

# Case Study:

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RIGHTSURE's Winning Growth Formula:  
Client-Centered + Tech-Forward

**RIGHTSURE**  
FAMOUSLY FRIENDLY HUMANS





Jeffery Arnold

New agency owners often turn to Smart Choice to gain access to carriers they can't reach on their own. But what about established agencies? North America's most-awarded insurance firm, RIGHTSURE, is a shining example of how even successful agencies and seasoned agents alike can benefit from a network that expands their options without limiting their independence.

### **Running North America's Most-Awarded Insurance Firm**

Based in Tucson, Arizona, RIGHTSURE offers insurance in 42 states. Over the years, the agency has earned numerous awards, including Insurance Employer of the Year from Insurance Business America, North American Insurance Firm of Year from FM Global Magazine, the Cyberbeat Spectrum Award for Phenomenal Service, and the Liberty Mutual 2025 Agent of the Future Award, among others.

#### **RIGHTSURE** Recent Recognition



To explain the accolades, RIGHTSURE founder, Jeffery Arnold, points to the agency's tagline: Famously Friendly Humans. RIGHTSURE agents aren't just there to sell insurance; they're exceptionally proficient at helping people.



This doesn't mean RIGHTSURE still operates like it's in the Dark Ages. Quite the opposite, in fact. The tech-forward agency recently integrated AI into many of its processes, enabling it to eliminate hold times and further elevate customer service. The trick is to use technology in a way that supports people. "We're not as big as some; we're bigger than others. So, after-hours, our AI works great," says Jeff. "During business hours, our clients prefer a Famously Friendly Human."

## Jeff's Advice for Agents

Jeff has more than three decades of insurance experience, and he's the author of 11 books, including *AI Forward Leadership* and *The Art of the Insurance Deal*.

Right now, one of the areas where insurance professionals often need the most guidance is tech adoption. Fortunately, Jeff has a lot of expertise to share on this topic.

"We've leaned into technology, but we haven't just gone out and bought the latest shiny-blinky thing and tried to deploy it, because that's the road to failure," he says, adding that his agency was embracing technology long before "InsurTech" became a buzzword.

In his book *Tech-Enabled, Tech-Forward, and Tech-Shackled*, Jeff delves into how many insurance leaders chase after the latest tech trend and then watch it break all their processes. That's what he calls tech-shackled.

"Before you deploy one piece of code or one piece of new tech, you have to get buy-in internally, from all your people, starting from frontline," Jeff says. "That means you gotta go slow, you gotta involve them in the decision-making process."

It's not always easy, especially when employees are terrified that technology is going to replace them, as many are with AI. "It's our job, as leaders, to remind them that tech is going to help them do their jobs better," he explains.

There's also pushback from some agency leaders. Younger professionals tend to be interested in tech, but the more tenured leaders are sometimes resistant. "They may have one foot out the door, and they're not interested in pouring money and staff resources into new technology," Jeff says.

# RIGHTSURE

*Famously Friendly Humans*





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Nevertheless, even seasoned agents need to think about technology as it relates to their succession plan. Not having the right tech could hinder their efforts when it comes time to sell their agency. “You can’t just bury your head in the sand and avoid tech,” he says. “It’s coming. In fact, it’s already here, right?”

Jeff says an investment in tech should always start with an assessment of what your customers need. “Why would you want to invest in an AI agent to answer your phones if most customers prefer to e-mail you and text you? Meet them where they are,” he explains.

Likewise, if your agency generates a lot of its growth through referrals, it may not make sense to invest in lead generation tech. “If referrals are your strength, then you need to look at ways to build a referral reward program, right?” he says. “You’ve already got the thing built; you’ve just got to prime that pump and get more. That may not require tech.”

### **Leveraging an Insurance Network**

Technology should enable rather than shackle your agency, and the same is true of your insurance network. Unfortunately, some networks charge high fees or try to claim ownership of your book. These types of conditions are completely unacceptable to successful agencies like RIGHTSURE.

After all, RIGHTSURE doesn’t need a network. They’re doing fine on their own, and they’ve got the clout and reputation needed to get a lot of direct contracts.

Nevertheless, having more options is always a good thing, and that’s exactly why RIGHTSURE chooses to be part of Smart Choice. As an agency within the Smart Choice network, RIGHTSURE can leverage Smart Choice contracts to place business when it makes sense, and place coverage outside of the network when it doesn’t. All without paying monthly fees or giving away a piece of the agency.

Looking for your own winning formula? Whether you’re already established or just starting out, Smart Choice is here to support you. [Learn more.](#)