Agency-model satisfaction is 91% among owners, compared with 57% among independent non-owners

Satisfaction with current agency model.

91%

Agency owners

63%

Captive and semi-captive agents

57%

Independent non-owner agents

Agency-model satisfaction reflects ratings of 7 to 10 on a 10-point scale. The equity-building figure combines strongly and somewhat agree.

SEPARATE MEASURE: SATISFACTION WITH EQUITY-BUILDING OPPORTUNITIES

40%

of independent non-owner agents agree they are satisfied with the long-term equity-building opportunities available in their current structure. The 57% measures overall agency-model satisfaction on a 10-point scale, while the 40% measures agreement with a separate equity-building statement.

DARKHORSE

Source: The 2026 Darkhorse Index of Insurance Agent Independence, based on a survey conducted by Morning Consult on behalf of Darkhorse Insurance Brokers. Agency owners n=174; captive and semi-captive agents n=480; independent non-owner agents n=347.

darkhorseinsurance.com/insurance-agent-independence-index