98% of agency owners would choose the same agency model again, even as 59% say the industry makes meaningful ownership difficult to build

91%

are satisfied with their current model, the highest reported among the segments studied

98%

would choose the same agency model if starting their career again

59%

agree the industry makes it difficult for agents to build meaningful ownership, the highest reported among the segments studied

Agency owners n=174; margin of error ±7.4 percentage points. Agency-model satisfaction reflects ratings of 7 to 10 on a 10-point scale. The ownership-difficulty figure combines strongly and somewhat agree.

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.

darkhorseinsurance.com/insurance-agent-independence-index