

Smart Choice[®] M A G A Z I N E

EXPRESS MARKETS:

Where complex risks find solutions.

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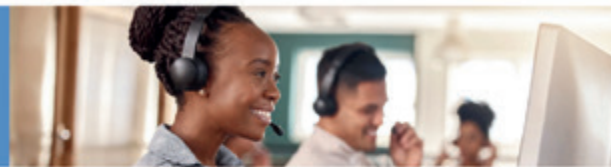


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CEO LETTER

"Express Markets continues to play an important role in helping agents find solutions for business that may not fit within traditional markets."

-Andrew Caldwell

One of the greatest strengths of the Smart Choice network has always been the relationships behind it.

As you move through this issue, you'll see many of the carrier, wholesale, MGA, and specialty market partnerships that continue to help our agents grow and compete in an evolving insurance landscape. Those relationships are especially important today as agencies navigate increasingly complex risks and changing market appetites.

Express Markets continues to play an important role in helping agents find solutions for business that may not fit within traditional markets. Whether it's non-standard auto, hard-to-place property, coastal business, or specialty risks, having access to the right partners continues to make all the difference.

What continues to impress me most is the adaptability of our agents. Time and again, our agency partners find ways to evolve alongside the market, identify new opportunities, and continue delivering for their clients.

That ability to adapt, combined with strong partnerships and broad market access, continues to drive the success of the Smart Choice network.

Thank you for your continued partnership and trust. We are proud to support your growth and excited for the opportunities ahead.

Andrew Caldwell

Andrew Caldwell, CEO

CONTRIBUTORS



NICK GOLOMKA

Nick joined Smart Choice in the spring of 2020. Prior to joining the Express Markets team in 2022, Nick worked with the Inside Sales team as well as the Smart Start Commercial and Personal Lines teams. As an account manager for Express Markets, Nick manages several specialty lines partnerships and provides resources and support to the Smart Choice field teams. Nick is a graduate of East Carolina University where he studied political science and earned a Bachelor of Science degree in 2019.



DAVID WILSON

David Wilson was named Senior Vice President, Specialty Markets at Smart Choice in January 2024. He joined the company as Vice President of Sales in August 2017, and is primarily responsible for overseeing the Express Markets carrier relationships. Formerly, he was the Personal Lines Practice Leader for Regions Insurance Group from 2013 to 2017, and prior to that, the Sr. National Account Executive for MetLife from 2004–2013. David also worked as a local market manager in Florida from 1999–2024, and began his career as an agent in 1996, writing PC & Life.



RUSTY PERRY:

Rusty Perry was named Vice President of Specialty Markets in February 2025. He began his career with Smart Choice in 2017 following his graduation from High Point University. Since then, Rusty has played a key role in the growth and development of Express Markets. In his current role, he helps lead strategic initiatives with the specialty carrier partners to drive scalable growth and long-term success.



CAROL DRAKE:

Carol Drake was named Senior Vice President, Personal Lines, in January 2024. Since joining Smart Choice® in 2017, she has worked closely with carrier partners to develop strategies that drive profitability for both agencies and carriers. Prior to Smart Choice, Drake held leadership roles at Grange Insurance, including Vice President of National Accounts and Vice President of Marketing. She began her insurance career with The Midland Life Insurance Company in 1991 and has more than 30 years of industry experience.



MIKE MILLER:

Mike Miller brings more than 43 years of insurance industry experience, with leadership roles spanning underwriting, sales, agency marketing, finance, and operations. He began his career with Allstate in 1980, where he earned multiple top sales management honors, including five Chairman's Inner Circle awards. Prior to joining Smart Choice in 2009 as a State Director, Miller served as Director of Marketing for MSI Insurance, leading growth initiatives across sales, marketing, claims, and underwriting operations. He is a recipient of the Smart Choice President's Award.



OLIVER TRAVIESO:

Oliver Travieso was named Senior Vice President, Commercial Lines in January 2024. He joined the Smart Choice team as Vice President of Commercial Lines in October of 2015. Oliver's background is mainly in Commercial Insurance both in Sales and Underwriting. Prior to Smart Choice, Oliver was The Sales Director at CNA Insurance where he led a group of Sales Representatives for the Southeast. Oliver is primarily responsible for overseeing commercial lines carrier partner relationships and setting the Commercial strategy for the field.



ANDREW CALDWELL

Andrew Caldwell was named CEO of Smart Choice in April 2025, after serving as President for more than 10 years. Prior to that, he was the Executive Vice President of Business Development. Andrew is responsible for maintaining the company's core vision and principles, expanding the size and scope of the network, and implementing strategies for revenue growth. Andrew Caldwell has previously served as Vice President, Accounting Director, and Director of Commission Accounting, as well as a variety of other capacities since his start with the company in 2003.



DOUG WITCHER:

Doug Witcher is the founder, Chairman and CEO of Smart Choice®. Launched in 1994, Smart Choice® was established to help independent agents access better markets and establish solid relationships with some of the top insurance carriers in the nation. Thanks to Doug's vision, today Smart Choice® has revolutionized the insurance industry to become one of the largest agency networks in the country.

Charitable giving is an integral part of the Smart Choice® philosophy, and Doug is a dedicated servant leader in his community, avidly supporting various non-profit organizations and events. He has received numerous awards and recognitions by leading insurance companies, over the course of his career in the insurance industry, for his leadership and commitment to profitability and growth.

FROM THE FRONT LINE

By: Express Market Team

The Smart Choice commitment to providing agency partners with broad market access has consistently been a key factor in our shared success.

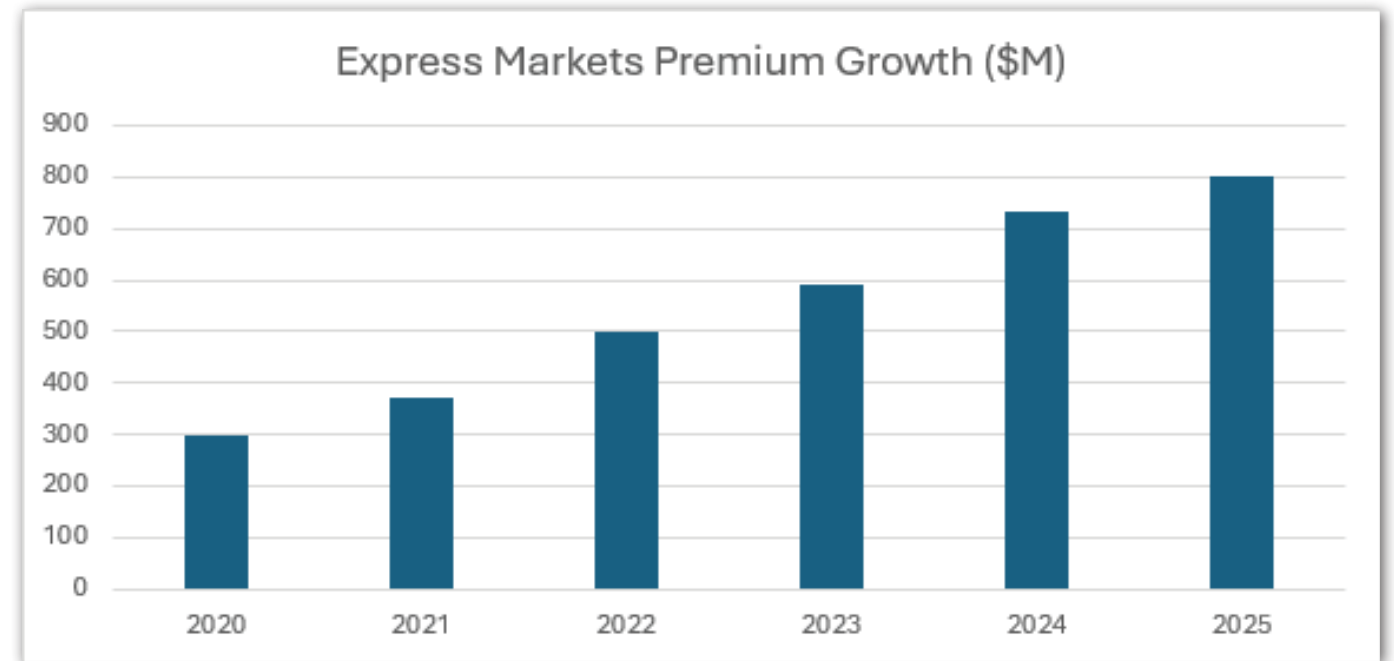
Last year alone, Smart Choice added over 1,500 new agency partners, bringing the total to over 11,000 agencies. Through our agency partners and core carriers, Smart Choice wrote over \$2.4 billion in premium.

Express Markets, the specialty lines division, has played a key role in expanding market access and helping agency partners navigate ever-changing market conditions.

Express Markets provides access to more than 300 markets through over 40 carriers, distributors, and strategic partners. These partnerships span five key market segments: Wholesale Markets, MGA/MGU Markets, Property & Home Markets, Non-Standard Auto Markets, and Specialty/Niche Markets.

Through these partners, Smart Choice agents wrote over \$800 million in premium during 2025. A number that has consistently grown over recent years.

The value of market access cannot be overstated. Its impact is clearly reflected in the results.



*Chart Represents Express Markets Premium Growth since 2020 (\$M)

continued on pg. 8

A Shift Toward a Softer Market?

After several years of firming conditions, the insurance industry is now showing clear signs of transitioning into a softer market phase. While the shift is not uniform across all lines of business, a combination of improved insurer profitability, increased capital, moderating inflation, and rising competition has begun to ease pricing pressures and expand capacity. This transition reflects the natural cyclical behavior of the insurance market, as corrective actions taken during the hard market are now producing measurable results.

What Does This Mean for Smart Choice Agents?

A softer market may mean that standard insurance carriers offer the following to independent agents:

- Increased capacity, offering higher limits and larger line sizes
- Broadened underwriting appetite, reconsidering classes of business previously deemed too risky
- Enhanced coverage, reducing exclusions and offering more comprehensive terms
- Lower pricing in response to heightened competition

One of the primary drivers behind this reopening is excess capacity. When carriers have more capital than is required to support their existing book of business, they seek growth opportunities. This often leads to a loosening of underwriting standards and a willingness to compete more aggressively for accounts.

Some risks that were previously placed in the excess and surplus (E&S) market during a hard cycle become viable for standard carriers once again, due to limited admitted capacity.

The Need for E&S in All Market Conditions

At first glance, it may appear that access to excess and surplus (E&S) markets becomes less critical in such favorable conditions. However, maintaining strong access to E&S markets, even during a soft cycle, is strategically important for agents and insureds alike. The value extends beyond simply placing hard-to-place risks; it supports flexibility, innovation, and long-term resilience.

Regardless of market conditions, certain risks will always inherently fall outside of the appetite of standard insurers. Examples of this range from high-hazard construction and contractor risks to non-standard auto & hard-to-place property & home. Even when the market is soft, admitted carriers are unlikely to significantly expand into these areas.

Given the cyclical nature of the insurance market, it is reasonable to assume that current soft-market conditions will eventually harden again. Agents who neglect E&S relationships during soft periods may find themselves unprepared when conditions tighten.

While market cycles may shift between soft and hard conditions, the need for E&S solutions remains constant due to the persistent presence of complex, high-risk exposures outside the scope of standard carriers. Maintaining strong E&S relationships is not just a reactive strategy for hard markets, but a proactive approach that ensures agents are consistently equipped to serve their clients. Those who invest in these partnerships during softer periods position themselves for greater stability, responsiveness, and long-term success when the market inevitably tightens again.

Nick Golonka



David Wilson

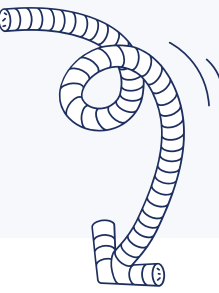


Rusty Perry



Yacht/Pleasure Watercraft Insurance by Ahoy!

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Intuitive agent portal and easy onboarding

Program Overview and Appetite

Pleasure Watercraft



Ideal for: Center Consoles, Fishing Boats, Sailboats, Powerboats, Pontoons, Runabouts, Hydrofoils and more.

- ✦ Values up to \$500,000
- ✦ Boats up to 50' and PWCs up to 12' in length
- ✦ Up to 75 mph — Bass Boats to 90 mph
- ✦ Boat surveys not required
- ✦ New boaters accepted

Yachts



- ✦ Boats valued up to \$2.5M
- ✦ Length up to 95 ft
- ✦ Dinghy up to 25 ft and 150 HP
- ✦ Extended Navigation available
- ✦ 8,000 total HP
- ✦ Captain and Crew coverage available

Pleasure Watercraft Key Features

Replacement Cost

Vessels within 2 years of age are eligible for full replacement cost of the vessel

Agreed Value

Vessels up to 20 years old are eligible for agreed value coverage

On-Water Towing

Ahoy! will pay for the insured's towing and on water assistance if they get stranded

Fishing Equipment Coverage

Provides coverage separate from personal effects to cover the angler's fishing equipment and gear at a set amount

Phone Overboard Coverage

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- **Excellent Service**
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Ask your customer:

"Is there a hitch on your vehicle?"


If yes, encourage your customer to add a policy for what they tow.

"What are you towing?"


Finally, see if they're towing to a secondary property.

"...and where are you going?"

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¹ <https://tinyurl.com/2hskxd89>. ² <https://bit.ly/3a7JZ53>.
Not all products, coverages and discounts are available in all areas. 9028532 09/25

What Does It Take to Be Successful in the E&S Market Today?

Since 2018, the excess and surplus market has grown beyond expectations. New start-up insurtech carriers rely on AI to serve this growing market. As AI reshapes traditional insurance practices—from underwriting and profit predictability by risk to retention and pricing—embracing the excess and surplus markets is one success factor for independent agents today.

I am not saying that AI is putting our profession at risk. However, AI will compel us to become true risk consultants. To be competitive with AI-assisted quoting and underwriting, we must provide what AI can't: a personal relationship with and deep understanding of our customers. One element of this is embracing high-risk, hard-to-place business, as it will continue to be at the forefront of emerging market opportunities for all agents as traditional products evolve.



Standard Business Is Shrinking

Captive and standard personal lines carriers have failed to embrace the E&S market. Insurtech companies are filling in the gaps of what is no longer covered in the preferred marketplace.

Captives and standard carriers have little-to-no knowledge of hard-to-place risks or how to underwrite them profitably. Preferred carriers continue to be stumped by both underwriting and placement of E&S business and cannot predict a profitable loss ratio in this market. They are deeply embedded in their daily operations and shy away from risks they have little experience underwriting.

Often, agency owners are much the same way. It is easier to prospect and write personal auto policies the same way for years than it is to learn new ways to support clients. In the declining standard market, this leaves captive agents and independent agents who write exclusively standard business at a significant competitive disadvantage. Meanwhile, the E&S market has soared, generating more than \$100 billion in annual premiums since 2018.

A Real-World Success Story

One of the top commercial producers in my territory has built a multimillion-dollar agency by embracing the E&S market, particularly the commercial carriers. As a result, his agency is nearly 85 percent commercial with a retention ratio over 90 percent. He has several commercial policies over \$100,000 in annual premiums and writes personal lines only as a byproduct of insuring customers' commercial business. He has become a highly referred agency owner in the large city where his agency is located.

His approach to E&S success is something you can repeat at your own agency.

1. Search Carrier Guides. When a prospect reaches out with a risk he is unfamiliar with, he searches through the appetite guides of the Smart Choice Express Markets™ E&S carriers to find potential solutions.
2. Improve Product Knowledge. He scrutinizes a specimen policy for items he can ask the underwriter to clarify. This improves his product knowledge for the type of risk at hand.
3. Generate and Close New Leads. Once he has written a new type of risk, he searches for other businesses that share that risk. Armed with his new product knowledge, he can confidently compete for that business.

This agent is continually amazed by the range of businesses for which standard coverage is inadequate or simply nonexistent. All he needs to do to close the business is offer a solution, typically from an Express Markets™ carrier, and explain the value of protecting the business against the risk. Rinse and repeat, and he has earned the top commercial producer award in my territory for over 16 years.

Put It into Practice

Your success in the E&S markets starts with a solid strategy. Be sure to document your step-by-step approach for staff and agency producers to follow. Here's a formal sales process you can adapt to get started:

1. List the objective of your process (e.g., write 5 E&S policies per month over the next 8 months).
2. Identify the types of E&S risks you want to write at your agency.
3. Determine your target market for these risks.
4. Decide how many leads you will purchase.
5. Identify your marketing tactics, including direct mail, outbound calling, social media marketing, referrals, etc.
6. Determine the frequency of deploying these tactics (e.g., daily, weekly, monthly).
7. Decide what initial action will start your process.
8. Identify your final action that will help you measure your success.

To complete this process, you'll need a few resources, such as policy or underwriting guidelines, lead generation sources, business cards, scripts, fact finder documents, thank you cards, and referral notes. Take a moment to find your suppliers for these items, then document the staff, facilities, and equipment you'll need to complete the process. Finally, you will need to review the type of training you and your team require to drive the process and who is going to provide it.

You will feel more comfortable entering the E&S market when you prepare ahead of time. Use the Smart Choice Express Markets™ website (www.expressmarkets.com) to find carriers by risk. Contact your territory manager to get appointed with carriers and start building the relationships that will lead to your success. Good luck and good \$elling!



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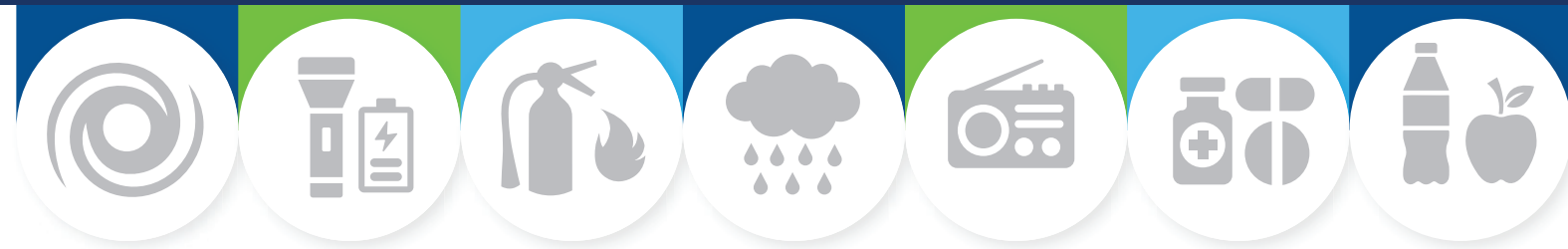
- 1 Pick vertical & coverage**
Choose from contractors, LRO, property, retail, restaurants, manufacturing, vacants, & more.
- 2 Upload docs or describe**
Drop in ACORDs, SOVs, supplementals — or write a short description of the risk.
- 3 Review & submit**
Pathpoint pre-fills fields and suggests class codes. Edit anything, then send to market.

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- Pre-fills the application in real time — dozens of fields, zero typing.
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340+ classes of business	80%+ instant rating	A- or better E&S carriers
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WHEN IT COMES TO HURRICANES ... Preparation Can Make All the Difference

By: Heritage Insurance



We are fortunate to live and work in a vacation destination. While coastal living has many benefits, it also comes with inherent risk. Natural disasters, such as hurricanes, have seen a tremendous increase over the last decade. As a provider of coastal homeowners' insurance, Heritage Companies would like to provide a few tips on how to best prepare for a hurricane. It is impossible to eliminate potential damage entirely, but taking these precautions can make a significant difference.

One of the major factors that can lead to significant damage is high winds. When protecting your home, consider both the wind itself and any debris it may carry. Before the storm, bring any loose objects inside, secure outdoor furniture, and check for trees that might need trimming. Additionally, it is a good idea to make sure your roof, walls, and windows are structurally sound to sustain hurricane winds.

In addition to securing your property, it is also essential to ensure you, and your family are adequately prepared to weather the storm. Take these important steps to maximize safety at home:

- Build a 14-day disaster supply kit (include 1 gallon water/per person/per day, non-perishable food, medications, first aid supplies, important documents, and other emergency supplies). Store supplies away from any windows.
- Fill bathtubs and containers with clean water. This is not meant for drinking. It is for washing and sanitary purposes (such as flushing the toilet).
- If you have propane tanks, ensure they are stored securely for use after the storm.
- Charge cell phones and computers in advance.
- Unplug any appliances not in use.
- Check that your weather radio is working and that you have extra batteries.
- If applicable, ensure that you have adequate gas to run your generator.

As challenging as it can be to make it through the storm, the post-hurricane process can be equally challenging.

- Don't leave your home until it has been officially determined that the storm is over.
- Avoid drinking, cooking, or brushing your teeth with tap water until it is declared safe.
- Never run your generator inside or near your home.
- Check your smoke and carbon monoxide detectors to ensure they're functioning properly.

Living through a hurricane is not an easy experience, but with proper preparation you can keep your family safe and mitigate damage to your home.



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SOME E&S RISKS ARE HERE TO STAY



While some risks have started shifting back into standard preferred markets, many others appear to have found a long-term home in the non-standard and E&S space. As underwriting standards continue to evolve and carriers remain cautious in certain segments, agents are increasingly turning to specialty markets to meet client needs and continue growing their business.

Smart Choice's specialty lines division, Express Markets, continues to play an important role in helping agents access these opportunities through its broad network of carriers, wholesalers, MGAs, and niche market partners.

The Continued Growth of Non-Standard Auto

The non-standard auto market has evolved from a niche segment into a major part of today's insurance landscape. Drivers with accidents, violations, lapses in coverage, or other underwriting challenges are increasingly finding themselves outside the standard preferred market.

As carriers continue refining underwriting models and tightening eligibility guidelines, more drivers who may have previously qualified for preferred coverage are now being placed into non-standard programs. At the same time, rising premiums and market volatility have increased demand for flexible coverage options and specialized underwriting solutions.

Agents are responding to this opportunity. In 2025 alone, Smart Choice agents working through Express Markets non-standard auto partners wrote more than \$120 million in written premium. Through partners such as National General Specialty, Kemper Auto, Gainsco, and others, Express Markets provides agents with access to competitive solutions for this growing segment.

Hard-to-Place Homeowners and Coastal Risks Remain Challenging

Another segment continuing to see strong demand is the hard-to-place property and homeowners market.

Properties may become difficult to insure for several reasons, including location, age, condition, prior claims history, or exposure to catastrophe risk. Homes located in wildfire-prone areas, coastal regions, or flood zones often fall outside the appetite of standard preferred carriers, leaving agents searching for alternative market solutions.

Coastal properties, in particular, continue to present significant underwriting challenges. While these homes often carry high property values and strong consumer demand, they also face ongoing exposure to hurricanes, storm surge, flooding, and wind damage. As catastrophe losses continue to impact carrier profitability, many insurers have reduced coastal exposure, tightened guidelines, increased deductibles, or exited certain regions altogether.

In addition, evolving catastrophe models, rising reinsurance costs, and long-term concerns around coastal erosion and rising sea-levels continue reshape the market. As a result, many homeowners are experiencing reduced availability and rising premiums, further increasing reliance on non-standard and E&S solutions.

Smart Choice agents have embraced these opportunities as well. In 2025 alone, agents working through Express Markets hard-to-place home and coastal partners wrote more than \$66 million in written premium.

From carriers such as Heritage and American Modern to wholesale partners like Burns & Wilcox, Express Markets gives agents access to the specialized markets needed to continue writing and retaining this business.

Market Access Continues to Matter

As market conditions continue to evolve, access to specialty and E&S solutions remains critical for independent agents. While some business may return to standard markets over time, many risks are likely to remain in specialty channels for the foreseeable future.

Express Markets currently provides access to more than 300 markets through over 40 carriers, distributors, and strategic partners across key segments, including Wholesale Markets, MGA/MGU Markets, Property & Home Markets, Non-Standard Auto Markets, and Specialty/Niche Markets.

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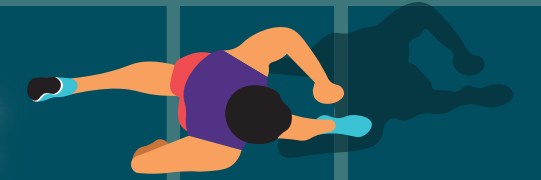
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Capitalizing on Market Conditions: Strategies for Independent Agents to Grow Small Commercial

By: *Oliver Travieso, Senior Vice President, Commercial Lines*

As the personal lines market continues to soften in 2026, independent agents have a timely opportunity to accelerate growth in small commercial business. While broader commercial lines have moderated, small business accounts remain a resilient and attractive segment. These clients often prioritize trusted expertise, personalized service, and local relationships over price alone, which aligns directly with your strengths as independent agents. Current market dynamics are constructive. Capacity is expanding in many property classes, competition is increasing, and carriers are shifting toward measured growth. Although casualty lines remain firmer due to ongoing loss trends, overall conditions support new business development and stronger placement success rates for well-prepared submissions.

Proven Approaches to Drive Growth

- **Maximize cross-selling from your existing book:** One in seven personal lines clients own or operate small businesses, consultancies, or rental properties. Use renewal conversations to naturally introduce BOPs, worker's compensation, commercial auto, cyber liability, and other essential coverages. Leveraging established trust shortens sales cycles and strengthens overall client retention.
- **Enhance operational efficiency through technology:** In today's competitive environment, speed and accuracy are key differentiators. Carriers are rapidly improving their portal quoting platforms to provide fast, accurate quotes, and don't forget Smart Start, our in-house wholesale operation, where you can quickly receive bindable quotes from multiple national carriers. Utilize appetite management tools and integrated agency management systems to reduce turnaround times and

minimize submission errors. Agencies that streamline their processes deliver superior service while improving internal productivity.

- **Develop specialized expertise in targeted niches:** Move beyond broad price competition by focusing on specific industries such as contractors, retail, hospitality, or professional services. Deep industry knowledge enables you to deliver valuable risk management guidance, loss control recommendations, and tailored coverage solutions.
- **Elevate your role as a trusted risk advisor:** Transform renewal reviews into strategic consultations that identify coverage gaps and recommend meaningful enhancements. With cyber threats and evolving liabilities remaining top concerns for small businesses, these proactive discussions build long-term loyalty and generate quality referrals. Clients who see you as a strategic partner are significantly less likely to shop solely on price.

Positioning for Success

Independent agents who combine relationship-driven service with operational efficiency and market knowledge are well-positioned to expand their small commercial books in 2026. By focusing on value rather than price alone, you can achieve sustainable growth even as personal lines consume more agency bandwidth. The current marketplace rewards preparation and professionalism. By implementing these strategies, independent agents can not only navigate softening conditions effectively but also build a more diversified and profitable book of business for the long term.



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PREMIUMS UP TO \$40,000!

High-end home sales in South Florida surged at the start of the year, reflecting continued demand from affluent buyers. In January, sales of properties priced at \$1 million or more rose 21% in Miami-Dade County and 14% in Broward County compared with the same month last year, according to the Miami Association of Realtors. Condo purchases in that price range also climbed, increasing 21% in Miami-Dade and 26% in Broward.

The region continues to attract buyers from high-cost states such as California and New York, and last year recorded the highest number of \$20 million-plus condo sales and the second-highest number of \$10 million-plus home sales in its history.

"Miami continues to be a hub of overall luxury," said Kris Guasch, Associate Managing Director, Underwriter, Personal Insurance, Burns & Wilcox, Ft. Lauderdale, Florida. "It is a wealth capital of the country."

Nationally, the ultra-luxury housing segment is also expanding. According to a Feb. 6 report from National Mortgage Professional, citing Compass data, 2,261 homes priced at \$10 million or more sold in 2025, totaling \$38.6 billion. Meanwhile, luxury home prices rose 4.6% year over year in December, outpacing overall market growth of 1.4%, Redfin reported.

As high-value homes become more prevalent, insurance considerations are evolving. High-Value Homeowners Insurance and related policies can help address property exposures, liability, and valuable collections, said Marc Linton, Senior Underwriter, Personal Insurance, Burns & Wilcox, Orlando, Florida. "High-value homes often include custom finishes, specialty materials, and additional structures like guest houses or docks," Linton said. "These features require careful underwriting and tailored coverage."

INSURANCE CONSIDERATIONS GROW WITH LUXURY MARKET

The rise in luxury real estate coincides with elevated rebuilding costs nationwide. Construction costs accounted for 64.4% of the average price of a new home in 2024, up from 60.8% in 2022, according to the National Association of Home Builders. Labor shortages and higher material costs have persisted into 2026.

These factors significantly impact insurance needs. "A home that once cost \$150 to \$200 per square foot to rebuild could now range from \$350 to \$400," Guasch said. As a result, some ultra-high-value homes may exceed the capacity of standard insurers. "Many traditional markets are not equipped to handle the total insurable value of these properties."

Carrier stability is another key consideration, particularly in Florida. "Some newer insurers are writing multi-million-dollar homes with limited operating history," Linton said. "That raises concerns about their ability to withstand a major catastrophic event."

Given these complexities, expert guidance is essential. "Homeowners should work with a risk advisor to evaluate both property and liability exposures," Guasch said. "Many important coverages are not included in standard policies."

BEYOND THE STRUCTURE: PROTECTING ASSETS AND CONTENTS

Luxury homeowners often have exposures that extend beyond the home itself. Valuable items such as jewelry, fine art, and collectibles may require separate coverage through a Personal Articles Floater, which offers broader protection and higher limits. "Many individuals don't realize their valuables may not be fully covered under a standard policy," Guasch said. These policies typically provide worldwide coverage and can protect against risks like mysterious disappearance.

Linton added that contents coverage is frequently underestimated. "Homeowners sometimes reduce contents limits to save on premium, without accounting for everything they've accumulated," he said.

Additional endorsements should also be considered, including coverage for water backup, mold, ordinance and law requirements, and extended replacement cost. Coverage for secondary structures such as fences, docks, and guest houses is equally important.

ADDRESSING FLOOD AND LIABILITY RISKS

Rebuilding a high-value home after a loss can take longer due to specialized materials, increasing the need for adequate Loss of Use coverage to cover temporary housing and living expenses.

Flood risk is another critical concern. Standard Homeowners Insurance policies typically exclude flood damage, and National Flood Insurance Program (NFIP) policies provide limited coverage—up to \$250,000 for structures and \$100,000 for contents.

"For a \$5 million or \$10 million home, that level of coverage is insufficient," Guasch said. Many homeowners supplement NFIP policies with excess flood insurance for higher limits.

As property values rise, so does liability exposure. High-net-worth individuals often own additional assets such as boats, golf carts, or multiple residences, all of which increase risk.

"Liability claims can easily reach millions of dollars," Guasch said, noting that Personal Umbrella Insurance can provide higher liability limits and broader protection.

Find more insights from the experts at Burns & Wilcox by visiting burnsandwilcox.com/intel



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Positioned for Growth: How Independent Agents Can Win in 2026

By: Carol Drake, SVP, Personal Lines

2025 saw the P/C industry return to profitability, posting its best combined ratio in almost 20 years, and Q1 2026 looks even better, delivering the largest quarterly underlying profit in the last 25 years. From a Personal Lines perspective, here's what this means for our customers and our business:

- **Personal Auto:** We're seeing rates decrease or remain flat in most states, as the auto line was the first to emerge from the previous hard market cycle. "Bundled/ Package" business will continue to be the most competitive, but almost all carriers are aggressively wanting to write more auto, so don't hesitate to quote mono-line auto, with an eye to rounding out that account in the future.
- **Homeowners:** Rates for homeowners in non-high CAT areas for most carriers we're hearing are going to be in the low single digits. We're seeing capacity open in the tougher markets, especially for "package" accounts, with some carriers saying "yes" to monoline home. Yes, some carriers are open to writing monoline home risks, but again, stay true to best practices for you and your client, and quote early and for the full "bundle/package" whenever possible.
- **Specialty Lines:** Motorcycles, boats, yachts, ATVs, landlord policies, and pet insurance:: Many carriers have invested heavily in product updates and are ready to go on Specialty Lines.

As we look forward to the second half of 2026, you will continue to see more carrier appointment opportunities from Smart Choice. Our carrier partners are leaning into our relationship and want to partner with you, our State Directors, and Territory Managers to deliver on both top-line and bottom-line profitability.

Top 5 Agency Growth Best Practices for Long-Term Success

1. Design Your Sales Process Around Selling Value

- **Use a Structured Approach:** When a new client comes to you, your first priority is meeting the coverage needs that brought them to you, but instead of just offering a basic auto or home quote, ask probing questions about the client's assets and liabilities.

Your clients aren't insurance experts, and they may not know that they have coverage gaps. You can help your clients secure the protection they need while also closing more sales and reducing the risk of E&O claims by covering all lines. For example, if new homeowners come to you for homeowners' insurance, you can also offer auto, personal umbrella, and life insurance. Likewise, if a small business owner comes to you for commercial property and general liability insurance, you can also discuss things like cyber insurance and employment practices liability insurance.

Smart Choice has a solution: If you don't have expertise in each line of business, talk to your State Director or Territory Manager to see whether Smart Start Commercial, Personal, and/or Life is for you. That way, you can become your customers' one-stop shop by covering all lines.

2. Differentiate Your Agency While Building a Pipeline

- **Differentiate your agency with actions rather than words:** Rather than saying you are better than competitors, take steps to elevate the client experience, and let them draw their own conclusions. For example, while meeting with your clients, offer to explain their policy terms. Your professionalism will stand out, but to drive the point home, you can also ask if they've ever done this with other agents. If the answer is no, you'll look better in comparison.
- **Collect "X-Dates":** Gathering expiration dates (x-dates) of policies from prospects is a no-brainer and "everybody does it." But share with your customer why: explain how capturing policy expiration dates enables you to set up timely follow-ups to make the transition as easy as possible. Let them know their time is valuable and that you're one less thing for them to track. It's not a nice-to-have service; it's a must for today's customers.

3. Lock-in Digital Customer Engagement & Expanded Services

- **Digital Customer Engagement:** Get your customers set up with you and your carrier's digital offerings during the new business process. Leveraging e-signature, electronic policy delivery, digital billing, and auto and home digital tools like telematics and home monitoring devices, set up your customers for cost and claim mitigation. Having more touchpoints sets you and your customer up for a great experience and long-term retention, thereby increasing your agency's value!
- **Carrier Service Centers' Expanded Hours:** Have you considered signing up with your carrier's service centers? If not, you should. The numbers consistently show a 2%-4% increase in customer retention and offer customer marketing cross-selling at full commission! Now is a good time to leverage these offerings because they provide your customers with Saturday and after-hours access that you are paying for as an added service just for them. Many carriers offer these services on average for a 1.5% commission fee, which more than pays for itself, increases retention, and generates cross-sold policies. Ask your Smart Choice State Director, Territory Manager, or Carrier Rep to get the details and sign up today!

4. Retention and Account Rounding

- **Conduct Annual Reviews:** Check in with your clients before their policy renewal. Use this time to update their information, review the adequacy of their coverage, assess whether their needs have changed, and provide risk management tips to help them avoid claims. Remember, many policy features have changed as carriers have readjusted their homeowners' exposures, so make sure you review their deductibles and coverages as their dwelling and roof age.
- **Organize Your Workflow:** Have you invested in an Agency Management System? If not, you should. And then make sure you're utilizing its features to the fullest by leveraging its "Customer Relationship Management" (CRM) marketing tools to enable your customers to schedule their annual insurance check-up. In fact, did you know that this "best practice" increases customer retention from 1.5% to as high as 6%? Just making the

offer provides a customer retention lift, but no doubt about it, getting that appointment is optimal and yields the best results as the Insurance Checkup sets you apart by delivering on your agency's value and giving you an added opportunity to assess coverage gaps and round out accounts.

5. Investing in Relationships

- **Focus on Partnerships:** Carriers are asking agents to meet their minimum production requirements, round out accounts, and focus on retention. By focusing on the above best practices, you will be able to grow and maintain your best carrier relationship for the long term.
- **Business Consulting:** Smart Choice State Directors and Territory Managers are former agency owners or have experience with a carrier company. They can help you put together the carriers and services you need to deliver on your customer value proposition. Reach out to them to learn how we can collaborate to build a growing, profitable book together, whether it's new carrier appointments, providing introductions to achieve the above goals, or optimizing your revenue by becoming a Leadership Agent.

As we move through the remainder of 2026, agencies that focus on delivering value, strengthening client relationships, embracing digital engagement, and rounding out accounts will be best positioned for long-term success. With improving market conditions, expanded carrier appetite, and the resources available through Smart Choice, there are more opportunities than ever to grow profitably while providing exceptional service to clients. By staying committed to these proven best practices and leveraging the support of your Smart Choice team, you can build a stronger, more resilient agency for years to come.



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	Homeowners Association	Property	\$37,000
	Hotel	Property	\$107,000
	School District	Property	\$35,000
	Self-Storage Facility	Package	\$21,000
Construction & Contractors	Construction Cleanup	Workers' Compensation	\$128,000
	Construction Company	Environmental/Pollution Liability	\$117,000
	Excavation	General Liability	\$30,000
	Landscaping	Workers' Compensation	\$264,000
	Roofing Company	General Liability	\$50,000
Business & Professional	Doctor's Office	Professional Liability	\$100,000
	Healthcare	Medical Malpractice	\$15,000
	Law Firm	Cyber	\$44,000
	Property Management	Umbrella	\$3,000
	Technology Company	D&O	\$4,800
Retail, Hospitality & Specialty	Golf Course Club	Cyber	\$8,500
	Jeweler	Inland Marine	\$15,500
	Restaurant	Package	\$3,200
	Used Car Dealership	Garage Liability	\$40,000
	Youth Baseball League	General Liability	\$1,500

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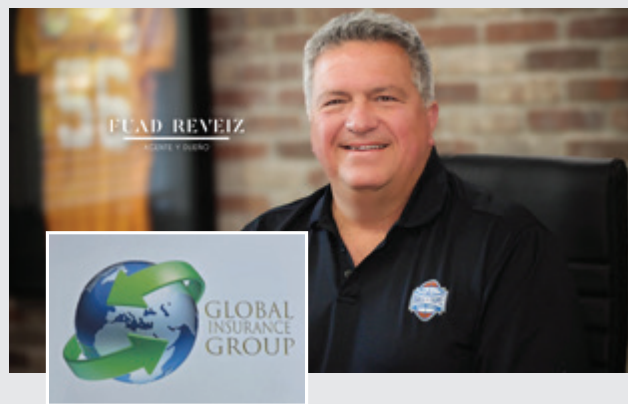


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CASE STUDY:

A New Playbook: Fuad Reveiz's Move from Football Star to Insurance Pro

Success is built through teamwork, discipline, and the guidance of great coaches. Whether Fuad Reveiz was kicking field goals in the NFL or building momentum in insurance agency ownership, a few constants have shaped his journey: strong relationships, trusted mentors, faith, and a winning mindset.



From Childhood Dream to Reality

These days, Fuad is the founder of Global Insurance Group, but most people know him from his time as a football star.

Fuad Reveiz was born in Colombia, where his mother worked for the American Embassy. When he was 11, his family moved to Florida. After high school, the University of Tennessee offered him a football scholarship. "They took a chance on me and I was fortunate enough to start my first season there in 1981," says Fuad.

Fuad went on to become a football legend, playing for the Miami Dolphins, the San Diego Chargers, and the Minnesota Vikings. He set an NFL record at the time with 31 consecutive field goals.

"I went from being a young kid growing up in Miami, idolizing the Dolphins, to having the jersey on, playing with the team, and seeing all the guys that I admired so much from afar, now on the sidelines. It really was a dream come true," says Fuad.

His parents were proud, too. "I bought my parents a satellite dish," says Fuad, describing one of the big "monster" dishes used at that time. His parents still lived in Miami, so he was able to spend time with them while in his home state, but he wanted to make sure his parents could view all the games when his team was playing road games. "It was a really special time."

From Injury to Pro Bowl

Unfortunately, Fuad suffered a thigh injury, and after spending a year in injured reserve with the Dolphins, he went to the San Diego Chargers, where he stayed for a few games, before landing with the Minnesota Vikings, where he found his groove again and excelled as a pro for seven years.

"Playing for the Vikings was an amazing experience," says Fuad, who found both the people in Minnesota and the franchise itself to be welcoming. "I really enjoyed it. I thought going from Miami and San Diego to such a colder climate was going to be a really big change, but actually it was the opposite. It teaches a lot about your resilience and what you're able to accomplish."



In 1994, Fuad made the Pro Bowl, the NFL's annual all-star event. "That was really one of my big highlights because I've always wanted to play until my sons and my daughter knew what I did for a living. I was very fortunate that when I was at the Pro Bowl my sons were on the sidelines with me," says Fuad. "I put them on the sidelines. And do you know how the kickers warm up on the net? Well, they were holding the football for me on the net. And that was really, truly special."

From Cleats to Coverage

After retiring from football, Fuad went into broadcasting, spending eight years with ESPN. He eventually left because he wanted to spend more time with his kids. He then moved into construction, but when the recession hit, his business suffered along with the rest of the economy. In 2009, he decided it was time for something new.

"I went into the insurance business, and it really was a big transition," says Fuad.

It may have been a big change, but looking back, it was definitely the right move. "I absolutely love that it's a relationship-based business," Fuad says.

That philosophy extends beyond clients. Fuad says he's especially proud to run the agency alongside his wife and daughter, calling it an honor to build a business together as a family.



"I've had the amazing privilege of working with my daughter, Bryanna, who serves as our President, and my wife, Marleyn, our CFO," Fuad says. "The support of family members in those two critical roles has been instrumental to the development and growth of our agency. That's the one thing I tell our new producers: if you're a people person and you care about people, this is for you." Fuad added, "I am incredibly blessed to have an amazing staff that deeply cares for the wellbeing of our insureds. Without them and the concern they display daily for our insureds, we could have not grown the way we have, nor could we have had the retention rate we have."

His focus on people has paid off with a 93% retention rate.

From Touchdowns to Trust

"We have a pretty neat niche," says Fuad. His agency specializes in construction, so he's able to put his construction background to good use. He also serves the Hispanic market, something that's easy because he's bilingual and so is everyone on his team.

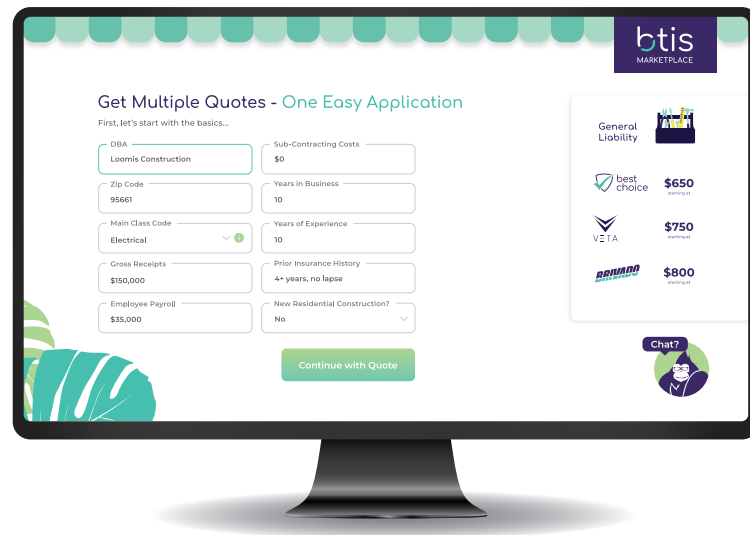
"We insure a tremendous number of general contractors and small subcontractors with a heavy niche in the Hispanic market," says Fuad. "We're able to answer the phone and discuss every question in Spanish."

That's important because many of his clients have a lot of questions. "Insurance is somewhat complicated in the commercial space and people don't want to figure it out by themselves," says Fuad. "We've found that when we're more ingrained in their business, holding their hands through the process of audits and claims, they're not going to leave." 🌟

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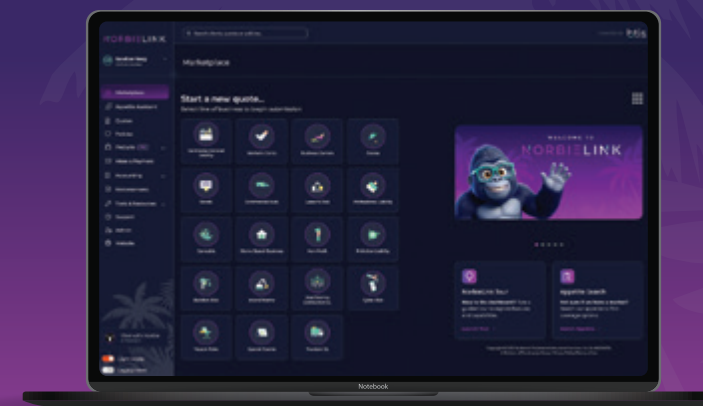


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Your Personal Auto Experts for the Nonstandard Market

GAINSCO offers specialty coverage options for drivers, including those with *less-than-perfect* driving records, to insure a wider range of customers.

WHAT SETS GAINSCO APART	AGENT RELATIONSHIPS Personal care from a dedicated Sales Leader
	INDUSTRY-LEADING CLAIMS SERVICE Faster approvals, faster payouts

CUSTOMERS ENJOY

- > Low down payments with flexible payment plans and billing options
- > Multiple discount options with opportunities to bundle savings

WE SPECIALIZE IN CUSTOM COVERAGE OPTIONS THAT MANY CARRIERS DO NOT OFFER

- | | |
|--------------------------------|----------------------|
| > Minimum Limits | > Foreign License |
| > SR-22 | > Non-Owner Policies |
| > Suspended or Expired License | > Older Vehicles |
| > Multiple Violations | > More |



Contact us to learn more and get appointed today.
 Call or click on the link below for more information.
 (866) 424-6726 [Agent Opportunities](#)

GAINSCO's insurance policies underwritten by MGA Insurance Company, Inc.

Every policy you place carries your name with it. That's why the right contractor program matters.



TOKIO MARINE
HCC



TMHCC ArtisanEdge™ combines underwriting discipline with a commitment to service that helps you protect your client's business AND your reputation, too.



Why Smart Choice® agents turn to TMHCC ArtisanEdge™:

- Experienced underwriters who understand complex risks
- Consistent appetite and disciplined coverage you can rely on
- Responsive service that keeps your deals moving
- Flexible solutions tailored to real-world exposures
- A carrier with the financial strength to stand behind every policy

Not all coverages or products may be available in all jurisdictions. The description of coverage on this page is for information purposes only. Actual coverages will vary based on local law requirements and the terms and conditions of the policy issued. The information described herein does not amend, or otherwise affect, the terms and conditions of any insurance policy issued by HCC Casualty Insurance Services, Inc. In the event that a policy is inconsistent with the information described herein, the language of the policy will take precedence.

ArtisanEdge™

by TOKIO MARINE HCC

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 artisanedge@tmhcc.com
 (855) 733-9500

A member of the Tokio Marine HC group of companies
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 CA License No. 0716339

More Opportunities. More Ways to Write.

Available through Express Markets, Kemper Auto helps independent agents grow with personal and commercial auto solutions.

In today's evolving market, growth comes from having the right options. Kemper Auto helps agents write more business by giving access to solutions that meet real-world needs across both personal and commercial lines.



Personal Auto

- Flexible coverage options that fit a wide range of drivers
- Solutions for customers with unique circumstances or evolving needs
- Coverage designed to support everyday driving realities

Commercial Auto

- Specializing in artisan contractors, service providers, and light to medium commercial risks
- Flexible solutions that grow with your customers' businesses
- Protection designed to keep businesses moving forward

Discover how Kemper Auto can help you drive more quotes, more policies, and more growth. Scan Now.



Don't Miss the Business That's Already in Front of You

The insurance market continues to evolve, creating not only new challenges but also new opportunities for independent agents who have the right access and carrier relationships in place.

Underwriting remains tight, while customer needs are becoming more complex. Agents are seeing more risks that don't fit traditional guidelines.

For those who are equipped to respond, the opportunity is significant.

Today's drivers don't fit a one-size-fits-all profile. Life changes, coverage gaps, and shifting circumstances demand flexible **personal auto** solutions. Offering a range of personal auto options, from basic to comprehensive, helps agents meet customers where they are, place more business, and build trust with customers who may have struggled to find the right coverage elsewhere.

Beyond personal auto, **commercial auto** offers a steady path for growth. Specializing in artisan contractors, service providers, and light to medium commercial risks, these accounts create opportunities for a more balanced, durable book of business. As businesses grow and evolve, they need coverage that can adapt with them, making flexibility and simplicity just as important as price.

Having access to commercial auto solutions that are easy to write, customizable, and built to support everyday business use allows agents to confidently serve this segment and grow alongside their customers.

That's where Kemper Auto Commercial fits in.

Through Express Markets, **Kemper Auto and Kemper Auto Commercial** provides independent agents access to both personal and commercial solutions designed for today's environment. Whether it's helping a driver find coverage that fits their situation or supporting a business owner with vehicles on the road, having the right carrier relationship in place can make all the difference.

In a shifting market, access matters more than ever. Agents who can adapt, expand their reach, and respond to a wider range of customer needs are the ones best positioned for long-term success.

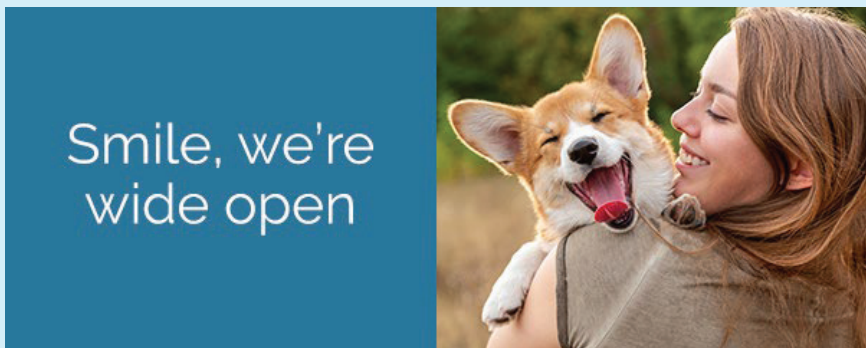
Kemper Auto helps make that possible.



Accelerate your success with us. Scan the QR code to learn more!



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- Dwelling Special open to short-term and long-term rentals, vacant, seasonal
- Homeowners FLEX is open for coverage A from \$300,000 - \$1 million in most states

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- Motorsports
- Boat & Yacht

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- Two chances to win \$5k

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Coverage is subject to policy terms, conditions, limitations, exclusions, underwriting review and approval, and may vary or not be available for all risks or in all states. Rates and discounts vary, are determined by many factors, and are subject to change. Policies are written by one of the licensed insurers of American Modern Insurance Group, Inc., including but not limited to: American Modern Home Insurance Company d/b/a in CA as American Modern Insurance Company (Lic. No. 2222-B) and American Modern Property and Casualty Insurance Company (CA Lic. No. 6129-1).

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Whether you are kicking off your agency or deep in the fourth quarter – Smart Choice can help you learn, grow and transition.

Global Insurance Group Founder Fuad Reveiz and Smart Choice Territory Manager Angela Shelton

We started this agency working with Smart Choice and 12 years later we are still fully committed to our relationship. Our agency specializes in challenging types of coverage with a focus on construction and the restaurant business. Plus, we have expanded into long-haul trucking, vacation rentals and pollution policies. Each time, Smart Choice has directed us the right way and been our back-up for each opportunity.

This agency founder and former NFL placekicker is earning higher commission points and scoring bonuses thanks to his partnership with Smart Choice. Fuad Reveiz played 11 seasons for the Miami Dolphins, San Diego Chargers, and Minnesota Vikings. A 1994 Pro Bowl and All-Pro selection, he set an NFL record with 31 consecutive field goals.



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