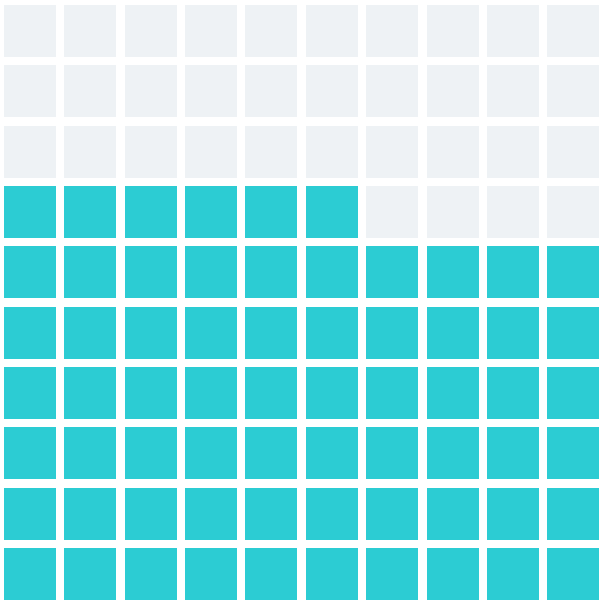
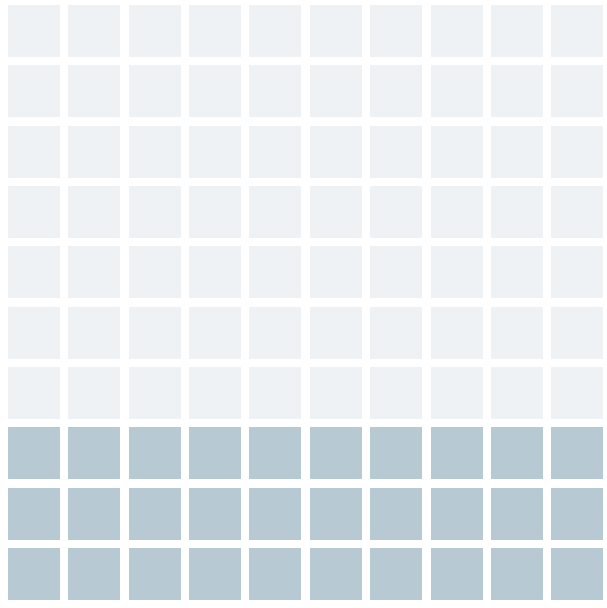
# 66% of captive and semi-captive agents consider agency ownership an important long-term career goal, more than twice the share of independent non-owner agents

Agreement with “Owning my own agency is an important long-term career goal.” Each square is one percentage point. Agreement combines strongly and somewhat agree on a five-point scale.



**66%**

Captive and semi-captive agents



**30%**

Independent non-owner agents

SEPARATE FINDING AMONG ALL AGENTS

**78%**

believe they could earn significantly more with greater flexibility over how they operate, grow and serve clients.

Captive and semi-captive agents n=480. Independent non-owner agents n=347. The related 78% finding reflects the full sample, n=1,001.

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Source: The 2026 Darkhorse Index of Insurance Agent Independence, based on a survey conducted by Morning Consult on behalf of Darkhorse Insurance Brokers. Captive and semi-captive agents n=480; independent non-owner agents n=347; full sample n=1,001.

**darkhorseinsurance.com/insurance-agent-independence-index**