

Case Study:

How Surell Walker Turned Her Success Into a Growth Platform for Other New Agents





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Surell Walker

After launching Walker Insurance Agency in Nashville, Tennessee, Surell Walker has made it a priority to share what she's learned with aspiring insurance professionals. She believes the best education often comes from agents who've walked the same path, a philosophy reflected in Smart Choice's community of independent agents.

Agency Overview

Agency Name: *Walker Insurance Agency*

Location: *Nashville, Tennessee*

Years in Business: *3 years*

Agency Type: *New/Growth-Focused*

Lines of Business: *Personal and Commercial*

Smart Choice Services: *Carrier Access, Coaching, Mentorship*

Building Something of Her Own

Surell didn't set out to have a career in property and casualty insurance.

After earning a bachelor's degree in healthcare management administration, she spent about eight years working in health insurance. Eventually, she was ready for a new challenge, and a friend suggested she explore the property and casualty side of the industry.

She earned her license and joined an independent agency, where she developed a love for the work and confidence in her abilities. After two years, she felt ready to take the next step. "As an independent contractor, I was already technically running my own business," Surell says. "I figured I might as well build something for myself."





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Finding the Right Partner

Before launching her own agency, Surell needed carrier access. She had already worked with Smart Choice through her existing agency affiliation, so she was familiar with the network. Still, she wanted to explore her options before making such an important decision.

With a little research, she quickly ruled out several competing networks. One wanted a sizable sign-up fee. “It was like \$5,000 to \$8,000 down,” Surell recalls. “When you’re starting off, that’s a huge investment.”



Walker Insurance Agency owner Surell Walker
and Smart Choice Territory Manager Angela Shelton

Smart Choice offered a different approach. Instead of charging an upfront fee, they provide carrier access and agency support through a commission-sharing model with capped commissions. When agents reach leadership status, they retain 100% of their commissions.

For Surell, it made the most sense. She joined Smart Choice at the end of 2022 and officially launched Walker Insurance in 2023.

Growing with Network Support

Today, Surell has one direct carrier appointment, while the rest of her business is written through Smart Choice. While Smart Choice provides access to a broad portfolio of carriers, Surell says the personal support has been just as valuable. She especially appreciates the advice she receives from Bruce Plourde, her Tennessee state director and Angela Shelton, her territory manager. They provide practical guidance on how to place new accounts in unfamiliar business segments.

“Having support from Smart Start Commercial is very helpful,” Surell adds. “Smart Choice has definitely helped me grow, particularly because I’m able to sell commercial policies in all 50 states.”

Smart Choice support proved especially valuable during the early days of building her agency, as she discovered that owning an insurance agency is a whole different ballgame compared to working in an insurance business. “You kind of get thrown into this,” she says. “You have to learn marketing, quoting, servicing clients and even accounting – it all runs together.”

Despite the steep learning curve, she never questioned her decision. “I think I was more scared of falling into a more corporate role,” Surell admits. She wanted to build a career for herself even if it wasn’t always easy.

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-Surell Walker

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Paying It Forward

As Surell's agency grew, she noticed something unexpected. Aspiring insurance professionals began to reach out with questions about launching their own careers. They were looking for practical advice from someone who had recently gone through the same experience.

Surell began to realize that although there were plenty of resources offered online, aspiring agents were missing out on the personal side of education. They needed someone who could answer questions and offer practical advice.

She has responded by creating peer-to-peer educational content and how-to resources designed to advocate for new agents and help them understand the industry and get licensed.

Looking Ahead

You never know where life will take you. Surell's career has taken plenty of twists and turns. Now she's growing two ventures: her insurance agency and her platform for aspiring insurance agents... InsureYou. It's a lot to juggle, but with Smart Choice, she always has support.

Whether you're trying to start a new agency or grow an existing one, Smart Choice can help. When you join the Smart Choice network, you gain access to more than 100 carriers, plus product training and sales and marketing support. [Explore the benefits of joining Smart Choice.](https://www.smartchoiceagents.com)



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