

Case Study:

When Carriers Said No,
Smart Choice Said Yes



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Zachary Edmonds

Agency Overview

Agency Name: *E&S Insurance Group LLC*

Location: *Centerville, Ohio*

Years in Business: *1 year*

Agency Type: *New, Growth-Focused*

Lines of Business: *Commercial, Personal, & Health*

Smart Choice Services: *Carrier Access and Support*

When Zachary Edmonds founded his independent insurance agency, he quickly encountered a major obstacle: Carriers weren't interested in appointing a startup with limited production history.

He needed access to competitive markets, but he also needed someone who could help him navigate the transition to independence. He found both with Smart Choice.

According to Zachary, "Aligning with Smart Choice is exactly what their name says. It is a smart choice."

Why Zachary Chose Independence

Zachary learned about insurance while working as a Finance Director in the auto industry. When he decided to pursue a new career, insurance offered a natural path forward, building on decades of experience while giving him the opportunity to put clients first and create more time for what mattered most, his family.

Like many new insurance agents, Zachary entered the industry through the captive model. He quickly realized that while he liked insurance, he didn't like the limitations or the disconnect between the needs of his community and what he was able to offer, both in coverage options and the level of personal service he believed every client deserved.

He believed going independent would give him the freedom to provide the service and choice his clients deserved, so that's exactly what he did.

That vision became E&S Insurance Group LLC, an independent agency built around personal guidance, greater choice, and putting clients first.

Hitting the Carrier-Access Wall

It's one thing to imagine building a better agency. It's another thing to actually do it.

Once Zachary decided to go independent, he tackled the details, choosing a name, developing his business model, and defining what his agency would stand for.





Zachary had made the leap. E&S Insurance Group was real.

Then came a problem he hadn't expected.

The carriers he thought would help him build the agency weren't interested. E&S was new. There weren't years of production history or a large book of business to point to. For many carriers, E&S was simply too new to take a chance on, and as the no's began to pile up, one door after another seemed to close.

"It was frustrating and, for a moment, unsettling," Zachary says. "Did I make the right choice?"

It was the kind of moment that could have ended the story before it really began. But Zachary wasn't ready to give up.

Finding Smart Choice

Zachary needed another way in. So he started looking for one. Like a lot of people searching for answers today, he turned to ChatGPT. He asked for the best insurance networks that could help a new independent agency gain access to carriers without burying it in upfront costs.

Five names came back. Zachary contacted every one of them. Matt Minor, Smart Choice's Ohio state director, was one of the first to respond, and the conversation immediately felt different.

"I felt pretty at ease at that point," Zachary says. "I did a little bit of research and then decided to move forward with them." But what convinced Zachary wasn't a sales pitch. It was how straightforward Smart Choice made the opportunity feel: access to carriers, no hefty upfront fees, and a path forward for an agency that had been hearing no.

For the first time, the door wasn't closing. It was opening.

Choosing a Transparent, No-Fee Network

When comparing options, Zachary appreciated that Smart Choice offered a clear, no-fee arrangement. "Unlike other aggregators or networks that overpromise or demand hefty upfront fees just to access carriers, Smart Choice operates with total transparency. They never asked for money upfront, and they delivered on every word."

He also liked the contract. Some networks had contracts that seemed overly complicated, and he didn't want to sign an agreement he couldn't easily understand. "The Smart Choice contract is pretty simple," Zachary says. He could understand it without feeling like he needed a lawyer.



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Navigating the Transition to Independence

On Sept. 2, 2025, Zachary opened the doors to E&S Insurance Group. He had the vision, the business model and, through Smart Choice, the network support and access to insurance markets he needed. But turning that vision into a working independent agency meant learning an entirely new side of the business, and that transition came with a learning curve.

“It was rocky because I didn’t know the terrain,” Zachary admits. “I got a little frustrated because I wasn’t moving as fast as I wanted.”

That frustration led Zachary to reach out to Matt Minor, Smart Choice’s Ohio state director. Sometimes the difference between feeling stuck and finding a way forward is simply having the right person answer.

Matt invited Zachary to lunch, where they could sit down face-to-face and talk through the challenges he was facing. The support didn’t stop there. Matt followed up with opportunities for direct carrier appointments, while Tracy Prather, an agency development manager at Smart Choice, became another valuable source of guidance and support.

Slowly, the pieces that had felt so difficult to put together began falling into place.

“From the beginning, Matt and Tracy made me feel like the size of my agency didn’t determine the value of their support,” Zachary says. “They helped open doors to top-tier, A-rated carriers that I couldn’t open on my own, and they’ve continued to make sure I have the information, resources and opportunities I need to keep E&S moving forward.”

Turning Access and Advice Into Growth

As E&S Insurance Group grows, Zachary continues to lean on Smart Choice, not just for carrier access, but for the relationships and opportunities that help a young agency gain momentum.

Matt Minor has brought Zachary into rooms with experienced agents, industry leaders and carrier representatives, giving him the opportunity to build relationships that would have been difficult to develop on his own. For Zachary, Smart Choice didn’t just open doors to carriers. It helped put him in the rooms where relationships are built.

Smart Start has also given E&S Insurance Group a way to pursue commercial accounts that might otherwise be difficult for a newer agency to place. When a larger opportunity comes along, Zachary can tap into Smart Choice’s resources and carrier relationships to compete for business that once might have been out of reach.

“Choosing the right network as a new independent property and casualty agent isn’t easy,” Zachary says. “You need a partner that helps you grow, not one that drains your pockets with unnecessary dues and membership fees. For me, Smart Choice was exactly that partner.”

A year earlier, Zachary was trying to convince carriers to give a new agency a chance. Today, E&S Insurance Group is growing, and Smart Choice continues to help turn that chance into opportunity.

Are you ready to build or grow your independent insurance agency with carrier access, hands-on support and a transparent, no-fee contract? [Become a Smart Choice Agency Partner.](#) ★

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-Zachary Edmonds

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