

Case Study:

How a New Agency Owner
Is Growing His Business with
Jedi-Style Mentorship



Ben Williams
Insurance Group





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As the owner of a new independent insurance agency and without a lot of experience in insurance, Ben Williams needed a way to access carriers. The Smart Choice agency network gave it to him, along with the support and mentorship he needed to get a running start.

Choosing an Insurance Career

A lot of people fall into insurance careers, but not Ben. He'd always been interested in insurance, and as a college student, he did an internship with an insurance company.

After graduating from college, Ben was determined to go into either medical sales or insurance, and when an opportunity in medical sales presented itself, that was the path he took. In the back of his mind, however, he was still determined to own an insurance agency one day.

Then COVID hit. Like so many other workers, Ben was laid off during the pandemic, and he didn't feel confident about finding another job in medical and pharmacy sales given the state of world.

It was time to start the insurance agency he'd always dreamed of owning. He wrote a business plan for the Ben Williams Insurance Group, and started looking for resources and strategies that could help make his new venture a success.

"And that's when I found Smart Choice," he says.





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Selecting an Agency Network

Although Ben didn't have any experience in insurance aside from his college internship, he had ample experience in sales, and he knew he had the skills needed to succeed in the industry. Unfortunately, as many new independent agents can attest to, skills will only take you so far. Ben also needed carrier access, and as a new agency owner, he couldn't get that on his own. He needed to partner with an organization that could give him the connections he needed.

Before signing on with Smart Choice, Ben talked to a couple of other insurance aggregators. Some of them required agents to have a million dollars in business before joining, and others wanted to own a portion of his business. "I didn't like that at all," Ben says.

He didn't want to go the captive insurance route, either, because that went against his vision of how to help people find the insurance solutions that fit their needs. He needed a way to access multiple top carriers without having to give up a share of his business. It was a tall order to fill, but Smart Choice emerged as the clear winner.



Gaining More Than Carrier Access

"Smart Choice quickly got me direct appointments with Allstate, Travelers, Hartford and Branch," says Ben. "Plus, they offer mentors and experts like my territory manager – who is like Yoda – she teaches me everything."

That mentorship has been important. Although Ben has the people skills and sales know-how to close deals, he sometimes has questions about complicated coverage issues. He frequently calls his territory manager, Christy Stevenson, and she's always there to support him. If he has a question that she can't answer immediately, she finds out and gets back to him.

"It's always good to have somebody you can call," Ben says.

Ben also likes the way Smart Choice handles commissions. Smart Choice does a 70-30 split. At first glance, that might not look as good as the 80-20 split that some networks offer, but Smart Choice caps its commissions. After agents reach a certain level, they keep all the commissions.

When you add in the fact that Smart Choice doesn't charge any startup, maintenance, annual or exit fees, the numbers start to look really good. Combine the financial situation with access to more than 100 carrier partners, and it was exactly what Ben needed to get a running start.

"Smart Choice put me on the map right off the bat," Ben says. Although he has the freedom to write policies outside of Smart Choice if he wants to, he only writes through Smart Choice carriers.



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Building a Book

Goal setting can be tricky for new agency owners. On the one hand, you need a goal that's ambitious enough to motivate you. On the other hand, you need to be realistic about what's possible. Otherwise, you're setting yourself up for disappointment.

"I wanted to net 10 new policies each month," Ben says, explaining that he's aiming for achievable goals that can lead to consistent growth over a period of years.

He also wanted to reach \$100,000 in property and casualty insurance commissions. "It looks like we're going to hit that probably at the end of this year, which means I should hit my stretch goal in four years instead of five," he says. "Smart Choice is an integral part of that."

Smart Choice has helped him get appointments with top carriers. The network has also made it easy for him to embrace commercial insurance in addition to personal lines – an opportunity that opens new revenue streams. "I really love the Smart Start commercial lines program," he says.

Are you interested in starting your own independent insurance agency? See how Smart Choice can help you.

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