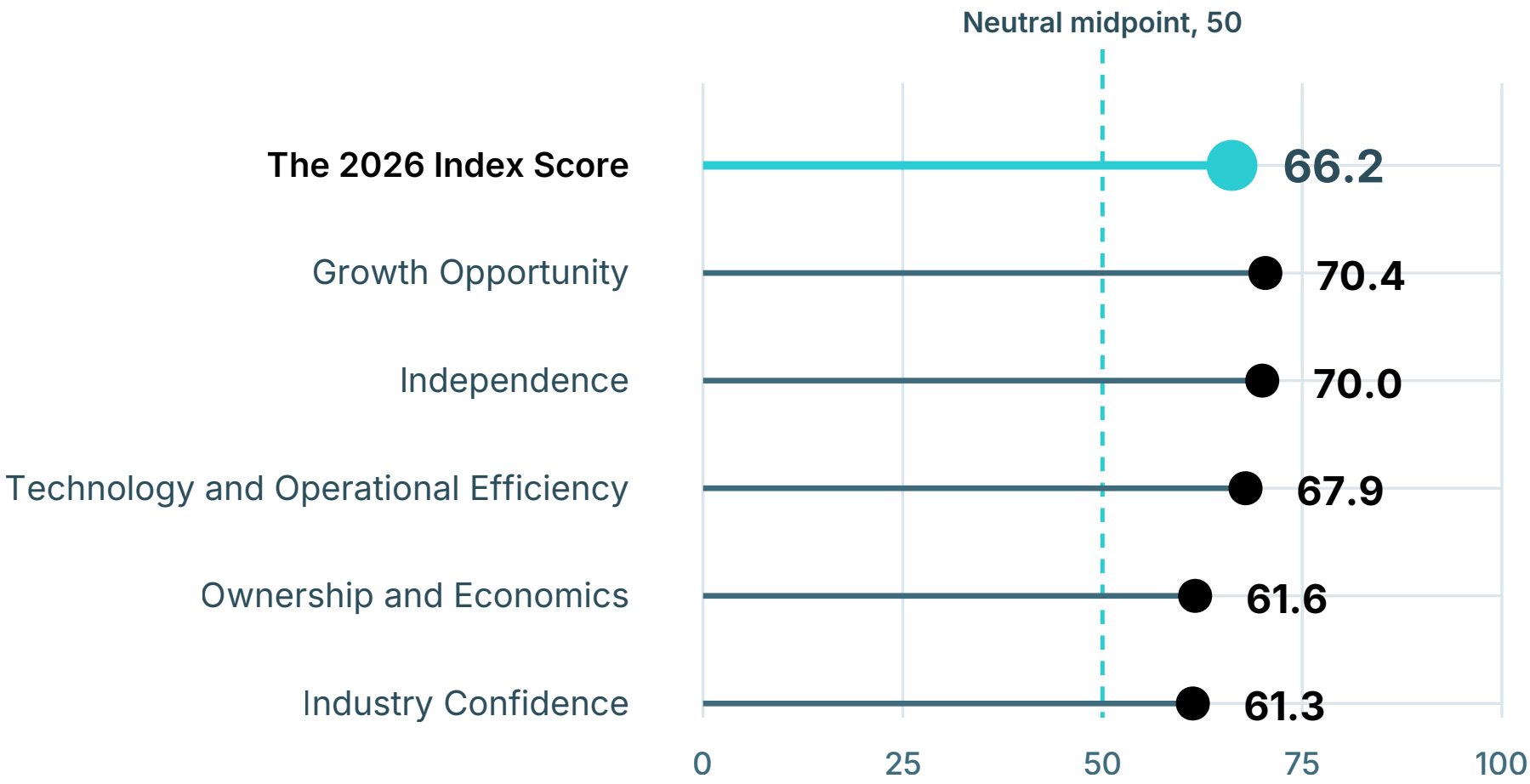
The 2026 Darkhorse Index scores 66.2, with all five pillars above the neutral midpoint

The overall Index score is the mean of five pillar scores. Each pillar combines survey items scored from 0 to 100, with 50 representing neutral sentiment. Scores above 50 indicate net-favorable agent sentiment.



Full sample, n=1,001.

Source: The 2026 Darkhorse Index of Insurance Agent Independence, based on a survey conducted by Morning Consult on behalf of Darkhorse Insurance Brokers.

darkhorseinsurance.com/insurance-agent-independence-index