themselves likely to explore greater independence or ownership selected a timeframe of one to five years when asked when they would most likely act if they pursued such a move.

Building a Better Path to Agency Ownership

The findings suggest that ownership remains attractive, but the path to it presents substantial friction. Financial risk and operational complexity emerge as the two broadest categories of concern. Darkhorse is designed to reduce those pain points by providing carrier access, operational infrastructure, onboarding, training, and ongoing agency-success support – reducing the burden of building and operating every component of an independent agency alone.

"The agents who have reached ownership are telling us two things at once: the outcome is worth it, and the process is harder than it should be," said Garzella. "Our goal is to remove unnecessary operational friction so qualified agents can build something of their own without having to construct every part of the business from scratch."

The Darkhorse platform supports agents across critical functions that can otherwise make ownership difficult, allowing agency owners to focus more of their time on clients, growth, and long-term enterprise value.

The full 2026 Darkhorse Index of Insurance Agent Independence, including detailed findings and methodology, is available at darkhorseinsurance.com/insurance-agent-independence-index.

Insurance professionals interested in evaluating their readiness for agency ownership can visit readiness.darkhorseinsurance.com.

Methodology

The 2026 Darkhorse Index of Insurance Agent Independence is based on a survey conducted by Morning Consult on behalf of Darkhorse Insurance Brokers. The survey was conducted through computer-assisted telephone interviewing from June 17 to July 7, 2026, among 1,001 U.S. insurance agents. Results from the full sample have a margin of error of plus or minus 3.1 percentage points. The sample included 480 captive and semi-captive agents, 347 independent non-owner agents, and 174 independent agency owners. Results are unweighted, and subgroup margins of error are wider.

About Darkhorse Insurance Brokers

Darkhorse Insurance Brokers is an agency ownership platform that helps qualified insurance professionals build, own, and grow independent agencies. Darkhorse combines carrier access, operational infrastructure, onboarding, training, business guidance, and ongoing agency-success support to help owners move forward with greater clarity, confidence, and momentum. Agency owners build and operate under their own brands while benefiting from the resources, guidance, and support of an experienced partner. Learn more at darkhorseinsurance.com.

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