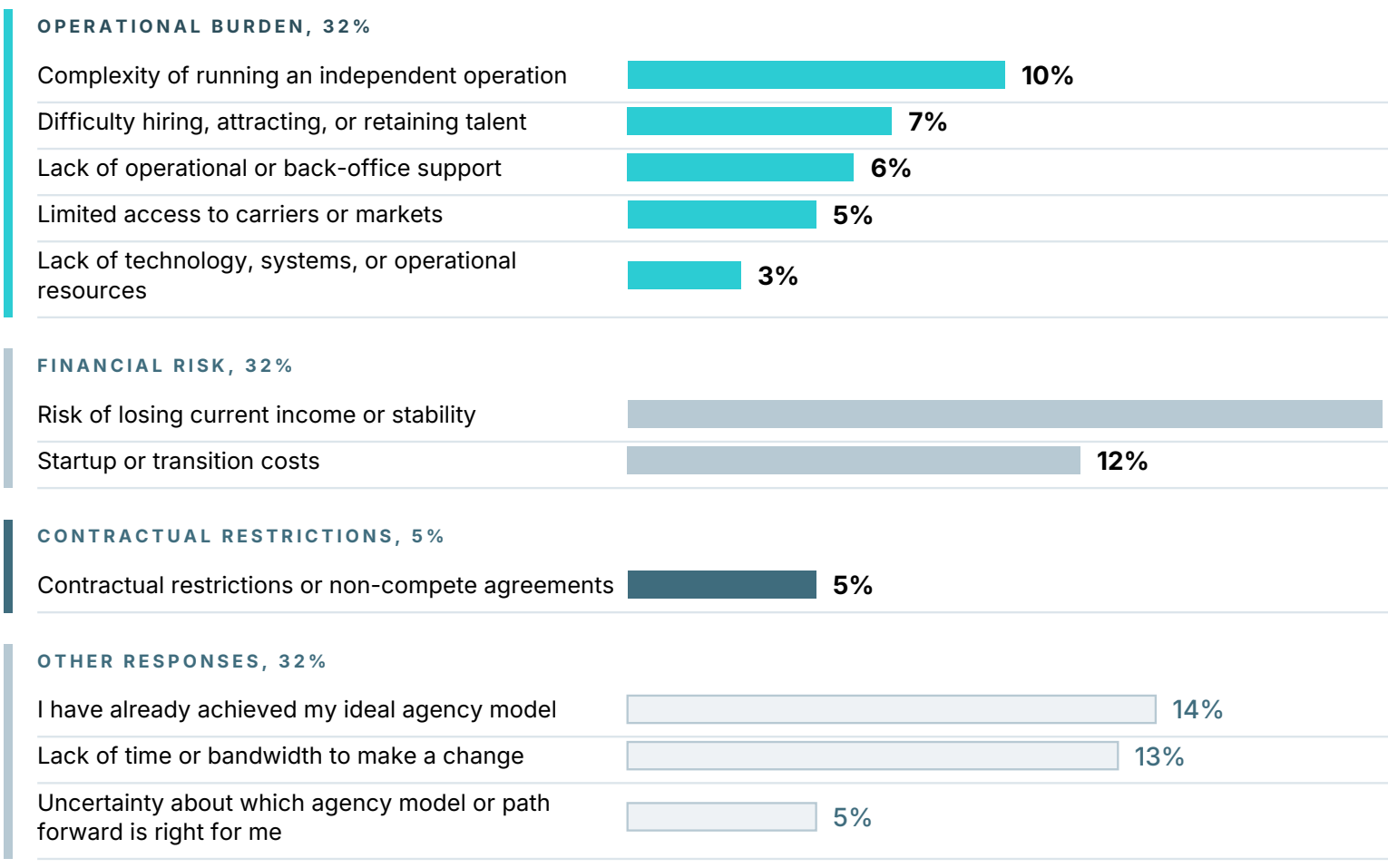
Five operational challenges collectively account for 32% of reported barriers

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



Category totals are calculated from unrounded results; displayed percentages may not sum to the reported category total due to rounding.

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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. Categories reflect Darkhorse's grouping of individual survey responses.

darkhorseinsurance.com/insurance-agent-independence-index