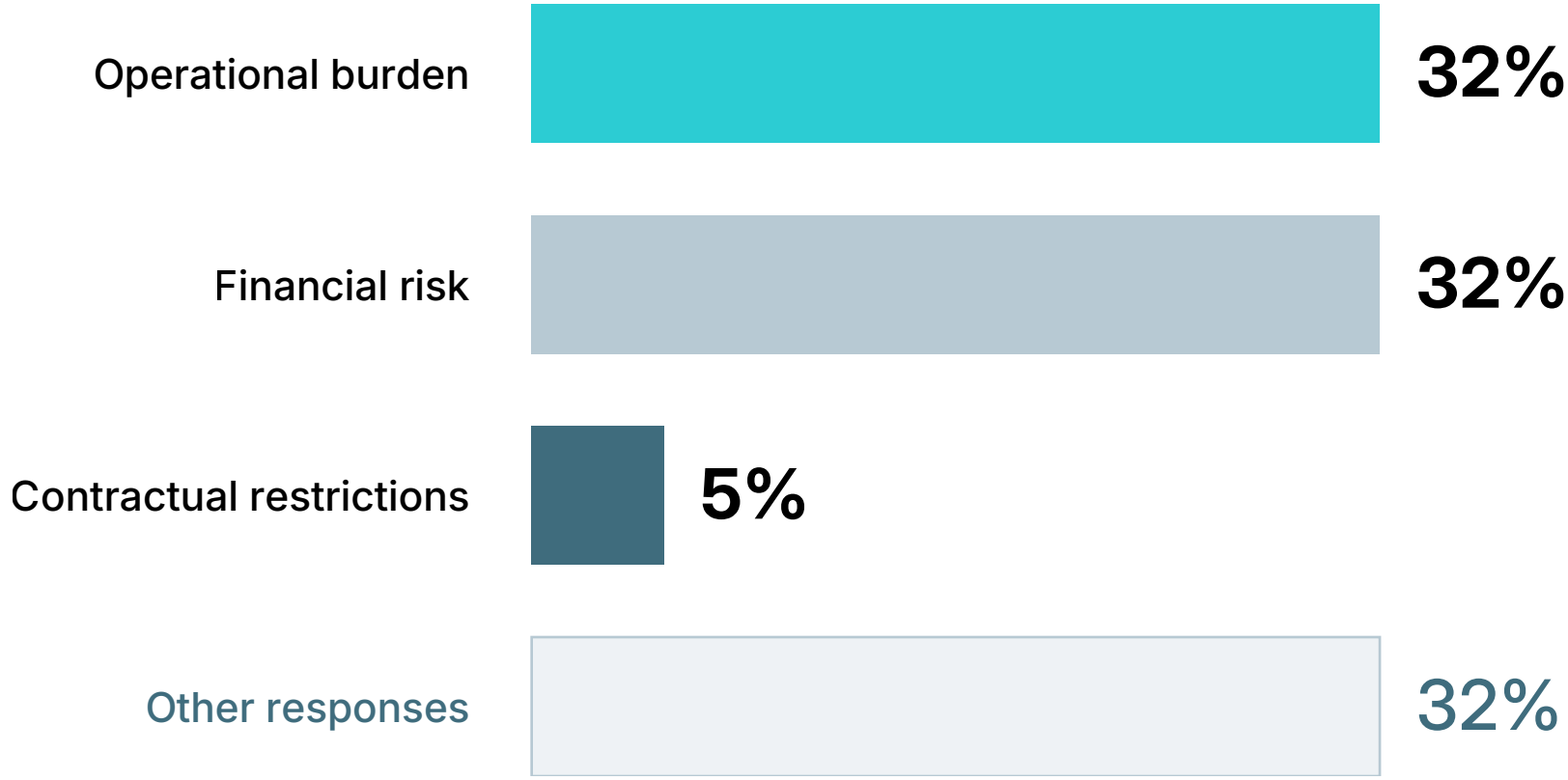
Operational burden and financial risk each account for 32% of reported barriers

Agents selected their single biggest barrier to achieving their ideal agency model. Darkhorse grouped the individual responses into broader categories.



Financial risk includes loss of current income or stability and startup or transition costs. Operational burden includes operating complexity, hiring and retention, back-office support, carrier access, and technology and systems. Percentages do not equal 100% due to rounding.

DARKHORSE

Source: The 2026 Darkhorse Index of Insurance Agent Independence, based on a survey of 1,001 U.S. insurance agents conducted by Morning Consult on behalf of Darkhorse Insurance Brokers. Full sample, n=1,001; single response. Financial and operational categories reflect Darkhorse's grouping of individual survey responses.

darkhorseinsurance.com/insurance-agent-independence-index