

Case Study:

How Atlantic Marine Navigated Growth by Adding Insurance to Its Solution Suite





Jordan Davis

Many roads lead to insurance, but for Jordan Davis at Atlantic Marine, the journey began at sea. As a company that sells and services boats, Atlantic Marine noticed that many of their customers also needed boat insurance, so they launched an in-house insurance center.

Charting a New Course

If you're looking for a boat in North Carolina, Atlantic Marine is your go-to destination. They sell outboard-powered luxury boats, and they also operate a storage marina, a service center and an offseason storage facility.

Jordan Davis explains that initially they were a one-stop shop, except for insurance. "We could sell the boat, we could store it, we could service it, we could move it to Florida for the winter, we could paint it a different color, but we couldn't insure it," he says.

At least, that used to be the case.

Not being able to sell insurance was a problem. "If somebody came in here Friday afternoon at 4 p.m., it could be tough to find insurance," Jordan says. "In some cases that became a barrier to closing the sale." The solution was clear – they needed to offer insurance in-house.

Becoming a One-Stop Shop

Atlantic Marine dealt with insurance both as a boat seller and a boat repair shop.

Many of their customers purchase luxury boats for their second homes in North Carolina. They typically have a great homeowners insurance agent who understands home and auto – but that expertise doesn't always extend to boat insurance, which is an entirely different product. As a result, some people weren't necessarily getting the terms they needed. "We felt like that was risky," Jordan says.

Because Atlantic Marine operates a boat repair facility, they also dealt with insurers during claims. "While performing repairs, we found some insurance companies were forcing us to do things that weren't best practices for the industry," Jordan explains.

They wanted a better experience for all types of customers. By incorporating insurance into their services, they were able to use their expertise to help customers get the robust coverage they needed, from carriers that delivered a great claims experience.

From Port to Policy

Atlantic Marine was dipping its toes in insurance for the first time, but thanks to their experience on the other side of the claims process, they had an idea of which insurers they wanted to work with. Now they needed a way to access those carriers. For that, they turned to Smart Choice.

"I got my license, and then I discovered that appointments with these insurance companies weren't necessarily available to me as a new agent," says Jordan. He considered Smart Choice as a possible solution, along with another insurance network.

"The reason I went with Smart Choice is because they would give me a subcode," says Jordan. He'd done his research, and he knew having a subcode would allow him to enter the quote information and get it back quickly, instead of waiting two, three or even four days for a third-party to handle it. "Speed matters for us," he explains. "We win a lot of business because we can get quotes fast."





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Accessing the Right Carriers

When Jordan began working with Smart Choice, one thing was important to him. “My first question was how do I get set up with Travelers?” says Jordan. “That was a big deal for me because they really are good at the market that we are in, and their claims service is exceptional.”

A common claim involves a boat hitting a rock and damaging the lower unit. Some carriers try to save money by requiring the repair shop to repair the damaged sections, put it back together, paint it, and test run it, just hoping everything works fine. However, Travelers will give approval to replace the lower unit. It costs more, Jordan says, “But it’s the right way to do it.”

Smart Choice helped them access Travelers, as well as other quality carriers. Through the network they can find the right coverage for all types of customers.

Smooth Sailing with a New Revenue Stream

Atlantic Marine developed in-house insurance sales to support its existing offerings, but insurance has also become a revenue stream on its own.

The Smart Choice commission split helps. Compared to some other networks, Smart Choice takes a slightly larger commission initially. However, there are no fees, and the commission split is capped. “I liked the idea of reaching a cap,” Jordan says. “That was my initial goal, to satisfy the cap.”

Anytime Jordan needs guidance, he can turn to the experts at Smart Choice for help. “We wanted to sell a product that matched the quality of the boat that we’re selling here,” says Jordan. “I’m proud that we’ve achieved that.”

Whether you’re starting a full-service insurance agency or adding an in-house insurance operation to an existing business, Smart Choice can help you meet your goals on your terms. [Learn more.](#)



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