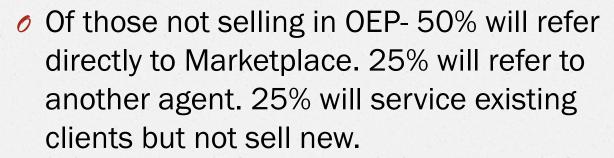
2016 Individual Producer Survey

A summary of responses

Liz Gallops NCAHU Past-President



- Sent to 552 active NC Association of Health Underwriters Members.
- 62 responded (11%)
- 88% of respondents sold individual policies during 2015-2016 OEP.



Of those still selling in OEP- 88% will make commission only. 12% will cross sell other products or haven't decided.



- No- 10%
- Only if commissions return- 44%
- Yes- 26%
- Don't know yet- 18%

- Do you think you will be selling individual policies in 2 years?
 - Not likely- 39%
 - Somewhat likely- 37%
 - Very likely- 24%



- Some have left the industry.
- A small few will charge a fee.
- Most will focus on other products:
 - Medicare, life insurance, group/employer benefits, disability insurance, property & casualty,