

Case Study:

Starting an Agency While Starting Over





Darley Tomaz

From a kid working as a parking attendant to a partner at a multimillion-dollar agency, Darley Tomaz has come a long way. His success is the result of hard work, determination, and intentionally immersing himself in the right environment.

Choosing a Promising Path

“Your environment often defines your success,” Darley says, noting that many of his childhood friends from Valparaiso, Brazil have faced difficult turns in life. Darley wanted to improve his life, and to do that, he needed to improve his environment.

As a young man, he began school and eventually landed an internship with a digital insurance carrier, where he learned the industry and began a promising career.

Later, after Darley visited the U.S. on his honeymoon, he and his wife decided to choose a new place to settle down—this time by moving to the states to pursue better opportunities. His brother-in-law lived in the U.S. and encouraged them to make the move, but it wasn’t easy. They had to learn English and invest significant resources in the immigration process.



Launching an Agency in the U.S.

Restarting his insurance career in the U.S. required Darley to jump through some hoops. Much of the knowledge he had developed in Brazil also applied to the U.S. insurance system, but he still had to secure proper licenses and carrier appointments.

His timing couldn't have been worse.

"As everyone knows, 2022 was a mess," Darley says. "We were in the middle of the hard market chaos. No one wanted to talk to me. I spoke with more than 40 insurance carriers, and everyone said no."

Thankfully, there was one exception: Smart Choice.

After partnering with Smart Choice, Darley was able to get the carrier access he needed to launch his agency and hit the ground running. "We sold two policies on the first day, and we still have that client," he says.



From Zero to \$4 Million

Thanks to hard work, and the extensive support from Smart Choice, Darley's agency quickly amassed a book worth nearly \$4 million after the following three years.

\$0 - \$4,000,000,000
(2022-2025)

"A lot of people say it's impressive. Starting from nothing, learning English and figuring out how to operate in the U.S.," Darley says. "But for me, it's just doing my job."

Now he has his sights set on even bigger goals. Every day, he aims to grow his business to the next level, even if he advances just a tiny amount. He knows that over time, all the little steps forward will add up. "We just keep pushing every day to make sure that we are growing, serving our community, and giving the best that we can for the industry," he says.

Carving Out a Niche in an Underserved Community

Darley's agency, Anchor Insurance and Wealth Builders, caters to the underserved, U.S.-based Brazilian community.

"It's not just about selling insurance," says Darley, explaining that he insures many contractors who don't fully understand how the system works in the U.S. As a result, every sale involves consulting.

Darley also goes above and beyond to provide guidance that helps his clients grow their businesses. He sees it as a win-win - as his customers grow, they'll need more insurance.

Thriving in a Smart [and Loyal] Environment

The team at Smart Choice also shares this perspective. They know that when their agents thrive, the network also benefits—and they work tirelessly to help their agents succeed.

Before joining Smart Choice, Darley looked at another network, but he didn't like how their contract made it difficult to leave. "It's not because I'm thinking about leaving," he says, explaining that it's important to keep your options open. "But you never know what will happen," he says. "For example, if I became sick and I needed to sell my book to take care of my family, I would lose \$100,000 with that other network."

Thankfully, he found the Smart Choice contract to be a much better fit. He especially appreciates that there are no startup or monthly fees—a significant advantage. He also values Smart Choice's capped commission split, which will make a big difference in his earnings as he continues to grow.

Once Darley joined Smart Choice, he realized that being part of a network wasn't just about getting access to carriers. It's also about benefiting from the network's size and leverage.

"Smart Choice gives me the maximum advantage with insurance carriers because they have the size and power to negotiate," he explains. Even if he can access carriers on his own, he often earns higher commissions by going through Smart Choice.

Now that his agency is thriving, other networks approach him, but he doesn't plan to switch.

"I need a network that is loyal," he says. Smart Choice was there for him when he needed it the most, and now he knows he can count on that relationship no matter what happens next.

How can Smart Choice help you? [Become an agency partner.](#)



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