

Case Study:

From Zero to 5 Locations:
How A Bilingual Agent Built Trust
and Business Success



VALENCIA
INSURANCE





Claudia Valencia

Claudia Valencia is the owner of Valencia Insurance, an agency with five locations and a reputation for superior customer service. With a commitment to her clients and the support of the Smart Choice insurance network, she's built her agency on the pillars of trust, referrals and loyalty.

The Start of an Insurance Career

Back in 2005, Claudia was searching for a new opportunity when she saw an opening for a bilingual agent at an Allstate insurance office. While she had no experience in insurance, she was fluent in both English and Spanish. When the owner offered her a job, she jumped at the chance.

Claudia soon discovered she had a knack for sales. "I was making money and helping people," she recalls. "It was perfect." She stayed there for about three years. Then, she switched gears, working as a case manager for a non-profit organization, where she helped low-income families. It was rewarding work, but Claudia missed insurance. She decided to return to the industry, this time as an agent at Farmers Insurance in the Nashville area.

In her new position, Claudia not only sold insurance, but also was in charge of opening and closing the office, making payments, and handling the deposits. She eventually realized she had the skills and experience needed to launch her own agency. It was time to make the leap, and she started planning her next chapter.

Ready or Not

Things moved a little faster than Claudia had expected when her boss accidentally found out about her plans to leave and fired her on the spot. She no longer had the luxury of exiting on her own timeline. She needed to start her agency immediately.

Tony Davis, the Tennessee State Director at Smart Choice, was there for her.

"He helped me find this little space, which is right here where I have my Nashville office," says Claudia. He also gave her advice on errors and omissions insurance and showed her how to gain access to the carriers and markets she needed to succeed.

Starting from Nothing

Claudia was starting from nothing. "I had a noncompete, so I never, never, never contacted any of my ex-customers," she says, but some of her old clients found her on their own. "It was word of mouth. People started telling other people where I was."

She was also quite proactive with her marketing, even placing fliers on car windshields in the parking lots of local soccer games. Nevertheless, referrals were her greatest source of new business. "When you give great service, your customers tell their friends."



Carving Out a Niche

Today, roughly 80% of Claudia's clients are Hispanic. By serving clients in both English and Spanish, Claudia helps them navigate insurance options, understand their coverage, and make informed decisions through attentive, in-person service.

"When people don't understand their policies, they may be surprised when a claim is denied, and think they're being cheated." Claudia overcomes negative perceptions and helps her customers avoid bad experiences by making sure they are well-educated in the insurance space.

"If you understand the policy, then you don't see it as an enemy," she says. "I think that's why clients trust me and stay loyal."

For Claudia, it's not just about selling. She takes time to help her clients navigate claims as well. "I don't mind helping with claims because it builds the client relationship. They send me more referrals because I do that," she explains.



Expanding to Five Locations

Client loyalty and referrals have served Claudia well. She started with one small office. Now she has five locations and more than \$5 million in premiums.

One other ingredient that has been critical to her success is having a wide range of insurance markets. “Now that I can offer many coverage options, we have grown the book of business,” she says.

It’s a big accomplishment. “I feel very proud. I never dreamed of providing employment,” Claudia says, adding that she currently has sixteen employees. “I know there are families depending on Valencia Insurance now.”

Whether she’s dealing with family, employees or clients, she focuses on compassion.

Claudia believes that when you lead with your heart, even if it sounds like a cliché, prosperity follows. She’s seen firsthand that doing the right thing, serving others with integrity, and showing up with genuine care always comes back around. Good deeds have a way of paying themselves forward, creating trust, loyalty, and long-term success that money alone can’t buy.

“I teach my staff to respond with empathy,” she says. “Just put yourself in the other person’s shoes when they’re going through a difficult situation like a claim.”

Although Claudia spends most of her time helping others, there are times when she needs support, and in those cases, she turns to the Smart Choice team in Tennessee. “Smart Choice feels like my family,” Claudia says. It’s a lot easier to grow your insurance business with a family of supportive professionals in your corner.



Do you want to grow with the backing of an insurance network you can trust?

Find out why thousands of agency owners choose Smart Choice. 

“Smart Choice feels like family.
-Claudia Valencia

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