

# Case Study:

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Lining Up A Strike:  
How Smart Choice Delivered Results  
for The Brooks Agency Insurance





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**Brad Brooks**

## Agency Overview

**Agency Name:** *Brooks Agency Insurance*

**Location:** *Maumelle, Arkansas*

**Years in Business:** *10+ years*

**Agency Type:** *Established*

**Lines of Business:** *Personal & Commercial*

**Smart Choice Services:** *Market Access / Mentoring*

Brad Brooks knows what it takes to win. From sales interactions to bowling lanes, performance has always defined his career. Today, as the owner of Brad Brooks Agency, he channels that competitive focus into a growing, thriving insurance business, strengthened by the resources, relationships and support of the Smart Choice insurance network.

### Changing Lanes

Back in college, Brad wasn't sure what type of career he wanted. He thought about being an FBI agent, a detective or lawyer, but he was also interested in insurance. He ultimately earned his degree in criminal justice with a double minor in computer systems and business management. He was ready for wherever life took him.

Initially, that involved selling cars, while also competing as a professional bowler.

Brad became a PBA member and serious competitor, shooting 50 perfect 300 games. In 2018, he won the Arkansas State All Events Championship, qualifying for the 2019 Masters Tournament in Las Vegas.

While bowling was fun, it never turned into a sustainable career. Meanwhile, he noticed some friends were thriving in their insurance careers.

Eventually, he decided it was time for a bold move.

Brad made some calls, landed an interview, and was approved to open an Allstate agency in Little Rock. It's fair to say he excelled in the role. He won awards and trips, but the large office, employees, and other overhead expenses ate into his profits, so it wasn't as lucrative as he expected.





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## Getting Out of the Gutter

In Brad's second year with Allstate, things went from bad to worse. The insurance market changed, and Allstate's rates weren't as competitive as they had been. His customer retention rate suffered, and he was winning less new business.

As a captive agency owner, Brad couldn't just pivot to a different carrier. He was beginning to feel like he'd shackled himself to a sinking ship, but he refused to go down.

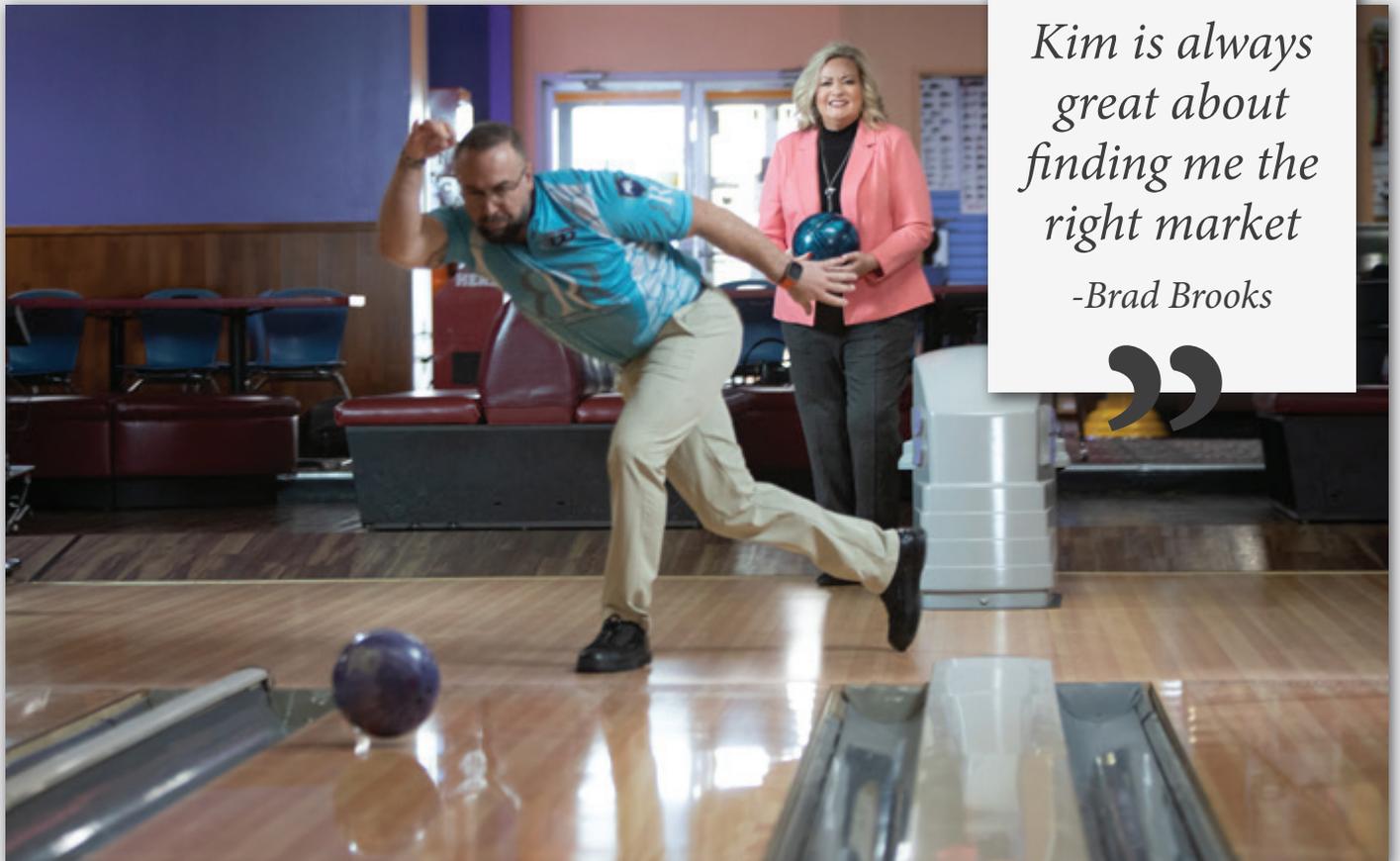
Instead, he sold his agency.

He wasn't done with insurance, though. He decided to work with another independent agent. The arrangement got him a 50/50 commission split, and he was able to own his book of business. Brad stayed there for a couple

of years, growing his book and learning the ins and outs of the independent model, but he was tired of feeling like an employee at someone else's company. He wanted to venture out on his own again.

As he was making plans to launch his new independent agency, he learned about Smart Choice. In April 2014, Brad contacted Kim Carney, the Smart Choice State Director of Arkansas, and set up a meeting. The conversation went well, and in early July, Brad let Kim know he was ready to move forward. After that, things moved quickly.

"I was writing business inside of two weeks. And then we put the hammer down for the last 12 years, and we haven't let up for a minute," Brad says.



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*Kim is always great about finding me the right market*  
-Brad Brooks



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## Business Growth

**2014: \$800,000**

**2020: \$3 million**

**2026: \$5 million**



## A New Game

Before Brad switched to the independent model, he didn't really comprehend just how many markets were out there. When there's more access to carriers, it's easier to find the best choice for every customer, but that isn't easy on your own.

When he opened his agency, his book was worth about \$800,000, giving him enough volume to secure a direct contract with Progressive. However, Brad's clients range from petting zoos to long haul truckers, so he needed as many choices as possible.

In those situations, the Smart Choice network has been invaluable. When he has trouble placing an account, or when he needs help with a difficult claims situation, he reaches out to Kim for assistance.

"Kim is always great about finding me the right market," Brad says.

By offering the best options to every prospect, Brad has successfully landed some major accounts.

As a result, his book has already grown to around \$5 million, and it's still accelerating. He just hired his third producer, and he's been hitting his goal of \$100,000 a month for the last four months in a row.

Do you want to be part of a winning team? [Join the Smart Choice network.](#)

<https://www.smartchoiceagents.com>