Case Study:

From $0 to $5.5 Million: The Boring Insurance Story Is Anything But Boring



Kevin



Joe



Justine



Lori



Valerie

BORING INSURANCE AGENCY

INSURANCE IS BORING, WE MAKE IT EFFORTLESS



Insurance is the most boring thing people buy, so we put it in the name, turned the volume up, and made the service impossible to complain about. Now people come looking for us, and we stopped paying for leads.

-Kevin Kelsey, Founder and Principal Agent



Smart Choice gave two outsiders the carriers. Our job was to build the agency around them, so that every lead gets called, every client gets looked after, and a small team can act like a big one.

-Joe Gorman, Co-Founder and President of Commercial Lines



One of the most rewarding parts of our business is supporting agencies before anyone knows how successful they'll become. We analyze and provide carrier access and resources, but lasting success comes from the agent. Boring Insurance and Kevin and Joe's commitment to planning, innovation, use of technology and adaptability turned opportunity into exceptional growth. I'm proud to have been part of that success.

-Mark Zdonek , State Director, Southern California, Nevada

Kevin Kelsey and Joe Gorman entered the insurance industry with no insurance background, no book of business and no contacts. Today, Boring Insurance Agency is licensed in all 50 states, has offices in Los Angeles and Dallas, and has written more than $5.5 million in premium since its first policy in 2023. In the Smart Choice 2026 Leadership Agents Contest, the seven-person team ranked fourth in the nation among new agencies.

Creating a Backup Plan

After earning a degree in film studies, Kevin headed west to start his career. He landed a job as an assistant editor and worked his way up from there. Over the years, he has worked behind the scenes on Big Brother and other well-known shows, and he earned an Emmy nomination for The Muppets Mayhem.

Despite his success, he wanted another source of income. "I always like to have a backup," Kevin says. He initially planned to sell personal lines as a side gig, but he ended up liking insurance more than he expected.

Two Outsiders, One Agency

Kevin started Boring Insurance Agency with Joe Gorman, co-founder and president of commercial lines. Neither founder had a background in insurance, but they were determined to make it work.

They realized early on that they would need the support of an insurance network or aggregator, so they started looking at their options.

"I spoke with Smart Choice and a couple of others, trying to figure out who would be the best to help us bridge the huge knowledge gap," Kevin explains.

Smart Choice emerged as the best match for their needs. "I really liked the carrier access and that there was no initiation fee," says Kevin, adding, "The contract was very simple, and the terms are great. Once you hit that threshold, you stop paying out 30% of your commission."

So Kevin and Joe joined Smart Choice. They also took some online courses, and with Smart Choice behind them, they leaned into every opportunity and figured it out as they went.

Network Support That Paid Off

The two discovered a solid partner in Mark Zdonek, the California state director at Smart Choice, who serves as their contact whenever they have questions or need extra support.

"Mark got us a Travelers direct appointment early on, and we hit the ground running with that," says Kevin. "Now we finally had a portal to one of the major carriers and could have that binding authority. That was huge for us. And then we got Hartford, and we put up huge numbers in our first year with Hartford."

Once Boring Insurance Agency reached Smart Choice's commission cap, it kept 100% of its commissions. "We just blew up after that," Kevin says, explaining that he and Joe invested the increased revenue back into the agency and doubled their producing team.

WHO BORING INSURES

- FILM, TV AND ENTERTAINMENT
- CONTRACTORS
- TRUCKING
- TECH AND SOFTWARE
- SHORT-TERM RENTALS
- CARE, RESTAURANTS AND NONPROFITS

Specialists Who Know the Work Firsthand

Today, Kevin consults on Wheel of Fortune for Sony, and he is a member of IATSE a union for live theatre, motion picture and television production, broadcast and trade shows, in addition to offering specialized entertainment industry insurance through Boring. "I have a foot in both worlds," he says.

Although the insurance industry and the entertainment industry may seem worlds apart, Kevin's studio experience has helped his insurance career. "It helped me build the workflows and processes, and I think that translates pretty well to insurance," he explains. "You have to check all the boxes and move information similar to the way we do in post-production. It's just moving information from the insured to the application to the underwriter."

His entertainment industry connections are also advantageous. "Our insureds appreciate that I can speak their language," he says. He knows the ins and outs of production, including the risks involved, with firsthand experience that many insurance professionals can't offer. "There's a lot of people billing themselves as entertainment insurance specialists, and I'm sure they've done it for a long time, but they've never actually worked on a set," Kevin says.

Joe also leans on his past experience to generate business. He came up through construction and HVAC sales, and today he insures contractors nationwide, from one-truck trades to some of the biggest contractors in Texas.

Boring has also expanded into trucking, technology, short-term rentals, home care, restaurants and nonprofits. "We hired Lori Adams, who has 25 years in trucking, and we started sending leads her way. Now she's writing six-figure accounts," Kevin says.

SMALL TEAM, BIG BOOK

7 people on the whole team	**$540K** premium written per person in the last 12 months	**24/7** every call answered, nights and weekends included	**Half** the mid-term cancellations, since service got its own desk	**750+** sales calls reviewed and coached by AI so far

Building Smart

Working every lead and quote by hand through 2024 and 2025 showed Kevin and Joe where a growing agency starts to break. Kevin writes software himself, so in 2025 the agency began building its own tools to fix those problems one process at a time.

The biggest single change came in January 2026. Mid-term cancellations had been eating into the book, and about one in four new policies never reached renewal. The agency separated service from sales and set up a dedicated service desk. The share of new policies cancelling mid-term fell by roughly half, to about one in eight, and retention rose from 87% to 90%.

Other changes followed. An AI agent now answers calls after hours, on weekends and whenever every line is busy, so each request is on the right person's desk before the office opens. Every sales call is transcribed and reviewed the same day, and agents get specific coaching instead of waiting for a quarterly review. In October 2026, the agency moved onto its own CRM.

The agency also rebuilt its website with free tools for business owners and worked to have AI assistants such as ChatGPT recommend Boring when owners ask who to call. Organic leads from the website and the brand have replaced more than $12,000 a month in paid lead spend.

"We would rather build than hire," Kevin says. "Software answers the phone at midnight and reads the paperwork, so our people can spend their day with clients."

From First Policy to $5.5 Million

"The only boring thing about insurance is the insurance," Kevin jokes. He went with the name "Boring Insurance" because he wanted something different and memorable, but he makes sure the company is not boring. "We have the name, but we try to counter it. Our website isn't boring. Our logos aren't boring." The service is not boring either: every Google review for both of the agency's offices is five stars.

Between the brand, the ambition and the network support, Boring Insurance Agency is thriving. "In our entire history we have $5.5 million in written premium. $3.8 million of that is in the last 12 months," Kevin says.

Boring Insurance Agency's growth shows what can happen when entrepreneurial ambition is backed by carrier access, hands-on support and a commission structure that lets agencies reinvest in their future.

Build Your Agency Your Way With Smart Choice

Smart Choice gives new and growing agencies access to more than 100 carriers, local support and the freedom to build a business of their own. Learn about becoming a Smart Choice agency partner.

https://www.smartchoiceagents.com