National Tracking Poll

Project: 2606075
N Size: 1001 Adults
Margin of Error: ± 3%
Topline Report **June 17 - July 07, 2026**

Question	Response	Frequency	Percentage
PPRdem5	*Which of the following best describes your current role in the insurance industry?*		
	Captive agent — I am contracted primarily or exclusively with one insurance carrier (e.g., State Farm, Allstate, Farmers)	377	38%
	Semi-captive agent — I have a primary carrier relationship but access to some other carriers	103	10%
	Independent agent or producer (non-owner) — I place business across multiple carriers but do not own the agency	347	35%
	Independent agency owner or principal — I own or operate my own independent insurance agency	174	17%
PPRdem6	*Approximately what is the total annual revenue generated by your agency or book of business?*		
	Under $100,000	26	3%
	$100,000–$249,999	106	11%
	$250,000–$499,999	388	39%
	$500,000–$999,999	183	18%
	$1,000,000–$1,999,999	168	17%
	$2,000,000 or more	130	13%

Question	Response	Frequency	Percentage
PPRdem6a	*Which carrier are you primarily contracted with? (N=480)*		
	Allstate	89	19%
	American Family	25	5%
	Auto-Owners Insurance	4	1%
	Chubb	5	1%
	Cincinnati	3	1%
	CNA	2	0%
	Country Financial	6	1%
	Encova	4	1%
	Erie Insurance	8	2%
	Farm Bureau	40	8%
	Farmers	36	8%
	GEICO	5	1%
	Liberty Mutual	9	2%
	Nationwide	15	3%
	Progressive	28	6%
	Selective	4	1%
	Shelter Insurance	8	2%
	State Farm	162	34%
	The Hartford	2	0%
	Travelers	14	3%
	USAA	6	1%
	Westfield	2	0%
	Other	3	1%
PPRdem6b_1	*Which carriers do you write the most business with? Select up to three. Allstate (N=521)*		
	Selected	62	12%
	Not Selected	459	88%
PPRdem6b_2	*Which carriers do you write the most business with? Select up to three. American Family (N=521)*		
	Selected	5	1%
	Not Selected	516	99%
PPRdem6b_3	*Which carriers do you write the most business with? Select up to three. Auto-Owners Insurance (N=521)*		
	Selected	17	3%
	Not Selected	504	97%
PPRdem6b_4	*Which carriers do you write the most business with? Select up to three. Chubb (N=521)*		
	Selected	164	31%
	Not Selected	357	69%

Question	Response	Frequency	Percentage
PPRdem6b_5	*Which carriers do you write the most business with? Select up to three. Cincinnati (N=521)*		
	Selected	58	11%
	Not Selected	463	89%
PPRdem6b_6	*Which carriers do you write the most business with? Select up to three. CNA (N=521)*		
	Selected	58	11%
	Not Selected	463	89%
PPRdem6b_7	*Which carriers do you write the most business with? Select up to three. Country Financial (N=521)*		
	Not Selected	521	100%
PPRdem6b_8	*Which carriers do you write the most business with? Select up to three. Encova (N=521)*		
	Selected	13	2%
	Not Selected	508	98%
PPRdem6b_9	*Which carriers do you write the most business with? Select up to three. Erie Insurance (N=521)*		
	Selected	12	2%
	Not Selected	509	98%
PPRdem6b_10	*Which carriers do you write the most business with? Select up to three. Farm Bureau (N=521)*		
	Not Selected	521	100%
PPRdem6b_11	*Which carriers do you write the most business with? Select up to three. Farmers (N=521)*		
	Selected	69	13%
	Not Selected	452	87%
PPRdem6b_12	*Which carriers do you write the most business with? Select up to three. GEICO (N=521)*		
	Selected	62	12%
	Not Selected	459	88%
PPRdem6b_13	*Which carriers do you write the most business with? Select up to three. Liberty Mutual (N=521)*		
	Selected	141	27%
	Not Selected	380	73%

Question	Response	Frequency	Percentage
PPRdem6b_14	*Which carriers do you write the most business with? Select up to three. Nationwide (N=521)*		
	Selected	109	21%
	Not Selected	412	79%
PPRdem6b_15	*Which carriers do you write the most business with? Select up to three. Progressive (N=521)*		
	Selected	226	43%
	Not Selected	295	57%
PPRdem6b_16	*Which carriers do you write the most business with? Select up to three. Selective (N=521)*		
	Selected	37	7%
	Not Selected	484	93%
PPRdem6b_17	*Which carriers do you write the most business with? Select up to three. Shelter Insurance (N=521)*		
	Not Selected	521	100%
PPRdem6b_18	*Which carriers do you write the most business with? Select up to three. State Farm (N=521)*		
	Selected	1	0%
	Not Selected	520	100%
PPRdem6b_19	*Which carriers do you write the most business with? Select up to three. The Hartford (N=521)*		
	Selected	144	28%
	Not Selected	377	72%
PPRdem6b_20	*Which carriers do you write the most business with? Select up to three. Travelers (N=521)*		
	Selected	140	27%
	Not Selected	381	73%
PPRdem6b_21	*Which carriers do you write the most business with? Select up to three. USAA (N=521)*		
	Selected	73	14%
	Not Selected	448	86%
PPRdem6b_22	*Which carriers do you write the most business with? Select up to three. Westfield (N=521)*		
	Selected	7	1%
	Not Selected	514	99%

Question	Response	Frequency	Percentage
PPRdem6b_23	*Which carriers do you write the most business with? Select up to three. Other (N=521)*		
	Selected	101	19%
	Not Selected	420	81%
PPRdem6b_24	*Which carriers do you write the most business with? Select up to three. Prefer not to say (N=521)*		
	Not Selected	521	100%
PPRdem7	*How many years have you worked in the insurance industry?*		
	Less than 2 years	44	4%
	2–5 years	158	16%
	6–10 years	250	25%
	11–20 years	418	42%
	More than 20 years	131	13%
PPRdem8_1	*Which of the following lines of business do you currently write? Select all that apply. Personal lines (auto, home, renters, umbrella)*		
	Selected	864	86%
	Not Selected	137	14%
PPRdem8_2	*Which of the following lines of business do you currently write? Select all that apply. Commercial lines (business insurance, commercial property, liability)*		
	Selected	800	80%
	Not Selected	201	20%
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)*		
	Selected	700	70%
	Not Selected	301	30%
PPRdem8_4	*Which of the following lines of business do you currently write? Select all that apply. Employee benefits*		
	Selected	140	14%
	Not Selected	861	86%
PPRdem8_5	*Which of the following lines of business do you currently write? Select all that apply. Specialty lines (marine, professional liability, cyber, etc.)*		
	Selected	194	19%
	Not Selected	807	81%
PPRdem8_6	*Which of the following lines of business do you currently write? Select all that apply. Financial services / securities (annuities, investments)*		
	Selected	166	17%
	Not Selected	835	83%

Question	Response	Frequency	Percentage
PPR1	*Overall, how satisfied are you with your current agency model?*		
	1	1	0%
	2	19	2%
	3	73	7%
	4	96	10%
	5 - Moderately satisfied	83	8%
	6	74	7%
	7	177	18%
	8	278	28%
	9	166	17%
	10 - Completely satisfied	34	3%
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	31	3%
	Improve somewhat	337	34%
	Stay about the same	356	36%
	Get somewhat worse	262	26%
	Get significantly worse	15	1%
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	32	3%
	Somewhat more independent agencies	351	35%
	About the same number	321	32%
	Somewhat fewer independent agencies	272	27%
	Significantly fewer independent agencies	25	2%
PPR4	*Overall, how confident are you in your ability to achieve your professional goals as an insurance agent?*		
	2	3	0%
	3	16	2%
	4	65	6%
	5 - Moderately confident	67	7%
	6	62	6%
	7	164	16%
	8	352	35%
	9	216	22%
	10 - Extremely confident	56	6%

Question	Response	Frequency	Percentage
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.	180	18%
	Run My Way: I have full control over how I operate, brand, and grow my agency.	118	12%
	Grow My Income: I have real earning potential that isn't capped by a captive structure or fixed compensation model.	250	25%
	Build Real Equity: I am building or working toward ownership of a book of business I can grow, sell, or pass on.	124	12%
	Work Smarter: My technology tools reduce administrative burden so I can focus on clients and growth.	228	23%
	Last the Long Run: I'm building an agency that will be viable and sustainable for decades to come.	101	10%
PPR5b	*And which of the remaining professional goals is LEAST important to your sense of success?*		
	Own My Path: I can recommend the best carrier and product for each client, without restrictions dictating my choices.	82	8%
	Run My Way: I have full control over how I operate, brand, and grow my agency.	179	18%
	Grow My Income: I have real earning potential that isn't capped by a captive structure or fixed compensation model.	91	9%
	Build Real Equity: I am building or working toward ownership of a book of business I can grow, sell, or pass on.	290	29%
	Work Smarter: My technology tools reduce administrative burden so I can focus on clients and growth.	248	25%
	Last the Long Run: I'm building an agency that will be viable and sustainable for decades to come.	111	11%

Question	Response	Frequency	Percentage
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.*		
	Very dissatisfied	1	0%
	Somewhat dissatisfied	6	1%
	Slightly dissatisfied	36	4%
	Neutral	111	11%
	Slightly satisfied	218	22%
	Somewhat satisfied	444	44%
	Very satisfied	185	18%
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.*		
	Very dissatisfied	5	0%
	Somewhat dissatisfied	62	6%
	Slightly dissatisfied	81	8%
	Neutral	249	25%
	Slightly satisfied	193	19%
	Somewhat satisfied	279	28%
	Very satisfied	132	13%
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.*		
	Somewhat dissatisfied	46	5%
	Slightly dissatisfied	96	10%
	Neutral	177	18%
	Slightly satisfied	172	17%
	Somewhat satisfied	350	35%
	Very satisfied	160	16%
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.*		
	Very dissatisfied	6	1%
	Somewhat dissatisfied	86	9%
	Slightly dissatisfied	130	13%
	Neutral	209	21%
	Slightly satisfied	206	21%
	Somewhat satisfied	255	25%
	Very satisfied	109	11%

Question	Response	Frequency	Percentage
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.*		
	Very dissatisfied	1	0%
	Somewhat dissatisfied	10	1%
	Slightly dissatisfied	26	3%
	Neutral	87	9%
	Slightly satisfied	218	22%
	Somewhat satisfied	452	45%
	Very satisfied	207	21%
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.*		
	Very dissatisfied	5	0%
	Somewhat dissatisfied	45	4%
	Slightly dissatisfied	58	6%
	Neutral	199	20%
	Slightly satisfied	237	24%
	Somewhat satisfied	343	34%
	Very satisfied	114	11%
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*		
	Strongly agree	265	26%
	Somewhat agree	491	49%
	Neutral	120	12%
	Somewhat disagree	112	11%
	Strongly disagree	13	1%
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*		
	Strongly agree	151	15%
	Somewhat agree	478	48%
	Neutral	217	22%
	Somewhat disagree	146	15%
	Strongly disagree	9	1%

Question	Response	Frequency	Percentage
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*		
	Strongly agree	195	19%
	Somewhat agree	538	54%
	Neutral	170	17%
	Somewhat disagree	93	9%
	Strongly disagree	5	0%
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*		
	Strongly agree	85	8%
	Somewhat agree	240	24%
	Neutral	218	22%
	Somewhat disagree	364	36%
	Strongly disagree	94	9%
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*		
	Strongly agree	210	21%
	Somewhat agree	573	57%
	Neutral	165	16%
	Somewhat disagree	48	5%
	Strongly disagree	5	0%
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*		
	Strongly agree	28	3%
	Somewhat agree	141	14%
	Neutral	156	16%
	Somewhat disagree	529	53%
	Strongly disagree	147	15%
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*		
	Strongly agree	176	18%
	Somewhat agree	595	59%
	Neutral	173	17%
	Somewhat disagree	49	5%
	Strongly disagree	8	1%

Question	Response	Frequency	Percentage
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*		
	Strongly agree	157	16%
	Somewhat agree	419	42%
	Neutral	227	23%
	Somewhat disagree	181	18%
	Strongly disagree	17	2%
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*		
	Strongly agree	281	28%
	Somewhat agree	447	45%
	Neutral	155	15%
	Somewhat disagree	101	10%
	Strongly disagree	17	2%
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*		
	Strongly agree	213	21%
	Somewhat agree	367	37%
	Neutral	285	28%
	Somewhat disagree	123	12%
	Strongly disagree	13	1%
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*		
	Strongly agree	212	21%
	Somewhat agree	506	51%
	Neutral	163	16%
	Somewhat disagree	109	11%
	Strongly disagree	11	1%
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*		
	Strongly agree	134	13%
	Somewhat agree	563	56%
	Neutral	223	22%
	Somewhat disagree	76	8%
	Strongly disagree	5	0%

Question	Response	Frequency	Percentage
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*		
	Strongly agree	99	10%
	Somewhat agree	350	35%
	Neutral	326	33%
	Somewhat disagree	193	19%
	Strongly disagree	33	3%
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*		
	Always	253	25%
	Often	369	37%
	Sometimes	143	14%
	Rarely	50	5%
	Never	186	19%
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*		
	Always	321	32%
	Often	453	45%
	Sometimes	192	19%
	Rarely	33	3%
	Never	2	0%
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*		
	Always	309	31%
	Often	529	53%
	Sometimes	149	15%
	Rarely	12	1%
	Never	2	0%
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*		
	Always	352	35%
	Often	499	50%
	Sometimes	141	14%
	Rarely	6	1%
	Never	3	0%

Question	Response	Frequency	Percentage
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*		
	Always	174	17%
	Often	389	39%
	Sometimes	386	39%
	Rarely	52	5%
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*		
	Always	173	17%
	Often	392	39%
	Sometimes	310	31%
	Rarely	82	8%
	Never	44	4%
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*		
	Always	155	15%
	Often	353	35%
	Sometimes	249	25%
	Rarely	133	13%
	Never	111	11%
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*		
	Always	75	7%
	Often	320	32%
	Sometimes	512	51%
	Rarely	89	9%
	Never	5	0%
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*		
	Always	269	27%
	Often	476	48%
	Sometimes	236	24%
	Rarely	18	2%
	Never	2	0%

Question	Response	Frequency	Percentage
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*		
	Always	365	36%
	Often	513	51%
	Sometimes	119	12%
	Rarely	3	0%
	Never	1	0%
PPR9	*What is the single biggest barrier preventing you from achieving your ideal agency model?*		
	Startup or transition costs	120	12%
	Lack of technology, systems, or operational resources	31	3%
	Limited access to carriers or markets	54	5%
	Risk of losing current income or stability	196	20%
	Contract restrictions or non-compete agreements	50	5%
	Lack of operational or back-office support	60	6%
	Complexity of running an independent operation	99	10%
	Lack of time or bandwidth to make a change	127	13%
	Uncertainty about which agency model or path forward is right for me	53	5%
	Difficulty hiring, attracting, or retaining the right talent	72	7%
	I have already achieved my ideal agency model	139	14%
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	171	17%
	Pursue agency ownership: I am an agent or producer and want to own my own agency	107	11%
	Grow and scale my existing agency: I already own an agency and am focused on expanding it	284	28%
	Remain in my current model: I am satisfied with my current structure	299	30%
	I am still figuring out the right path for my career	140	14%

Question	Response	Frequency	Percentage
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? (N=834)*		
	1 - Very unlikely	9	1%
	2	122	15%
	3	147	18%
	4 - Neutral	129	15%
	5	202	24%
	6	179	21%
	7 - Very likely	46	6%
PPR11a	*If you were to pursue greater independence or agency ownership, in what timeframe would you most likely do so? (N=834)*		
	Within the next 12 months	31	4%
	1–2 years from now	196	24%
	3–5 years from now	216	26%
	More than 5 years from now	53	6%
	Not planning to pursue this	290	35%
	Not sure	48	6%
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*		
	Selected	383	38%
	Not Selected	618	62%
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*		
	Selected	567	57%
	Not Selected	434	43%
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*		
	Selected	800	80%
	Not Selected	201	20%
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*		
	Selected	748	75%
	Not Selected	253	25%

Question	Response	Frequency	Percentage
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*		
	Selected	795	79%
	Not Selected	206	21%
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*		
	Selected	775	77%
	Not Selected	226	23%
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*		
	Selected	831	83%
	Not Selected	170	17%
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*		
	Selected	294	29%
	Not Selected	707	71%
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*		
	Selected	529	53%
	Not Selected	472	47%
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*		
	Not Selected	1001	100%
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*		
	Selected	323	32%
	Not Selected	678	68%

Question	Response	Frequency	Percentage
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*		
	Selected	231	23%
	Not Selected	770	77%
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*		
	Selected	191	19%
	Not Selected	810	81%
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*		
	Selected	279	28%
	Not Selected	722	72%
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*		
	Selected	233	23%
	Not Selected	768	77%
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*		
	Selected	416	42%
	Not Selected	585	58%
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*		
	Selected	284	28%
	Not Selected	717	72%
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*		
	Selected	570	57%
	Not Selected	431	43%

Question	Response	Frequency	Percentage
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*		
	Selected	130	13%
	Not Selected	871	87%
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*		
	Selected	245	24%
	Not Selected	756	76%
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*		
	Selected	285	28%
	Not Selected	716	72%
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*		
	Much more confident	260	26%
	Somewhat more confident	562	56%
	Not much more confident	151	15%
	Not at all more confident	28	3%
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*		
	Much more confident	265	26%
	Somewhat more confident	607	61%
	Not much more confident	129	13%
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*		
	Much more confident	571	57%
	Somewhat more confident	385	38%
	Not much more confident	45	4%
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*		
	Much more confident	352	35%
	Somewhat more confident	607	61%
	Not much more confident	42	4%

Question	Response	Frequency	Percentage
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*		
	Much more confident	600	60%
	Somewhat more confident	351	35%
	Not much more confident	50	5%
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*		
	Much more confident	433	43%
	Somewhat more confident	505	50%
	Not much more confident	63	6%
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*		
	Much more confident	697	70%
	Somewhat more confident	249	25%
	Not much more confident	55	5%
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*		
	Much more confident	147	15%
	Somewhat more confident	692	69%
	Not much more confident	157	16%
	Not at all more confident	5	0%
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*		
	Much more confident	337	34%
	Somewhat more confident	563	56%
	Not much more confident	101	10%
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*		
	Much more confident	356	36%
	Somewhat more confident	459	46%
	Not much more confident	180	18%
	Not at all more confident	6	1%
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 (N=480)*		
	Selected	136	28%
	Not Selected	344	72%

Question	Response	Frequency	Percentage
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 (N=480)*		
	Selected	64	13%
	Not Selected	416	87%
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 (N=480)*		
	Selected	123	26%
	Not Selected	357	74%
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 (N=480)*		
	Selected	54	11%
	Not Selected	426	89%
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 (N=480)*		
	Selected	147	31%
	Not Selected	333	69%
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 (N=480)*		
	Selected	115	24%
	Not Selected	365	76%
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 (N=480)*		
	Selected	42	9%
	Not Selected	438	91%
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 (N=480)*		
	Selected	4	1%
	Not Selected	476	99%

Question	Response	Frequency	Percentage
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 (N=480)*		
	Selected	204	43%
	Not Selected	276	58%
PPR16	*What was your primary motivation for pursuing independence or agency ownership? (N=521)*		
	Greater independence to recommend the best products for clients	65	12%
	Control over how I operate and brand my business	47	9%
	Higher earning potential or uncapped income	144	28%
	Desire to build equity and ownership in my book of business	34	7%
	Long-term financial security and succession planning	115	22%
	Flexibility in my day-to-day work and schedule	110	21%
	Dissatisfaction with a prior captive or semi-captive arrangement	5	1%
	Other	1	0%
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	657	66%
	No, I would choose a different model	248	25%
	Not sure	96	10%
PPRdem2	*If you were starting over, which agency model would you most want to be in? (N=248)*		
	Fully independent agency owner	134	54%
	Independent agent or producer (not owner)	71	29%
	Captive agent with a major carrier	25	10%
	Semi-captive agent	18	7%
PPRdem3a_1	*What factors would most influence your decision to choose a different model? Select all that apply. Greater earning potential or uncapped income (N=248)*		
	Selected	132	53%
	Not Selected	116	47%
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 (N=248)*		
	Selected	94	38%
	Not Selected	154	62%

Question	Response	Frequency	Percentage
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 (N=248)*		
	Selected	120	48%
	Not Selected	128	52%
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 (N=248)*		
	Selected	45	18%
	Not Selected	203	82%
PPRdem3a_5	*What factors would most influence your decision to choose a different model? Select all that apply. Better long-term career sustainability (N=248)*		
	Selected	129	52%
	Not Selected	119	48%
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 (N=248)*		
	Selected	110	44%
	Not Selected	138	56%
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 (N=248)*		
	Selected	37	15%
	Not Selected	211	85%
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 (N=248)*		
	Selected	68	27%
	Not Selected	180	73%
PPRdem3a_9	*What factors would most influence your decision to choose a different model? Select all that apply. Other (N=248)*		
	Not Selected	248	100%

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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