

Case Study:

Driven to Win: In Business and on the Track



BARNES
Insurance Group



Monica Kruppen

When you open an independent agency, you're betting on yourself. With the support of the right insurance network, you can make it across the finish line ahead of the rest. As a racehorse trainer and independent insurance agent, Monica Kruppen knows a thing or two about beating the odds, and she counts on Smart Choice to help her succeed.

Kentucky Roots

Monica started the Barnes Insurance Group with her sister Jessica Koury in 1998. Located in Florence, Kentucky, the agency offers both personal and commercial lines, as well as workers' compensation and other niche markets.

Kentucky is known as the horse racing capital of the world, and the Florence area has a lot of small horse farms. "This opens up a great market for us with the equine liability policies and general liability policies for the farms, as well as racetracks and other businesses that need insurance exposures covered," says Monica.





The Inside Lane

Monica has been around horses since she was a child. When she was 20, she started working on breeding farms and took yearlings to sales. In 2010, she started training, and she's had about 1,300 starts since then.

“Because I participate in the horse racing industry myself, I have a lot of day-to-day contacts with all corners of that industry, as well as the trainers, the jockeys, the vendors who come to the racetrack, the blacksmiths, the dentists, and the veterinarians,” says Monica.

She knows the insurance requirements of the horse business, and she enjoys helping her colleagues get the coverage they need. Over the years, she's developed strong relationships with the many professionals involved in the horse racing industry. Initially, she worked mainly with those she ran into at the tracks and stables, but she's since expanded. Now she provides coverage in Pennsylvania, Florida, New York, and West Virginia, as well as her home state of Kentucky.

Monica's niche focus has helped drive her growth, but industry knowledge only takes you so far. As an independent agency serving a wide spectrum of markets, she needed broader access to carriers – the kind of access only available through a network partnership.

Picking the Right “Horse”

In June 2004, the Barnes Insurance Group signed up with Smart Choice. “When we came on board with Smart Choice, we had a lot of new opportunities, and Smart Choice provided the market access we needed to place those risks,” says Monica.

That explains why Monica's agency joined a network, but it doesn't explain why she and her sister chose Smart Choice. After all, they had plenty of networks to choose from. Selecting a network can be daunting – but Sheila Royal, Smart Choice's Kentucky State Director, made the decision easy for them.

“Our relationship with Sheila was key. Sheila is just a great woman, and she has a very warm personality, which made it extremely easy for us to get connected,” says Monica. “She really walked us through it all. She continued to visit with us frequently and to keep us informed of upcoming opportunities and markets.”





Opening Up New Opportunities

Many of Monica’s clients initially come to her for liability insurance for their horses. But as they experience her expertise and personalized service, she often becomes their go-to advisor—helping them secure coverage for commercial auto, including their trucks and trailers, and even expanding into farm policies and workers’ compensation insurance.

“Horse coverage is really interesting and challenging, and there are always other needs to spin off. Fortunately, Smart Choice has a lot of markets where we can place that business, so we’re really grateful for that,” she explains.

When new opportunities arise, Monica and her team have many placement options. They can use the Smart Start programs, the Smart Choice Express Markets for E&S, or direct contracts – whatever works best for each situation.

“We’re continually growing and discovering new markets and solutions as business comes across our desks,” Monica says. “Whenever our clients have a need, we know that we can check with Smart Choice to find out which products and companies are the best fit.”

Winning On and Off the Track

In addition to leading her insurance agency, Monica is still very active in horse training and racing. Since 2010, the horses she has trained have come in first place nearly 100 times, finished second 108 times, and third 159 times, earning over \$786,000 in prize money.



Want to see how Smart Choice can help your agency beat the odds? [Learn about becoming an agency partner.](#)



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-Monica Krummen

