



2016 Individual Producer Survey

A summary of responses

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Background

- Sent to 552 active NC Association of Health Underwriters Members.
- 62 responded (11%)
- 88% of respondents sold individual policies during 2015-2016 OEP.
- 69% will sell during 2016-2017 OEP.

- Of those not selling in OEP- 50% will refer directly to Marketplace. 25% will refer to another agent. 25% will service existing clients but not sell new.
- Of those still selling in OEP- 88% will make commission only. 12% will cross sell other products or haven't decided.

Do you plan to sell in SEP 2017

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

o Do you think you will be selling individual policies in 2 years?

o Not likely- 39%

o Somewhat likely- 37%

o Very likely- 24%

How agents have adapted

- 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,