2025 Survey Results Where Does Your Agency Rank?

How would you rate your agency's What do you think will be the biggest challenge growth in 2024? of working in the insurance industry in 2025? 3% Other 24% 23% 22% 22% Carrier Underwriting Greatly 6% - Growth Market Conditions Did not meet exceeded goals 16% 6% - Artificial Intelligence **Client** Acquisitio (AI) 11% 10% 26% Talent Slightly Regulation 27% exceeded **3% -** Other Met goals goals Position agency for sale/succession Open a new office What is your primary growth Merger or acquisition goal in 2025? **Talent acquisition** (Ranked from lowest to highest) Meet carrier expectations Increase revenue Compared to your peers, how well do you feel your What form of communication do you use most frequently to agency is adapting and modernizing practices? connect with clients? 1% 2% No reason to **Financial issues** 9% implementing improve our 18% Face-to-face changes Hesitating practices 25% Phone

Data as of January 7, 2025. Individual loan results may vary and revenue growth is not guaranteed. In December of 2024, Oak Street Funding[®], sent an online survey via email to agents throughout the United States. The names were selected from an Oak Street Funding database and the results presented are from agents who responded to the survey. Loans and lines of credit subject to approval. Potential borrowers are responsible for their own due diligence on acquisitions.CA residents: Loans made pursuant to a California Department of Financial Protection and Innovation, Finance Lenders License (#6039829). Copyright © 2025 Oak Street Funding

23%

17%

9%

8%

Email

Text Message

Social Media

Postal Mail

40% Embracing

changes daily

48% Slowly but

surely