



# J.D. POWER

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## 2025 U.S. Independent Agent Satisfaction Study<sup>SM</sup>

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# Today's Agenda

Study Overview

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Agent-Insurer Experience Hierarchy

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*Foundational Needs*

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*Performance Needs*

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*Delighters*



Study Details

New dimension model

New 6-point, fully-  
anchored scale for  
improved differentiation



Data Collection

Fielding: May-July 2025

Evaluated up to two  
insurers for which  
respondents wrote  
policies in past 12  
months

2 award segments:  
Personal and  
Commercial

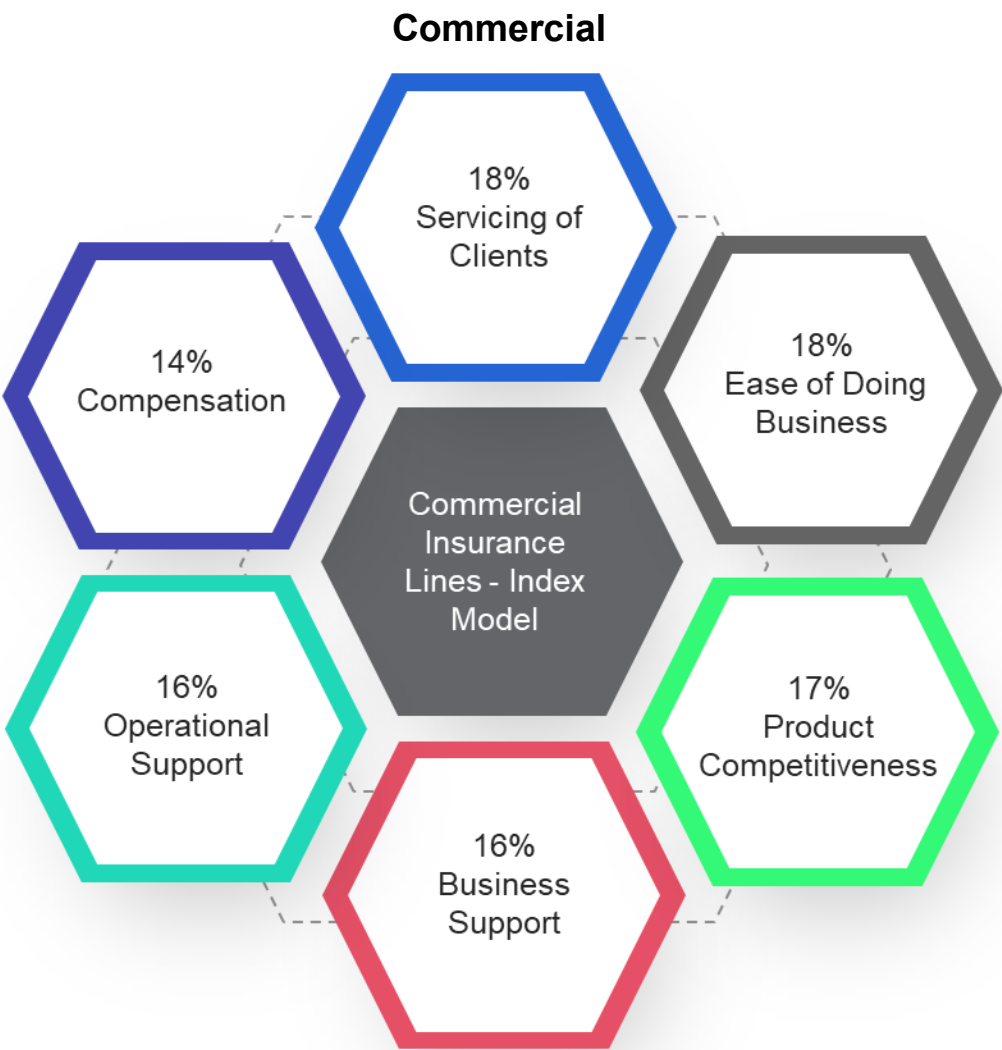
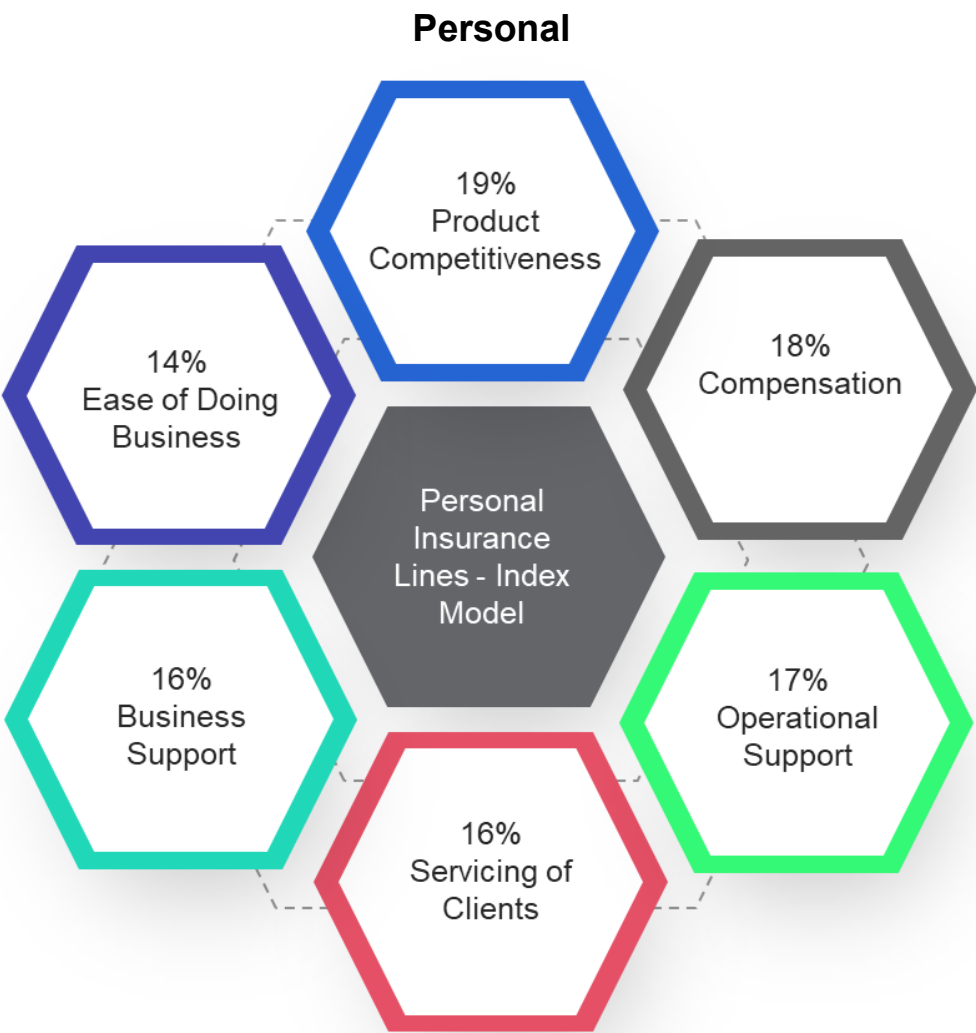


Number of Unique Brand  
Evaluations

Personal: 3,275

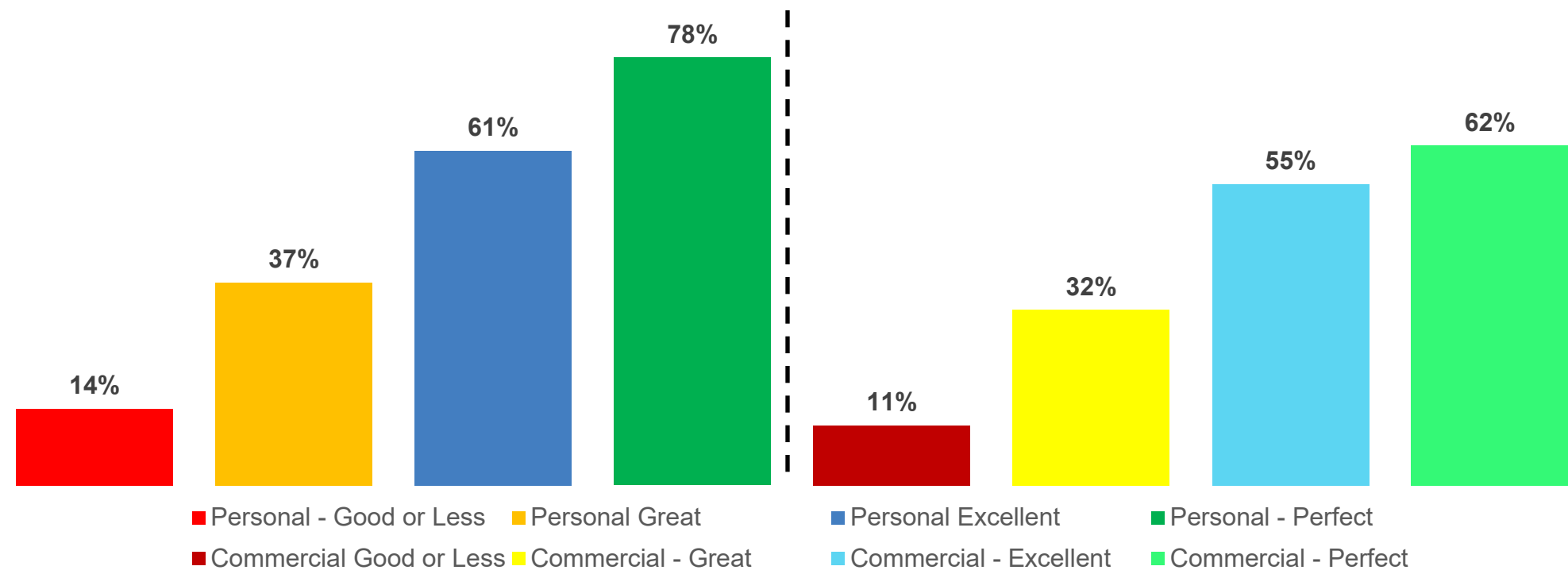
Commercial: 3,618

Personal and Commercial Agents have slightly different priorities



Agents that report a strong relationship with a carrier are ~5Xs as likely to say they will recommend the carrier more in the future

Will Recommend the Brand MORE to Prospects / Clients in the Next 6 Months  
*By Overall Experience Rating Tiers*





## Agent-Insurer Experience Hierarchy<sup>1</sup>

### Delighters

*These are differentiators that go beyond what is expected to help insurers truly stand out as a preferred partner*

- Client leads
- Competitive compensation
- Seamless integration of portal with agency management system
- Training (Personal)
- Easy to work with (Commercial)

### Performance Needs

*These drive satisfaction and preference—the better insurers deliver, the more they will be preferred*

- Support material easy to find on portal
- Non-commission incentives
- Meet with agent in person
- Easy to work with (Personal)
- Training (Commercial)

### Foundational Needs

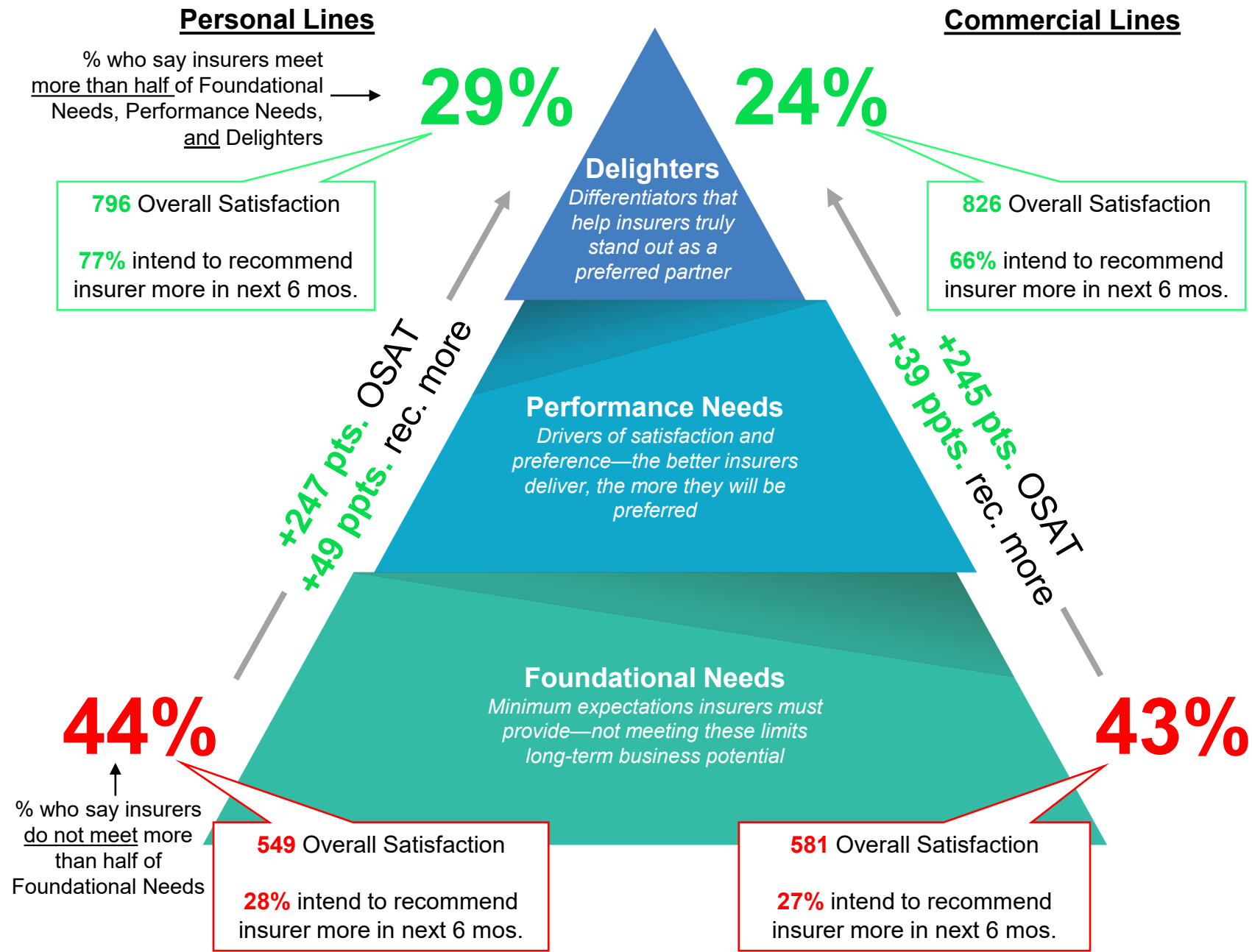
*These are minimum expectations insurers must deliver on—not meeting these limits long-term business potential*

- Potential clients qualify for policies
- Easy to understand compensation
- Risk appetite clearly communicated
- Show flexibility by taking into account relevant risks and events (Personal)
- Support the industries agents target (Commercial)

Note: <sup>1</sup>KPIs were assigned to a tier based on several factors, including the high and low Overall Satisfaction levels when KPI is met vs. not met, the average level of Overall Satisfaction when met, and the average meet rate.

Performance Across the Hierarchy

More than two-in-five agents say insurers aren't meeting Foundational Needs adequately



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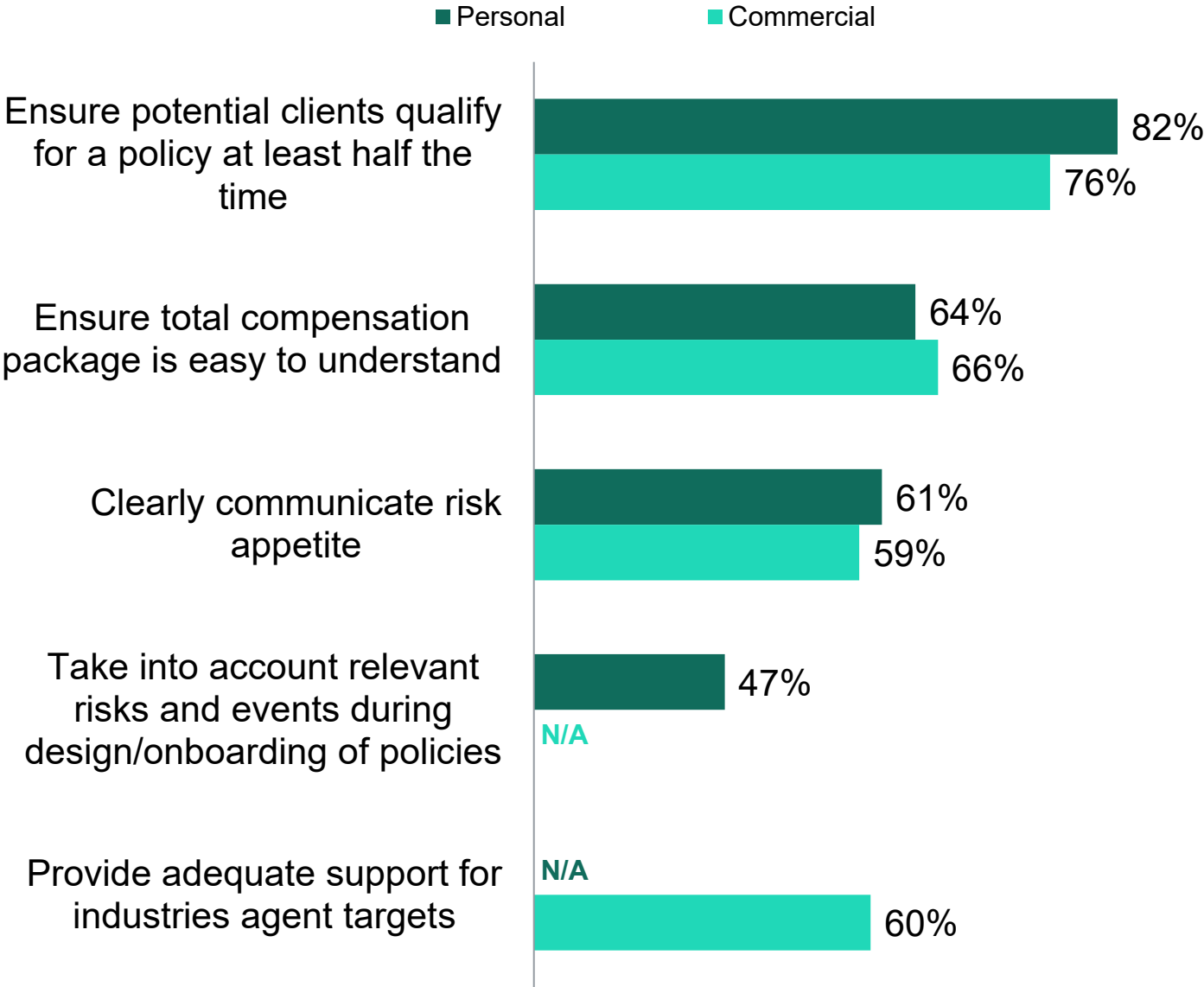
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**Foundational Needs—Meeting  
Agents' Basic Expectations**

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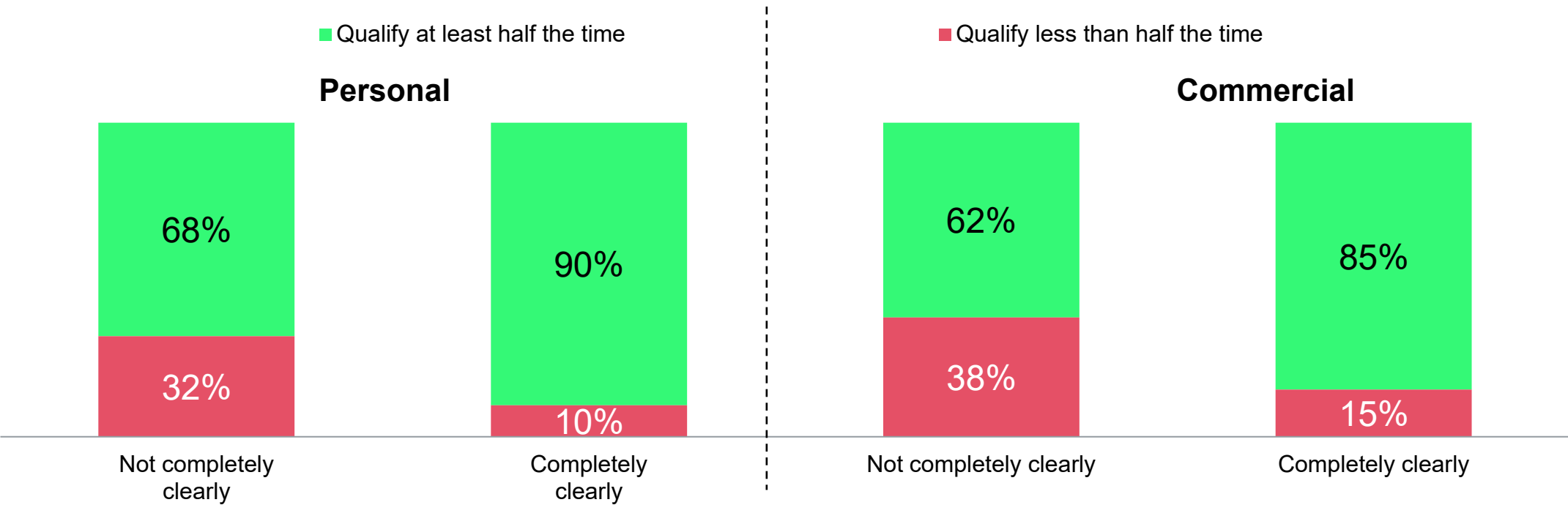
Agents gravitate to insurers who are aligned with serving their target customer base because to make money, they have to be able to sell policies

Insurer Performance on Each Foundational Need  
(% Meet KPI)



Agents that don't understand a carriers risk appetite are much more likely to report their customers can't get coverage

Risk Appetite Clarity Impact on Customers Qualifying for Policies

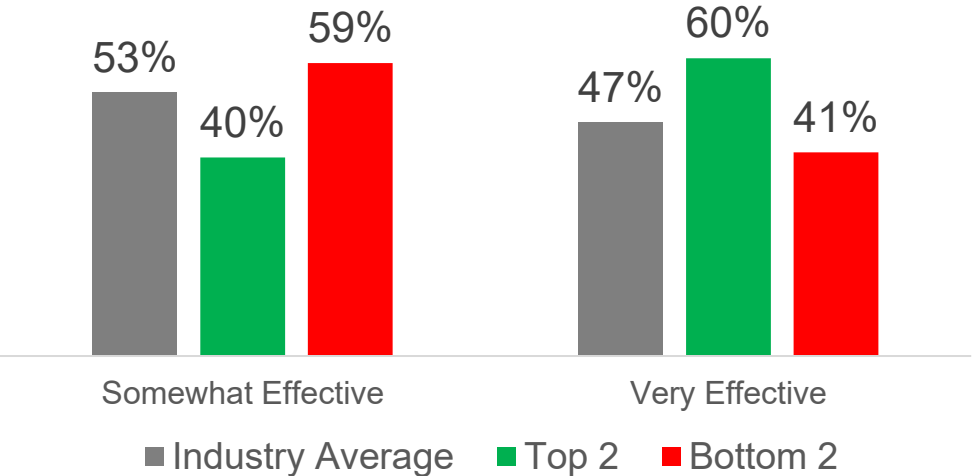


Clear communication of risk appetite is associated with satisfaction nearly **1.3X higher** and intent to recommend about **2X higher**.

Less than half of agents report that carriers are ‘very effective’ in communicating changes to their risk appetite

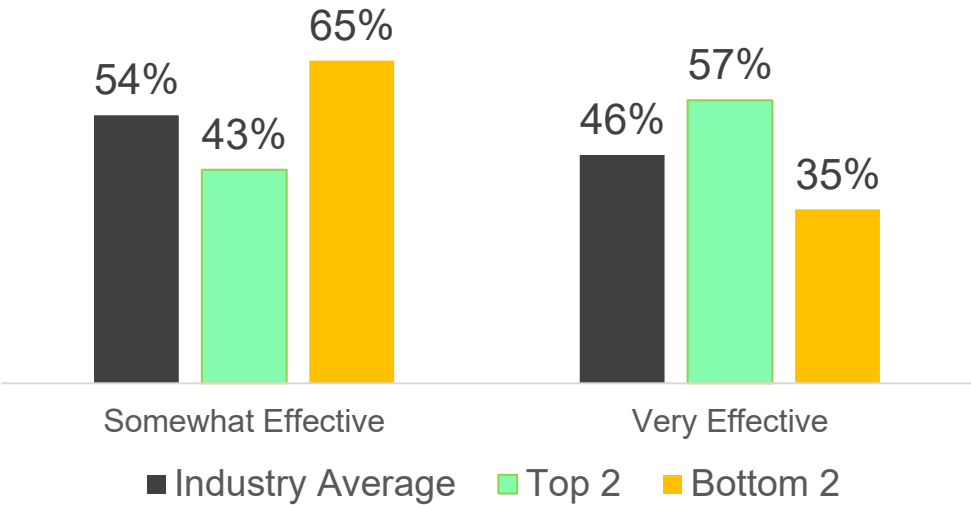
Effectiveness of Communication of Changes in Risk Appetite

Personal



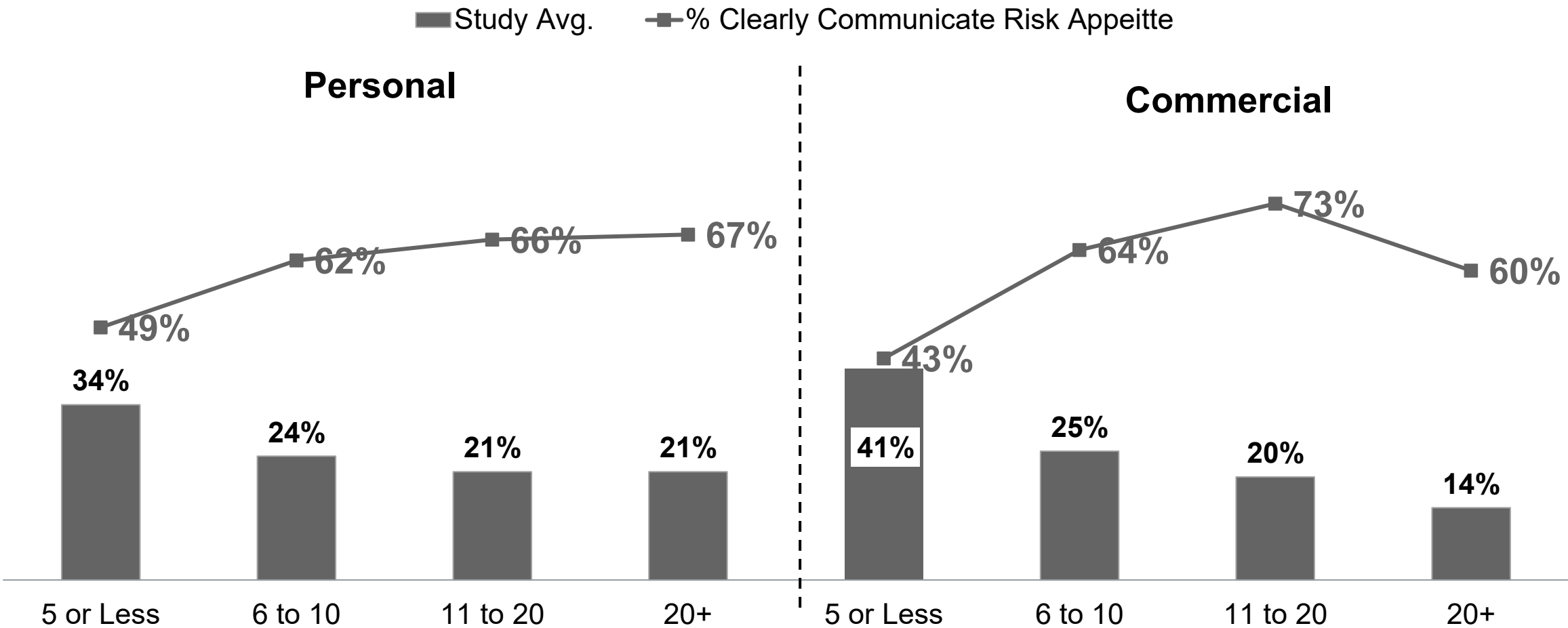
Effectiveness of Communication of Changes in Risk Appetite

Commercial



Hearing from carriers at least every other month greatly improves clarity of communication

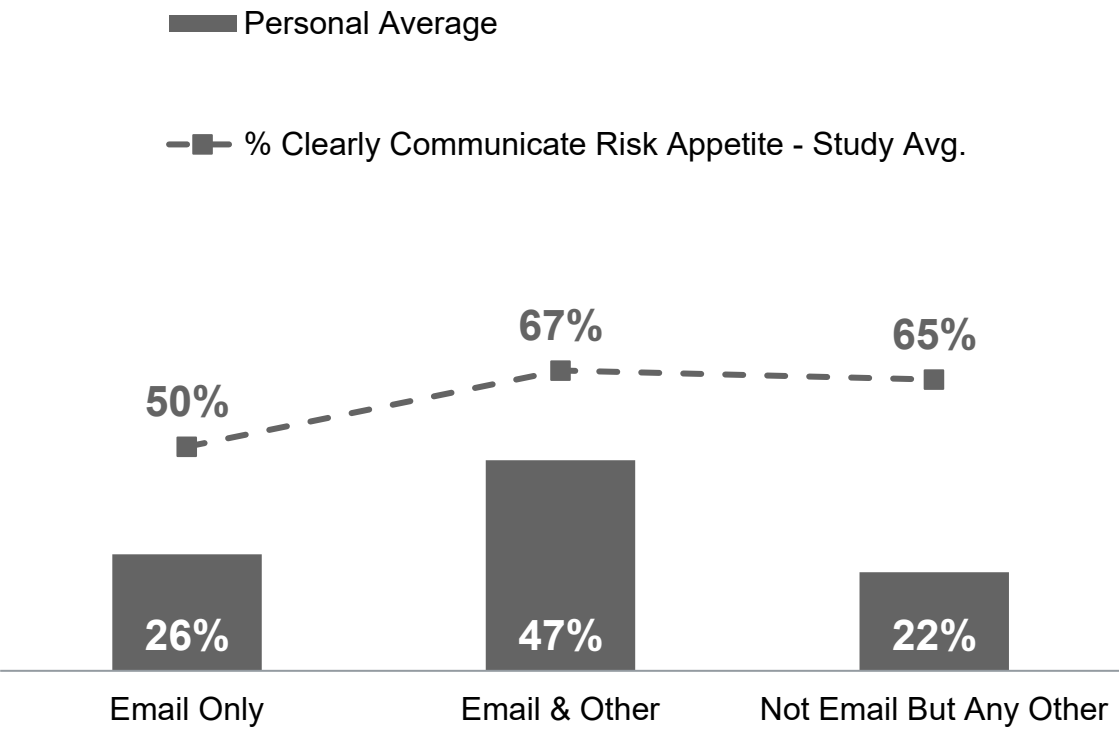
## Frequency of Communications Received in Past 12 Months



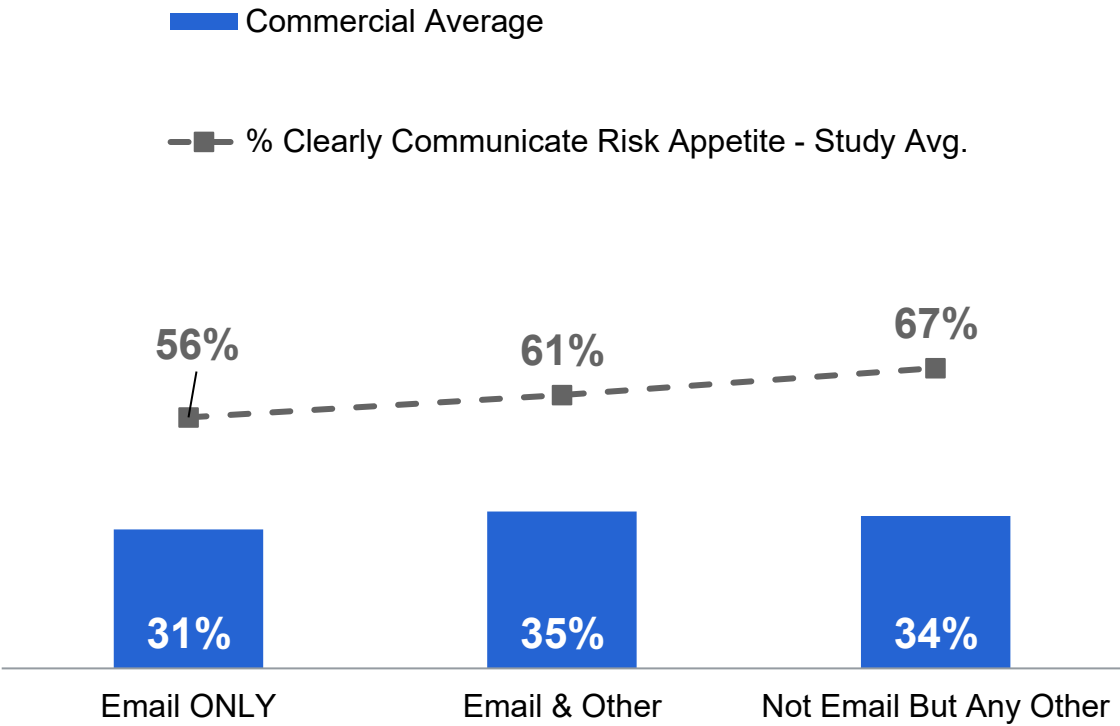


Email is the most used but least effective channel in communicating risk appetite

% Met – Clearly Communicate Risk by Channel of Communication(s) Used



% Met – Clearly Communicate Risk by Channel of Communication(s) Used



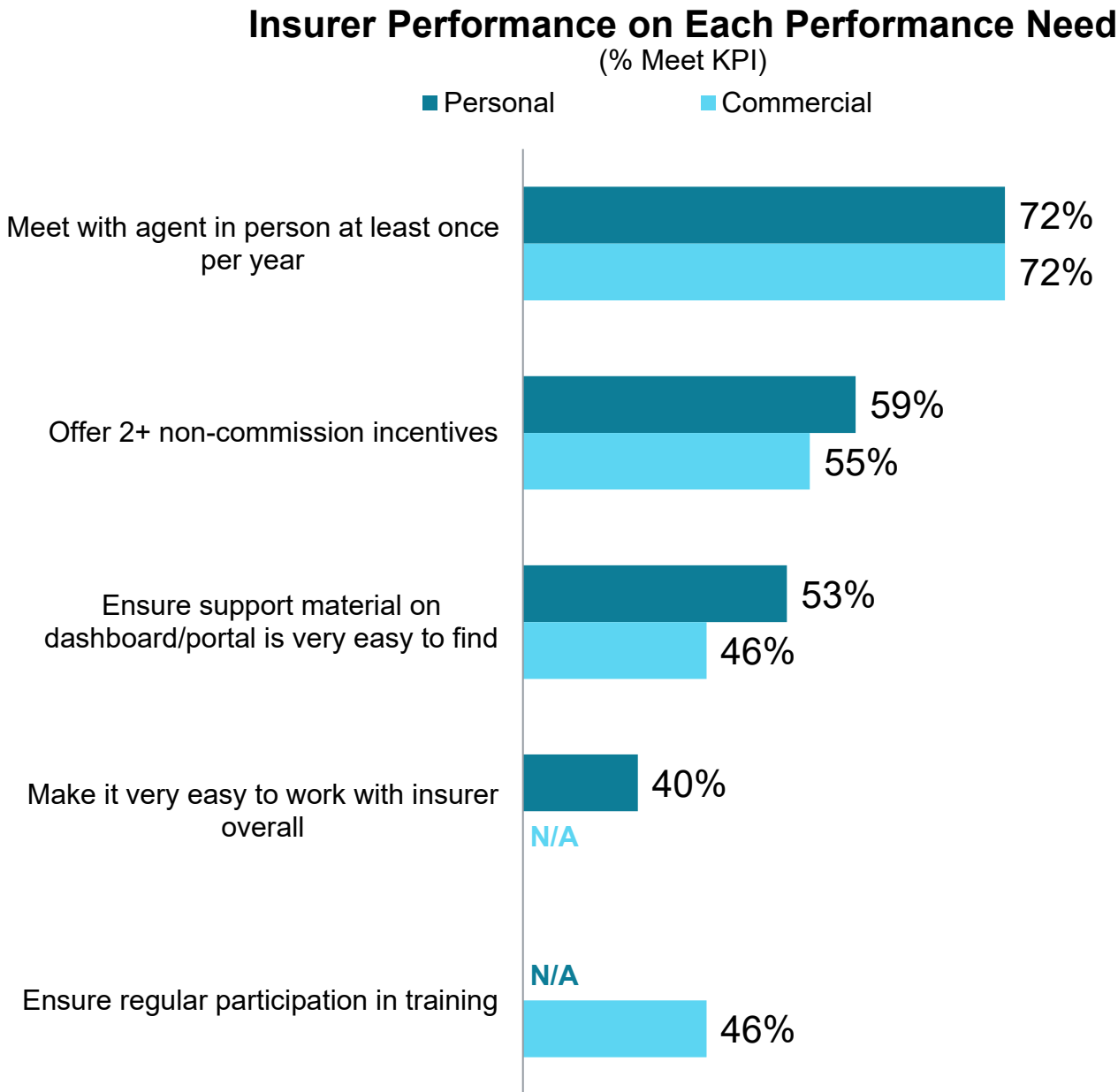
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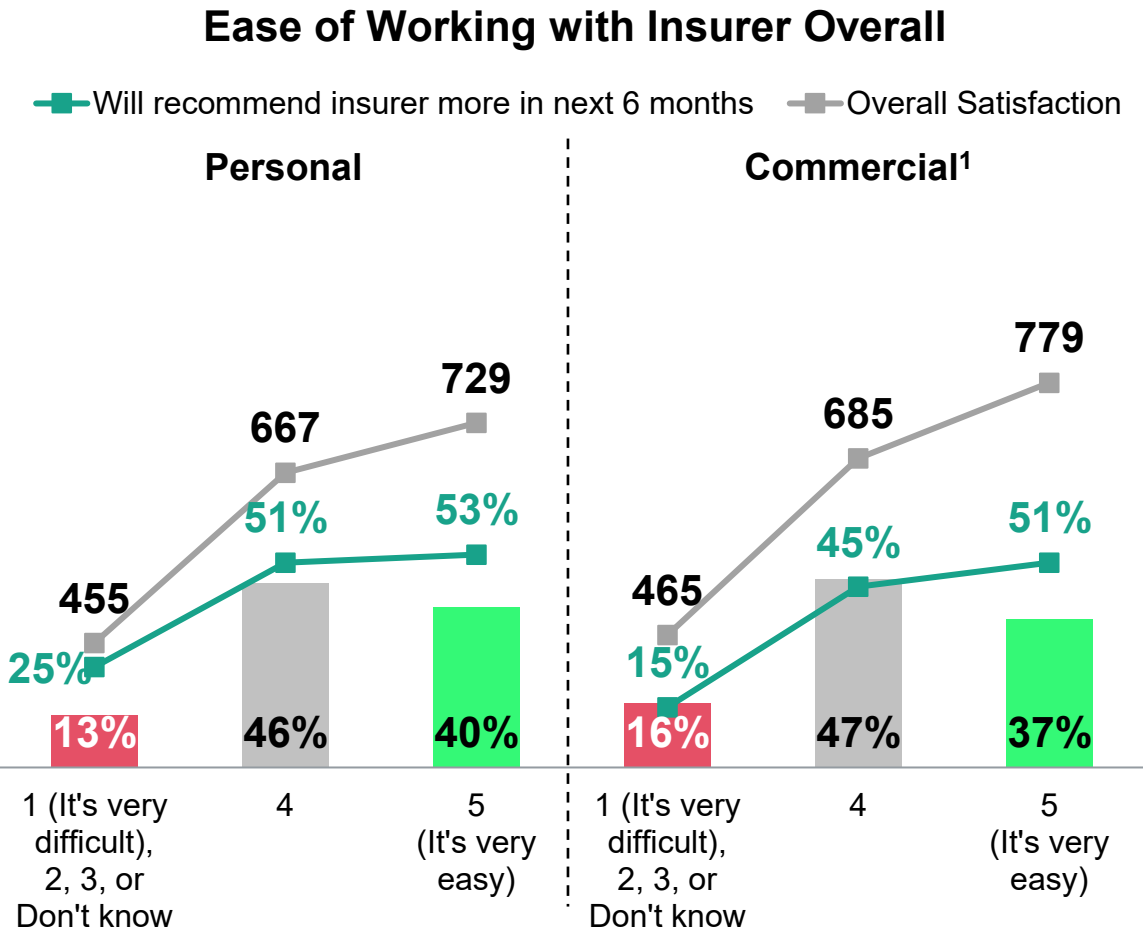
# **Performance Needs— Going Beyond the Basics**

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Insurers do well with personal engagement, but there is room for improvement on the other elements in Performance Needs



Agents question how much they are valued when a carrier is hard to work with



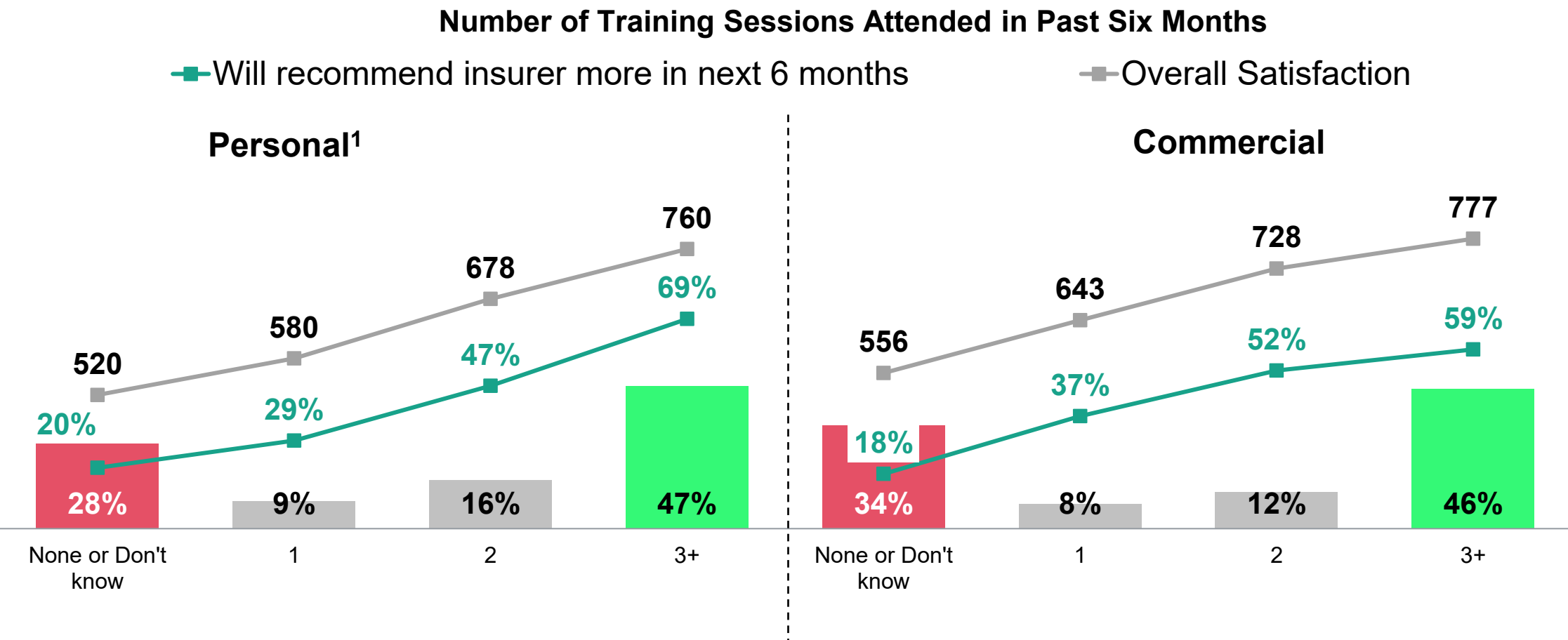
Notes: <sup>1</sup>Being very easy to work with is a Performance Need opportunity for improvement for Personal Lines, but it is a Delighter for Commercial Lines that currently has low compliance rates; <sup>2</sup>Lift is between those who say it is "very easy" to work with insurer overall vs. those who say it is not "very easy" to work with insurer overall.

### When Very Easy to Work - Lift in % "Strongly Agree"

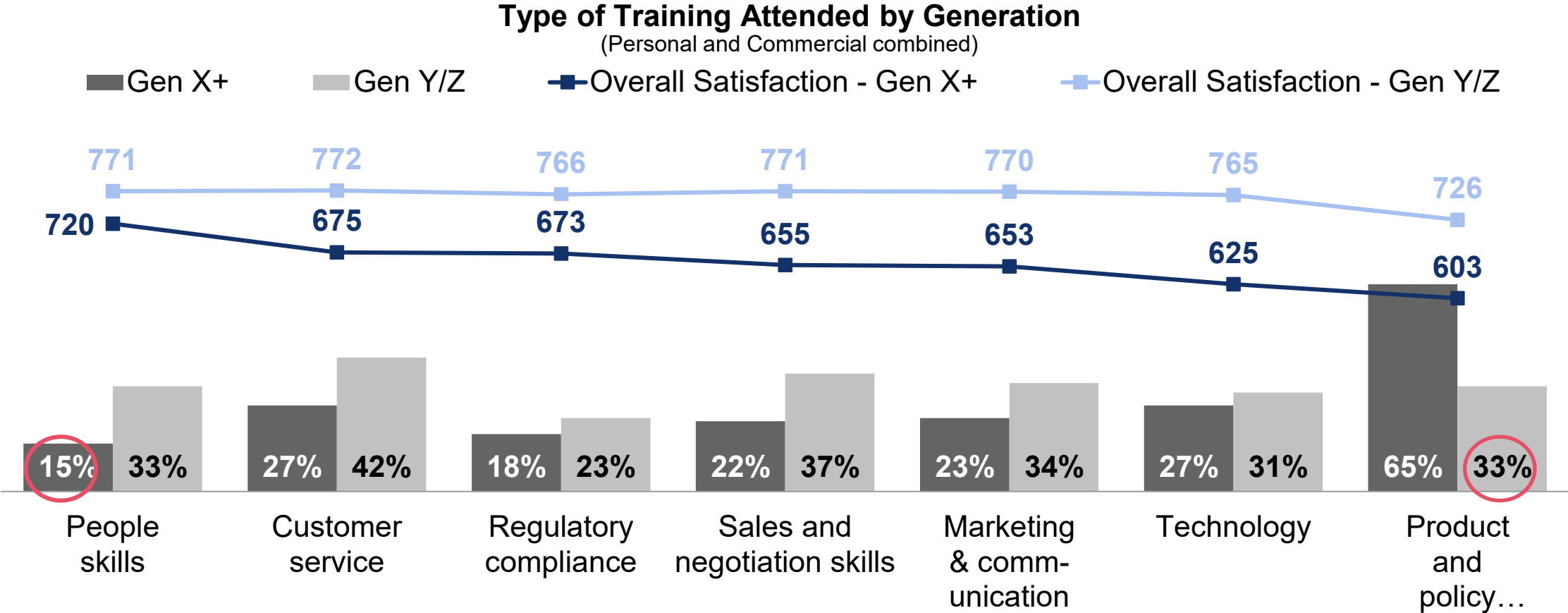
(Personal and Commercial combined)



Agents not leveraging carrier training is a sign of weakness in the relationship



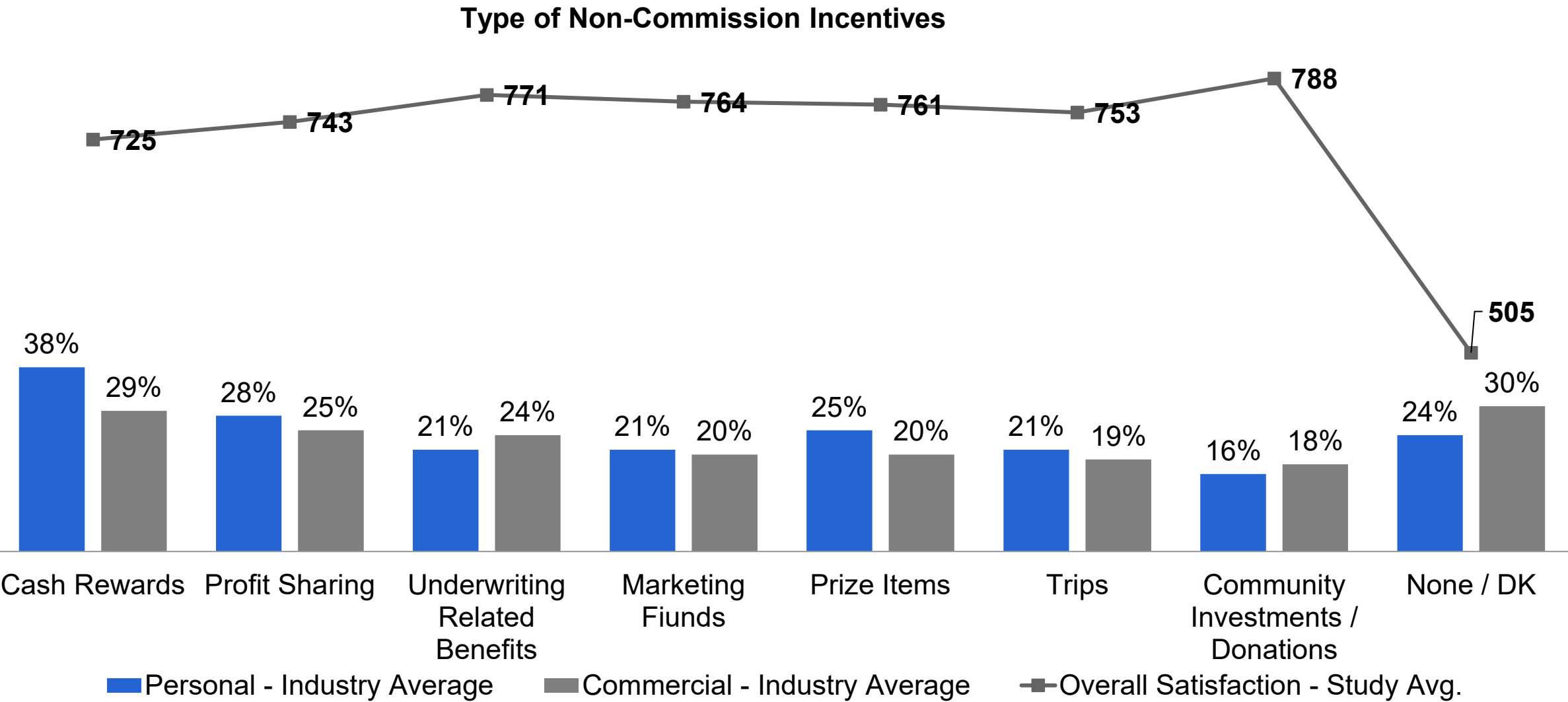
Product training is the most common but least valued



Notes: <sup>1</sup>Regular participation in training is a Performance Need opportunity for improvement for Commercial Lines, but it is a Delighter for Personal Lines that currently has low compliance rates.



More than 1 in 4 Agents report not receiving any type of non-commission incentives



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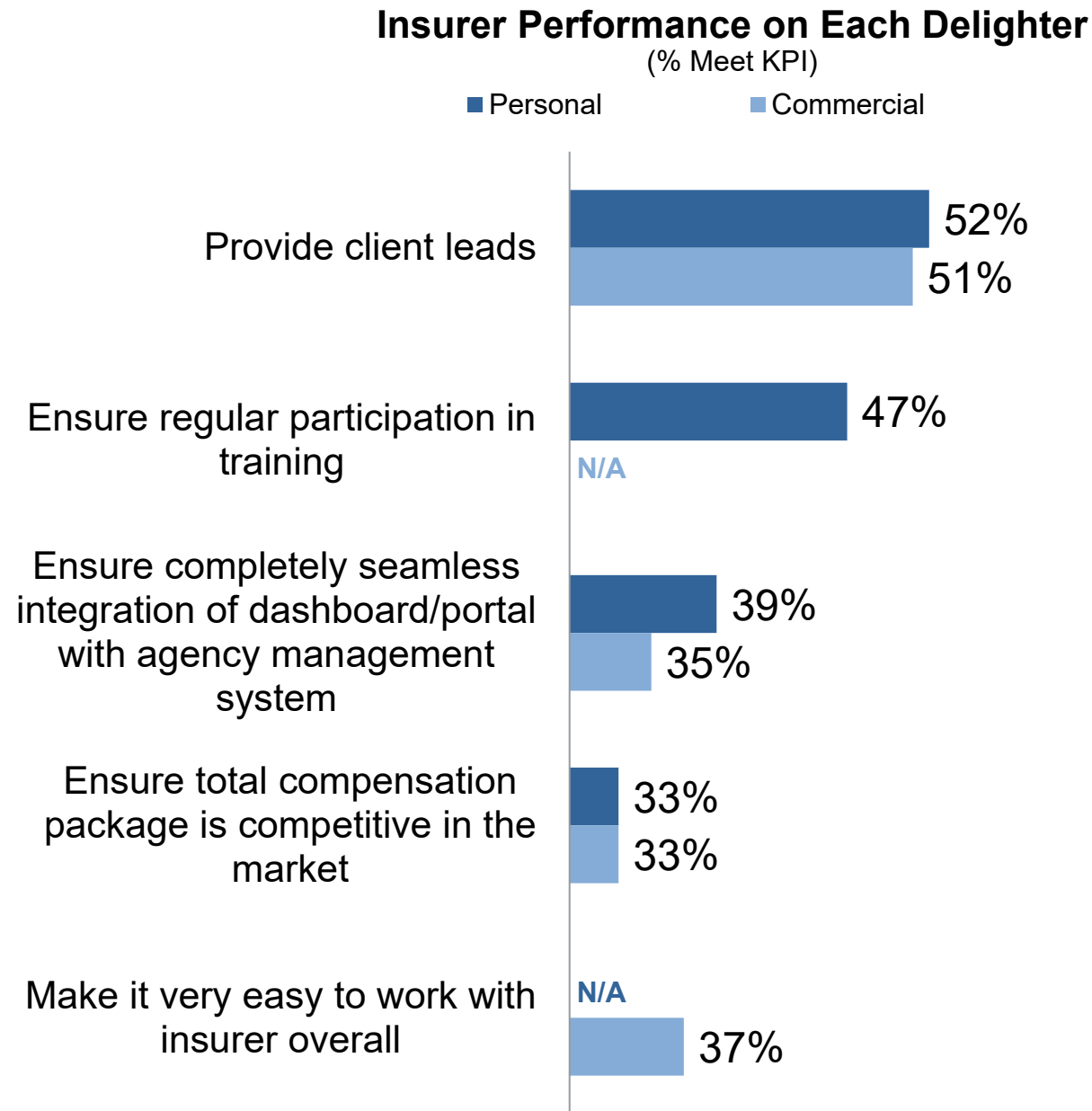
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**Delighters—Providing a  
Differentiated Experience**

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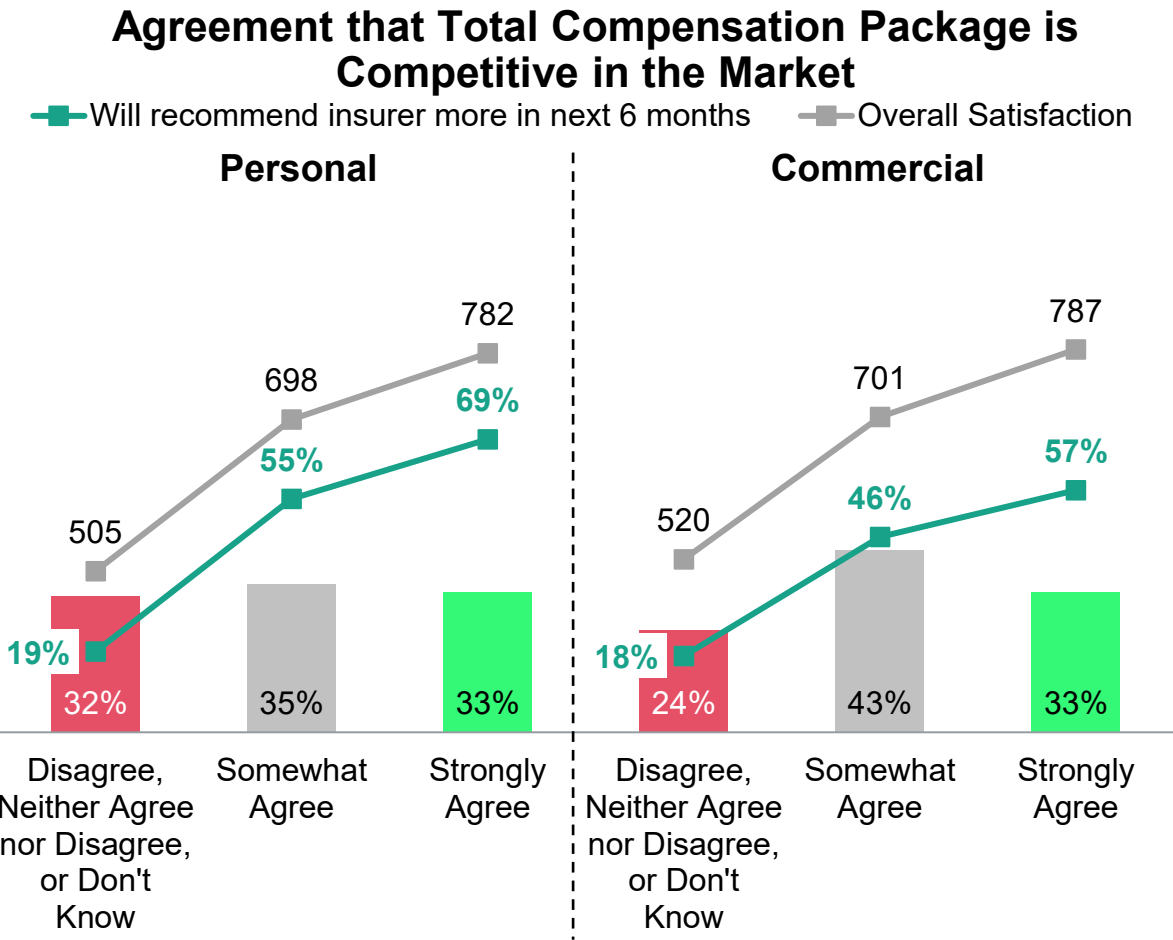
Delighters – How Insurers Perform

Delighters are not often expected or delivered on, but when done effectively can create strong loyalty among agents



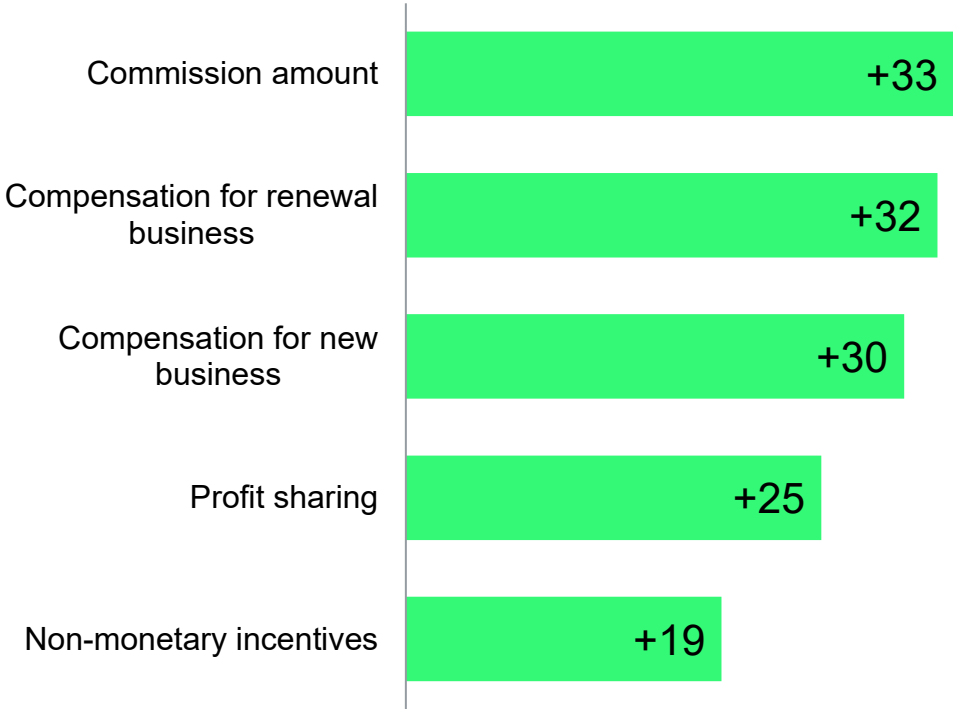
Ensure Compensation is Competitive in the Market

Agents who report above average or higher ratings of commissions are more than 2Xs as likely to recommend carrier in the future



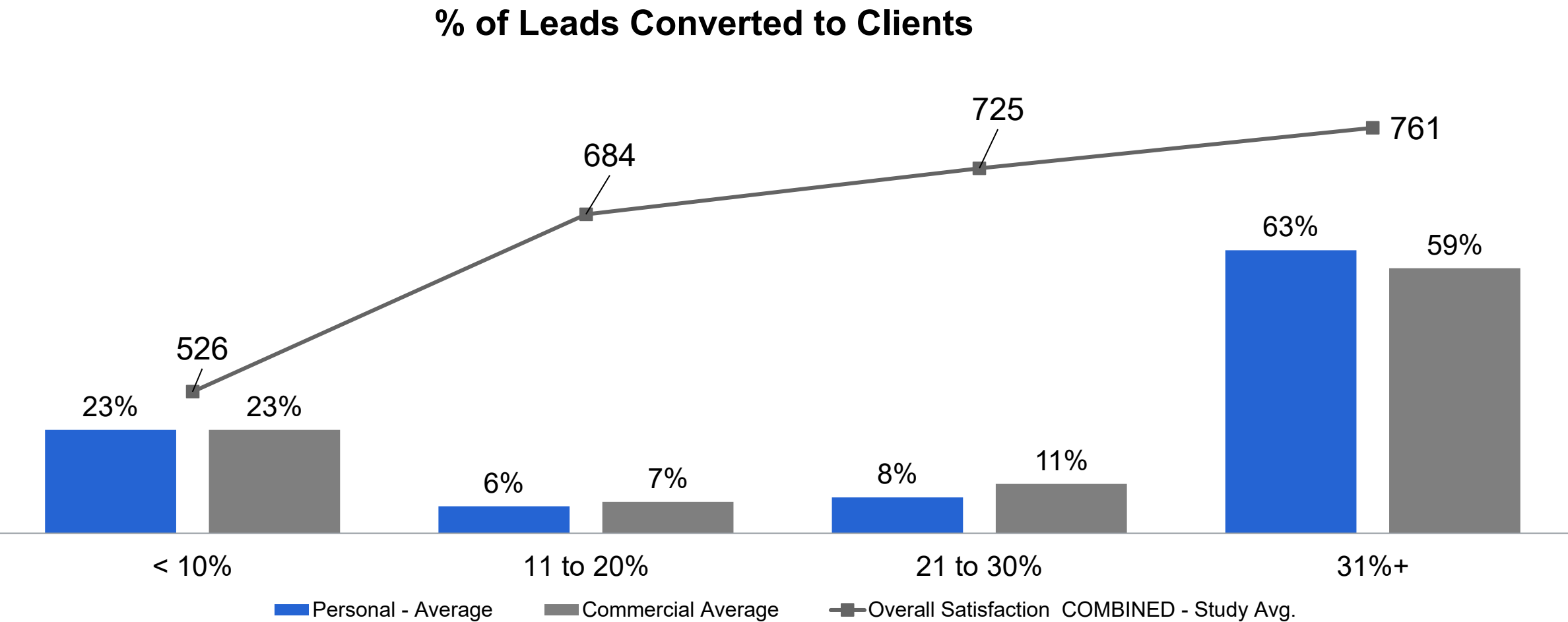
### Lift in % “Strongly Agree” Total Compensation is Competitive in the Market

When Compensation Offering is Above Average or Industry Leading<sup>1</sup> (ppts.)  
(Personal and Commercial combined)



Note: <sup>1</sup>Lift is between those who say insurer’s compensation offering type is “above average” or “industry leading” vs. those who say it is “average” or “below average.”

Leads have to be worth the Agents time or they can negatively impact perceptions





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Key Takeaways

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## Key Ideas to Remember

### ① Focus first on Foundational Needs

- ✓ **Ensure clarity about risk appetite and preferred business:** Avoid agents wasting their time and your resources trying to write business that doesn't fit your target customer profile
- ✓ **Show flexibility during policy design:** Agents value carriers that can help them expand their addressable customer base not just write the easy business.

### ② Enhance agents' experience with Performance Needs

- ✓ **The easier it is to work with an insurer overall, the more agents feel valued—** Ensure systems help to reduce time / effort required of agents to write business. Provide training and engage regularly to help improve understanding that makes it easier to be a partner.
- ✓ **Make sure to regularly engage in-person to demonstrate relationship commitment —** Being present provides an outward sign that the agent / relationship is valuable to the carrier and improves understanding of products and support available.

### ③ Provide a unique experience with Delighters

- ✓ **Ensure compensation is perceived positively —** Foundationally it's critical to make commissions are clear and transparent to agents. Ensure key compensation elements recognize what's important to both the carrier and the agents success.
- ✓ **Ensure leads are worth the effort —** Agents appreciate help in growing their business but it's important to make sure the leads are worth their time.