**PPRdem4 Do you or does any member of your household currently work in any of the following industries? Select all that apply.** **[END SURVEY IF ANY OF OPTIONS 1-3 ARE SELECTED]**

1. Advertising / Public Relations
2. Marketing / Market Research
3. Survey, polling, or opinion research
4. None of these

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**PPRdem5 Which of the following best describes your current role in the insurance industry?** **[END SURVEY IF OTHER / NOT APPLICABLE IS SELECTED]**

- 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
- Other / Not applicable

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

- 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

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**PPRdem6a Which carrier are you primarily contracted with? [AMONG CAPTIVE AND SEMI-CAPTIVE AGENTS]**

- Allstate
- American Family
- Auto-Owners Insurance
- Chubb
- Cincinnati
- CNA
- Country Financial
- Encova
- Erie Insurance
- Farm Bureau
- Farmers
- GEICO
- Liberty Mutual
- Nationwide
- Progressive
- Selective
- Shelter Insurance
- State Farm
- The Hartford
- Travelers
- USAA
- Westfield
- Other
- Prefer not to say

---

**PPRdem6b Which carriers do you write the most business with? Select up to three. [AMONG INDEPENDENT AGENTS/PRODUCERS (NON-OWNERS) AND INDEPENDENT AGENCY OWNERS]**

1. Allstate
2. American Family
3. Auto-Owners Insurance
4. Chubb
5. Cincinnati
6. CNA
7. Country Financial
8. Encova
9. Erie Insurance
10. Farm Bureau
11. Farmers
12. GEICO
13. Liberty Mutual
14. Nationwide
15. Progressive
16. Selective
17. Shelter Insurance
18. State Farm
19. The Hartford
20. Travelers
21. USAA
22. Westfield
23. Other
24. Prefer not to say

---

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

- Less than 2 years
- 2-5 years
- 6-10 years
- 11-20 years
- More than 20 years

---

**PPRdem8 Which of the following lines of business do you currently write? Select all that apply.**

1. Personal lines (auto, home, renters, umbrella)
2. Commercial lines (business insurance, commercial property, liability)
3. Life and health (life insurance, health insurance, disability)
4. Employee benefits
5. Specialty lines (marine, professional liability, cyber, etc.)
6. Financial services / securities (annuities, investments)

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

0 1 2 3 4 5 6 7 8 9 10

0 - Not at all satisfied; 5 - Moderately satisfied; 10 - Completely satisfied

---

**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?**

- Improve significantly
- Improve somewhat
- Stay about the same
- Get somewhat worse
- Get significantly worse
- Don't know / No opinion

---

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

- Significantly more independent agencies
- Somewhat more independent agencies
- About the same number
- Somewhat fewer independent agencies
- Significantly fewer independent agencies
- Don't know / No opinion

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

0 1 2 3 4 5 6 7 8 9 10

0 - Not at all confident; 5 - Moderately confident; 10 - Extremely confident

---

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

- 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.

---

**PPR5b And which of the remaining professional goals is LEAST important to your sense of success? [SHOW ONLY GOALS NOT SELECTED IN PPR5a]**

- 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.

---

**PPR6 For each of the following professional goals, please rate how satisfied you are with your current progress.**

**Answer scale for each item:** Very dissatisfied; Somewhat dissatisfied; Slightly dissatisfied; Neutral; Slightly satisfied; Somewhat satisfied; Very satisfied

1. Own My Path: I can recommend the best carrier and product for each client, without restrictions dictating my choices.
2. Run My Way: I have full control over how I operate, brand, and grow my agency.
3. Grow My Income: I have real earning potential that isn't capped by a captive structure or fixed compensation model.
4. Build Real Equity: I am building or working toward ownership of a book of business I can grow, sell, or pass on.
5. Work Smarter: My technology tools reduce administrative burden so I can focus on clients and growth.
6. Last the Long Run: I'm building an agency that will be viable and sustainable for decades to come.

---

**PPR7 Please indicate how much you agree or disagree with each of the following statements about your current situation as an insurance professional.**

**Answer scale for each item:** Strongly agree; Somewhat agree; Neutral; Somewhat disagree; Strongly disagree

1. My current agency model gives me the freedom to act in my clients' best interest
2. My client relationships are truly my own and cannot be taken away by a carrier or franchisor
3. My current commission structure fairly rewards my performance
4. The administrative and compliance burden in my role limits my ability to focus on growth
5. I believe I could earn significantly more with greater structural freedom
6. I feel locked in by contract or carrier restrictions in my current role
7. My current technology systems enable me to compete effectively against larger agencies and direct-to-consumer competitors
8. I am satisfied with my long-term equity-building opportunities in my current structure
9. I believe my current agency model will remain competitive and sustainable over the next 10 years
10. Owning my own agency is an important long-term career goal for me
11. My current agency model gives me a clear path to grow my book of business over the next several years
12. I have access to the carrier relationships and markets necessary to compete effectively
13. The insurance industry makes it difficult for agents to build meaningful ownership of their business

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**PPR8 How often do you do each of the following as part of managing your agency and career?**

**Answer scale for each item:** Always; Often; Sometimes; Rarely; Never

1. Compare carrier options to find the best product fit for each client
2. Evaluate carrier relationships, compensation structures, and growth opportunities to improve agency performance
3. Monitor the value, growth, and profitability of my book of business
4. Maintain client data in systems I own independently of any single carrier
5. Explore or adopt new technology tools to improve operational efficiency
6. Network with other agents focused on independence or agency ownership
7. Review or update a long-term succession or exit plan
8. Seek outside support or resources to help grow my agency
9. Review carrier-facing performance metrics such as loss ratios, renewal rates, and retention trends
10. Use technology or automation to reduce administrative work and improve client service

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

- 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

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

- 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

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**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? [AMONG THOSE WHO ARE NOT INDEPENDENT AGENCY OWNERS OR PRINCIPALS]**

1 2 3 4 5 6 7

1 - Very unlikely; 4 - Neutral; 7 - Very likely

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**PPR11a If you were to pursue greater independence or agency ownership, in what timeframe would you most likely do so? [AMONG THOSE WHO ARE NOT INDEPENDENT AGENCY OWNERS OR PRINCIPALS]**

- 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

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**PPR12 Which of the following support resources do you currently have access to through your agency model, network, or aggregator? Select all that apply.**

1. Multi-carrier access through an aggregator, cluster, or network group
2. Back-office and administrative support services
3. Technology, automation, or agency management tools
4. Compliance and regulatory guidance
5. Marketing tools or lead generation support
6. Business development and sales training
7. Financial or accounting support
8. Succession or exit planning resources
9. Peer network or mentorship community
10. None of these
11. Agency startup, growth, and operational guidance

---

**PPR13 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.**

1. Multi-carrier access through an aggregator, cluster, or network group
2. Back-office and administrative support services
3. Technology, automation, or agency management tools
4. Compliance and regulatory guidance
5. Marketing tools or lead generation support
6. Business development and sales training
7. Financial or accounting support
8. Succession or exit planning resources
9. Peer network or mentorship community
10. Agency startup, growth, and operational guidance

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**PPR14 How much more confident in the long-term success of your agency would you feel if you had access to each of the following?**

> **Answer scale for each item:** Much more confident; Somewhat more confident; Not much more confident; Not at all more confident

1. Multi-carrier access through an aggregator, cluster, or network group
2. Back-office and administrative support services
3. Technology, automation, or agency management tools
4. Compliance and regulatory guidance
5. Marketing tools or lead generation support
6. Business development and sales training
7. Financial or accounting support
8. Succession or exit planning resources
9. Peer network or mentorship community
10. Agency startup, growth, and operational guidance

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**PPR15 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. [AMONG CAPTIVE AND SEMI-CAPTIVE AGENTS]**

1. Greater independence to recommend any product or carrier
2. More control over how I operate and brand my business
3. Higher earning potential or uncapped commissions
4. Ability to own and build equity in my book of business
5. Better work-life flexibility
6. More long-term career security
7. Access to better technology or support systems
8. Desire to eventually pass on or sell my business
9. I would not consider leaving my current model

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**PPR16 What was your primary motivation for pursuing independence or agency ownership?** **[AMONG INDEPENDENT AGENTS/PRODUCERS (NON-OWNERS) AND INDEPENDENT AGENCY OWNERS]**

- 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

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

- Yes, I would choose the same model
- No, I would choose a different model
- Not sure

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**PPRdem2 If you were starting over, which agency model would you most want to be in?** **[AMONG THOSE WHO WOULD CHOOSE A DIFFERENT AGENCY MODEL IF STARTING OVER]**

- Fully independent agency owner
- Independent agent or producer (not owner)
- Captive agent with a major carrier
- Semi-captive agent
- Other

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**PPRdem3a What factors would most influence your decision to choose a different model? Select all that apply.** **[AMONG THOSE WHO WOULD CHOOSE A DIFFERENT AGENCY MODEL IF STARTING OVER]**

1. Greater earning potential or uncapped income
2. More control over how I run and brand my agency
3. Freedom to recommend the best products for my clients
4. Ability to build equity or ownership in my book of business
5. Better long-term career sustainability
6. More flexibility in my day-to-day work
7. Access to better technology or operational tools
8. Dissatisfaction with my current carrier or contract structure
9. Other

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