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CEO LETTER

“It is not the strongest of the species that survives, nor the most intelligent that survives. It is the one that is most adaptable to change.”

– Charles Darwin

As we all know, the insurance industry is a constant dance of adaptation. We navigate an ever-changing landscape shaped by evolving risks, shifting regulations, and the rising expectations of our clients. At Smart Choice, we understand the importance of staying ahead of the curve, and that's why we focus this issue on a critical solution for evolving in this dynamic environment: Excess and Surplus (E&S), or as we call it here – the Express Markets program.

The traditional insurance market is tricky. Standard policies may not offer the coverage limits, unique risk profiles, or specialized solutions that certain businesses and individuals require. This is where E&S lines come into play. Our Express Markets partners operate outside the standard market, accessing a wider pool of specialized insurance willing to tailor coverage to meet your clients' specific needs.

Here's why E&S lines are becoming increasingly important:

- **Addressing Evolving Risks:** From cyber threats to emerging technologies, the risks businesses face are constantly evolving. E&S lines offer the flexibility to design coverage for these unique exposures.
- **Meeting Specialized Needs:** Not all businesses fit neatly into standard coverage categories. E&S lines cater to industries with high-risk profiles, such as construction or entertainment, as well as individuals with unique needs, like those owning high-value collectibles.
- **Increased Coverage Limits:** Standard policies often have limitations on coverage amounts. E&S lines allow you to secure much higher limits for your clients, providing greater financial protection against catastrophic events.

Your partnership with Smart Choice gives you broad access to a variety of markets, and by leveraging the power of Express Markets – in addition to the other programs – your agency can create a comprehensive insurance strategy that protects your clients against unforeseen circumstances.

Like the species that Darwin studied, the success of your insurance agency lies in your ability to adapt and innovate. Smart Choice is committed to remaining your trusted guide in this ever-changing landscape.

CONTRIBUTORS



MIKE MILLER:

With 43 years of experience in the insurance industry, Michael (Mike) Miller has held management positions in almost every facet including Underwriting, Controllers, Sales and Agency Marketing. Miller began in the Industry in November of 1980 where he started a scratch Agency with Allstate and earned the Allstate's Honor Ring for performance. After three years he entered Sales Management where he earned the Key Manager designation 10 out of 10 years and Chairman's Inner circle 5 times, placing him in the top 1% of Field Managers company wide.

Miller then became the Director of Marketing for MSI Insurance where he provided leadership for all company operations including HR, Sales, Marketing and Claims. He was the lead for Revenue Growth, operational and strategic planning for the personal and commercial lines company. Miller has been a State Director for Smart Choice since 2009 and is a recipient of the Smart Choice® Presidents Award.



DAVID WILSON:

David Wilson was named Senior Vice President, Specialty Markets at Smart Choice in January 2024. He joined the company as Vice President of Sales in August 2017, and is primarily responsible for overseeing the Express Markets carrier relationships. Formerly, he was the Personal Lines Practice Leader for Regions Insurance Group from 2013 to 2017, and prior to that, the Sr. National Account Executive for MetLife from 2004 – 2013. David also worked as a local market manager in Florida from 1999–2004, and began his career as an agent in 1996, writing PC & Life.



RUSTY PERRY:

Rusty Perry graduated with a degree in Psychology from High Point University in May of 2017. He was an intern at Smart Choice during his senior year with both the Marketing Department and Sales Team. Rusty then joined the Inside Sales team where he was responsible for pre-qualifying and distributing inbound leads. In July of 2018 Rusty transitioned to the Express Markets team where he is a liaison between the field teams, inside sales, and other Home Office departments.



NICK GOLONKA:

Nick joined Smart Choice in March of 2020 as a member of the Inside Sales team. He also has worked with the Smart Start Commercial Lines and Smart Start Personal Lines teams. Nick is a graduate of East Carolina University, where he earned a bachelor's degree in University Studies with a focus on political science.



DOUGLAS S. WITCHER:

Doug Witcher is the founder, Chairman and CEO of Smart Choice®. Launched in 1994, Smart Choice® was established to help independent agents access better markets and establish solid relationships with some of the top insurance carriers in the nation. Thanks to Doug's vision, today Smart Choice® has revolutionized the insurance industry to become one of the largest agency networks in the country.

Charitable giving is an integral part of the Smart Choice® philosophy, and Doug is a dedicated servant leader in his community, avidly supporting various non-profit organizations and events. He has received numerous awards and recognitions by leading insurance companies, over the course of his career in the insurance industry, for his leadership and commitment to profitability and growth.

FROM THE FRONT LINE

FINDING SUCCESS IN A HARD MARKET – HOW CAN SMART CHOICE HELP?

2023 was a difficult year for many in the insurance industry. The hard insurance market continued with high premiums, strict underwriting guidelines, and reduced coverage availability.

For an independent insurance network like Smart Choice, this means less appointment availability from standard insurance carriers. Those lucky enough to have appointments deal with the consistent frustration of declined submissions.

Unfortunately, the market projects more of the same constraints for 2024.

Yet despite the ongoing market constrictions, Smart Choice as a whole saw significant growth in 2023 and projects the same for 2024.

So, what gives?

Excess & Surplus (E&S) lines have given independent insurance agents the capability to write business that has fallen out of standard lines.

The numbers tell the story.

According to S&P Global¹, excess and surplus premiums increased for a fourth straight year in 2022, rising 20% to \$75 billion from \$69 billion in 2021. The trend only grew stronger in 2023.

Per data from the Wholesale & Specialty Insurance Association (WSIA), 2023 premiums showed a 14.6% increase from 2022.² Incredibly, the data provided was from only 15 states – totaling \$73 billion. This data includes some notable heavy hitters when it comes to hard-to-place states, with both California and Florida putting up large numbers. Nonetheless, the numbers show one indisputable fact – as the hard market has progressed, E&S has stepped up to the plate.

What does this mean for Smart Choice Agents?

As the hard market began throw agents a curve ball, Smart Choice took action by advancing our Specialty Lines division, Express Markets.

With the expansion of Express Markets, Smart Choice was prepared for the hard market constraints, and the data bears this out. Express Markets finished 2023 with nearly \$600 million in carrier partner premium. A figure that was just around \$300 million in 2020, has grown exponentially with the impact of the hard market.

This growth was not spontaneous, in fact, it was anticipated. The groundwork for growth was meticulously laid out over the course of the past five years, with the expectation that agency partners would need solutions for their clients when business began to fall out of the standard market.

Over the last several years, Express Markets has partnered with over 40 carriers in a wide range of market segments, from non-standard auto to artisan contractors. The numbers and data only show one side of the story. Just as important are testimonials and success stories from Smart Choice's agency partners.

To hear from agents just like yourself,
scan the below QR code:



Breaking Down Express Markets Success

Navigating a hard market as an independent insurance agent is a difficult task. A safe bet for finding success in a hard market is diversifying your carrier markets and adding additional distribution points to your agency.

Smart Choice Express Markets has been able to help agents find sustained success within the hard market by putting together a well-diversified carrier partner base to which Smart Choice agents have easy access.

5 Key Market Segments

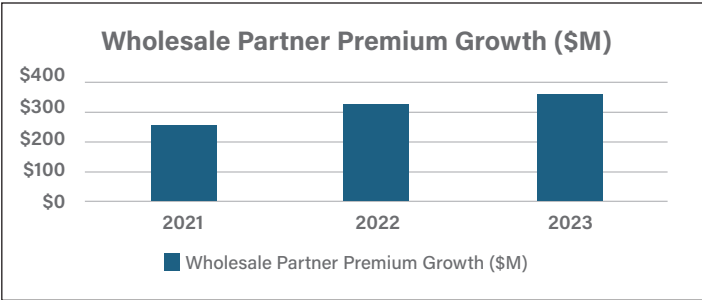
The five sub verticals that make up Express Markets include the following:

- Wholesale Markets
- Property & Home
- Non-Standard Auto
- Artisan Contractors
- Specialty / Niche

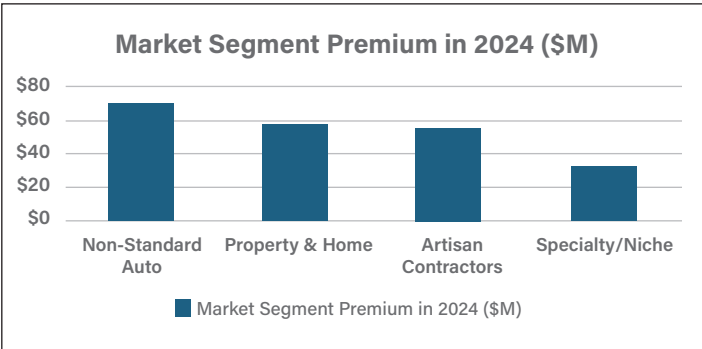
For a more in-depth look at our market segments, scan the below QR code:



Hard Market constraints have pushed E&S wholesalers such as Burns & Wilcox, CRC Group, and RPS to the forefront of the insurance industry. The chart below provides a look at just how much premium Smart Choice agents have written with Express Markets wholesale partners in the last three years.



Outside of Express Markets' wholesale partners, the chart below shows the range of premium growth from other key market segments:



To our agency and carrier partners, the success of Express Markets would not be achievable without your hard work and dedication. For that, we thank you greatly & appreciate your partnership.

~ Your Express Markets Team

Nick Golonka



David Wilson



Rusty Perry



¹ Jacobs, Tom, and Kris Elaine Figuracion. "Top US Excess and Surplus Carriers See Premiums Surge, Market Share Slip in 2022." S&P Global , 18 Apr. 2023, [https://www.spglobal.com/marketintelligence/en/news-insights/latest-news-headlines/top-us-excess-and-surplus-carriers-see-premiums-surge-market-share-slip-in-2022-75096783#:~:text=Excess%20and%20surplus%20\(E%26S\)%20premiums,2018%20total%20of%20%2434.65%20](https://www.spglobal.com/marketintelligence/en/news-insights/latest-news-headlines/top-us-excess-and-surplus-carriers-see-premiums-surge-market-share-slip-in-2022-75096783#:~:text=Excess%20and%20surplus%20(E%26S)%20premiums,2018%20total%20of%20%2434.65%20)

² Hemenway, Chad. "Continued Growth for Surplus Lines in 2023 as Premiums Up 14.6%." Insurance Journal, <https://www.facebook.com/insurancejournal>, 14 Feb. 2024, <https://www.insurancejournal.com/news/national/2024/02/14/760715.htm#:~:text=Premiums%20in%20these%20lines%20increased,billion%20but%20transaction>



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E&S 101: EVERYTHING YOU WANT TO KNOW BUT ARE AFRAID TO ASK

By: Michael Miller, State Director, Smart Choice®



E&S. Excess & Surplus. Surplus Lines. Specialty Markets. Non-Standard Business. Non-Admitted Insurance. Express Markets™. Confused yet?

While I can't explain why it has so many names, I can help you make sense of this useful and profitable insurance market and show you how to take advantage of excess & surplus (E&S) carriers to cover your customers' risks, especially in this hard market. If you've heard your State Director or other independent agents talk about Express Markets™ or E&S carriers but you're not sure what they are or how to use them (or you want your team to learn how to use them), this article's for you.

What is E&S insurance?

E&S insurance is a specialty insurance market. E&S carriers insure things that the standard carriers will not write. In other words, E&S carriers specialize in difficult or high-exposure risks. When your standard carriers (such as those in the Smart Start or Agents programs) say no to a risk, chances are high that an E&S carrier can write the business.

Because of the increased risk, it is common for E&S premiums to be higher than premiums in the standard market. However, E&S carriers have more flexibility and can customize a policy to a specific customer. When standard options are limited, an E&S policy can be a boon to customers that need insurance.

What makes a risk non-standard?

Many factors may cause a standard carrier to say no to a risk. Your customer may have a poor loss history that spooks standard carriers. Or, they may be in an emerging industry, such as cannabis, that standard carriers haven't figured out how to write yet. Other customers may have unique or high risks that make the chances of a claim more likely, such as an elevated risk of personal injury or exposure to flooding, fires, or other natural disasters. New businesses may have a hard time finding insurance in the standard market, too.

Market changes can push risks that were once easy to write with standard carriers into the non-standard market. In the current hard market, many agents have experienced the frustration of not being able to place business that used to be attractive to standard carriers. The E&S market has filled a huge need for businesses that fall into this category. And when the market shifts back, you can requote the business with standard carriers and save your client some money.

Can you give me examples of non-standard risks?

The E&S market is vast. In short, if the risk exists, I can almost guarantee you that there is a carrier that will write it. Here is a short list of some of the most common E&S risks:

- Artisan contractors, such as roofers and handymen
- Bars, pubs, and taverns
- Breweries
- Commercial auto fleets
- Mobile and manufactured homes
- Cybersecurity
- Drivers with poor loss histories
- Dry cleaners
- Trucking
- Vacant homes

Want more examples?

Visit www.expressmarkets.com/hard-place-risks.

When would I use E&S carriers?

Agents would use an E&S carrier to write any non-standard risk. Most agents try to shop the business with their standard carriers first, as premiums will be likely be lower. If they can't find a solution with a standard carrier, they will quote the business with E&S carriers.

Knowing a risk is non-standard requires some experience. The more you quote, the faster you'll learn which risks your standard carriers will turn down. There are several types of risks that are almost always written in the E&S market. Bookmark www.expressmarkets.com/hard-place-risks or print out the list so you can find the information easily when a customer calls you.

Do I have access to E&S carriers through Smart Choice?

Yes! Our Express Markets program is where you'll find our E&S carriers. Our 40+ Express Markets carriers write hundreds of different types of non-standard risks. It is fast and easy to get appointed, and you'll never pay a fee or need to meet a production requirement. Even better? You earn 100% commissions on the business you write with Express Markets. Visit www.expressmarkets.com to learn more about this valuable program.

Ready to get quoting? Get in touch with your State Director or Territory Manager to take advantage of everything the Express Markets program has to offer.

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How to Successfully Quote Small Business Retail in E&S



Commercial lines agents nationwide are likely familiar with the rapid growth of the Excess & Surplus lines market. The E&S market posted another record high for Gross Written Premium in the U.S. in 2023, with \$73 billion written (representing 14% growth over 2022). These market dynamics are reflected across sectors and states, but many industries are feeling the impact for the first time, including retail and service businesses. Learn everything you need to know about transitioning your retail and services accounts to the E&S market in this article.

What needs coverage?

In the standard or admitted market, main street small businesses – think food stores, hair salons, boutiques – are commonly covered by a Business Owner's Policy (BOP). Small businesses have a variety of insurance needs, but the core concerns are property coverage (accounting for the physical building where the business is based) and general liability (accounting for potential bodily injury, property damage, or personal injury sustained due to the business's operations). The most analogous coverage in E&S for retail exposures are package policies; but E&S packages are not identical to BOPs.

Admitted coverage options declining

Why is it important to understand how the retail sector is shifting? Simply put, businesses are moving into E&S in a structural manner – even after hard markets soften, some of these risks will stay in E&S. In high brushfire or hurricane-prone parts of the country, admitted carriers will decline a BOP policy based on the property alone. An admitted carrier might also decline to cover the general liability for a retail risk for a number of reasons:

- New ventures
- Loss history
- Older buildings
- Rebalancing the risk portfolio away from high hazard exposures like food trucks, nail salons, or convenience stores

What do agents need to know?

Insureds have a number of direct admitted-market solutions, but when their businesses fall into the surplus lines market, they rely on your expertise to secure the coverage they need. Review these guidelines to ensure you've got them covered:

- Examine the core coverages offered. Is the general liability and property offered the same between BOP and package policies? Typically BOPs offer standardized coverages that may be broader than what non-admitted markets offer.
- Remember, professional liability is separate from general liability coverage offered in E&S.
- Don't forget other necessary endorsements. Common coverages like business interruption, equipment breakdown, or business personal property may not be included automatically in a package policy.
- Work with your wholesaler to understand sublimits and optional coverages to craft a policy that mirrors a traditional BOP as closely as possible.
- As always, the devil is in the details. Review the specific forms to understand what's covered.

Though the transition to E&S can be tricky to navigate, agents who learn the ropes will instill confidence in their clients, carve out a niche, and earn new chances to win business in this expansive sector.

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Fireworks: Fun or Foe?

By: *Berkshire Hathaway* **GUARD**

Fireworks can be exciting and are a staple of summer celebrations, but the hard truth is that the recreational use of pyrotechnics can be extremely dangerous to people and property.

Simply put, leave the fireworks to the professionals.

Safe and fun alternatives exist; try glow sticks, noise makers, and silly string in place of sparklers.

If you feel you must partake, talk to your insurance agent first about what is and isn't covered under your home or business insurance policy. You might be surprised to find exclusions for property damage and liability claims if the cause is from fireworks.

If you are still not convinced to abstain, don't say you weren't warned and be sure to know the do's and don'ts.

DO'S & DON'TS

- **DO** ensure that fireworks are legal in your area. Avoid professional-grade fireworks and homemade or unregulated explosives.
- **DO** use a proper launch site. Fireworks should be set off on a flat surface. If the ground around your launch site is dry, wet it down before launching and clear the area of dry leaves and combustible debris.
- **DO** avoid using fireworks in especially dry and windy conditions.
- **DO** light fireworks one at a time, then move back quickly. Consider protective eyewear.
- **DO** keep a bucket of water or a garden hose nearby.
- **DO** soak spent fireworks in water for a few hours before discarding in the trash.
- **DON'T** let children handle fireworks.
- **DON'T** use fireworks under the influence of drugs or alcohol, which can impair judgment.
- **DON'T** light fireworks indoors or near property. Choose a launch point at least 35 feet away from buildings, structures, and other property. Point the fireworks away from property.
- **DON'T** shoot off fireworks in metal or glass containers.
- **DON'T** try to re-light or pick up fireworks that have not ignited fully.

OTHER RESOURCES

National Safety Council

<https://www.nsc.org/home-safety/tools-resources/seasonal-safety/summer/fireworks>

Consumer Product & Safety Commission

<https://www.cpsc.gov/Safety-Education/Safety-Education-Centers/Fireworks>

National Fire Protection Association

<https://www.nfpa.org/Public-Education/Fire-causes-and-risks/Seasonal-fire-causes/Fireworks>



CASE STUDY:

Smart Teamwork Makes Dreamwork: Carolina's 1st Choice Agency

As the owner of Carolina's 1st Choice Agency LLC, Christian Gallardo strives to give his clients the best in terms of coverage choice and personal service.

Christian's agency is located in the southwestern part of North Carolina, and earns most of its business through referrals, thanks to satisfied clients and Christian's extensive community involvement, including work with local schools and law enforcement agencies.



Christian Gallardo , Owner
Carolina's 1st Choice Agency LLC

In 2022, Christian was honored with the Five Star Professional Award for home and auto insurance and the Man of the Year Award from La Noticia, an independent news organization serving the Latino community in the Greater Charlotte area of North Carolina. He also won the 2023 Charlotte Ledger 40 Over 40 Award.

Learning the Ropes

Like many insurance professionals, Christian climbed his way up the insurance professional ladder and wore many different hats along the way. He began his career at American Bankers (now Assurant), State Farm, and eventually landed at Allstate, where he served for years in many different capacities.

"I learned a lot from working in different Allstate departments," Christian says. Eventually, however, after spending the majority of his career working as an exclusive agent, he realized he wanted to be independent.

"I noticed that one company's products didn't work for everyone," he said, explaining that he decided to go independent to bring his clients more choices and customized solutions. "As an independent agent, you can access many different carriers, and each one has different underwriting criteria, so you're able to serve more customers," he says. "Plus, I can still write Allstate," he adds. After being with them for so many years, that was really important to him.

Finding a Partner

Being independent meant Christian could finally give his clients all the options he felt they needed – but only if he was able to secure the right contracts. Realizing he would likely need to partner with a network or market access provider, Christian began looking into different options. After hearing a glowing recommendation from another agency owner, he ultimately decided to go with Smart Choice.

One thing he particularly liked was that Smart Choice's Smart Start program could handle the underwriting for him if he wished. "All I need to do is fill out a simple online quote form and the team takes it from there," he said. "You know, time is money, so I like that way of doing business."

Smart Choice also taught him how to navigate placing business with new carriers. He had extensive knowledge about insurance in general – and Allstate in particular – but he wasn't familiar with the ins and outs of other carriers – a common barrier agents face when transitioning to an independent role. Through Smart Choice, he learned about their underwriting appetites, application requirements, and processes, which helped him narrow down which carrier might be a good fit for an individual client.

Delivering Choice and Service

Christian likes to make himself available to his clients, and having Smart Choice manage some of the workload frees up his time, allowing him to focus on relationship building.

"I always give my clients my cellphone number," Christian said, explaining that he started doing this back when he worked for Allstate. He tells his clients to call him if they ever need help. "You can call me 24/7. It doesn't matter the day and it doesn't matter the time."

Christian's agency also serves a lot of contractors. Securing coverage for them can sometimes be tricky, especially when they're dealing with lapsed or canceled policies. "I may get a call or a text that they want an answer to right away," he explains. If he doesn't have the answers himself, he reaches out to Smart Choice for help. By being there for Christian, Smart Choice allows Christian to be there for his clients.

How Teamwork Makes Dreamwork

Going independent doesn't have to mean going alone.

Christian has worked hard to build a successful agency – and he's worked smart. He delegates, relies on his Smart Choice team, and uses Smart Choice's established processes and systems instead of trying to reinvent the wheel.

With Smart Choice by his side, Christian can write more business with less staff. He can also bring his clients more choice and better service than he could ever achieve on his own.

Do you need that kind of support?

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SMART CHOICE[®] SCOOP

SMART CHOICE SIGNS A RECORD NUMBER OF AGENCIES

*In the first quarter of 2024, 444 agencies partnered with
the fastest growing insurance network.*

Smart Choice[®] signed a record number of independent insurance agencies in the first quarter of 2024 with 444 agencies partnering with us. This number eclipses all historical first quarter results. In addition, in the month of April, another 133 joined – bringing the 4-month total to 577.

“As independent agents and former captive agents do their research when looking for a network to partner with -- more and more are choosing us,” said Ashley Wingate, executive vice president, sales and distribution. “We are the network of choice because our contract favors the agent.”

Our agency partners couldn't agree more.

“There are other aggregator type groups out there, but I feel like their contracts tie you in much longer and much deeper,” says Allan Miles of R Allan Miles Insurance Agency in Georgia. “One big advantage is that Smart Choice stops taking a commission percentage once a certain level is reached. With some of these other networks and aggregators, you don't have that cap. They're going to take a percentage of what you do in perpetuity, and they're going to take it at that same percentage no matter how big your book gets. To me, that makes Smart Choice a very equitable and fair proposition.”

Notes Matthew Park, president of JEM General Agency in New York, “Smart Choice has been instrumental in our success because they put the agency's best interests at heart and will do whatever is necessary to help them succeed.”

Nashville may never be the same after the Smart Choice 2024 Director's Conference! State Directors, Territory Managers, carrier reps and home office staff all gathered in Music City to network, learn, and be inspired and motivated for the year ahead. Be sure to save the date for next year - March 3 - 6 in Tampa.



Thank You

SMART CHOICE FOR YOUR PARTNERSHIP

By: Risk Placement Services, Inc.

Recent Successes

Let's talk about what's new, what's next and what's possible.

CLASS OF BUSINESS	COVERAGE	PREMIUM
Auto Dealership	Garage	\$6,000
Apartment Complex	Property	\$12,000
LRO	Commercial Package	\$30,000
Excess Homeowners	Personal Lines	\$18,339
HO3	Personal Lines	\$22,775
Builders Risk	Commercial Lines	\$47,940
Church	Property	\$17,642
Real Estate	Cyber	\$1,600
Auto Dealer	Standalone EPL	\$19,000
Personal Lines	Personal Umbrella	\$400
Golf Country Club	Package	\$207,616
Aviation	Aviation	\$2,825
Roofing	GL	\$5,175
Grocery Store	Liquor	\$1,372
Healthcare	GL/E&O	\$21,800
Crane Rental	Package	\$127,000



Why Partner With RPS?

At RPS, we set the highest standards in the industry. Because we always deliver on our brand promise: we help you come through for your clients. RPS will assist in placing accounts that typically cannot be secured competitively in standard markets, in particular specialized or hard-to-place insurance. Our national team of experts work with agents every step along the way. With every article, interview and podcast, we share our insights on the changing insurance landscape to help you come through for your clients.

Risk Placement Services, Inc. (RPS), one of the nation's largest specialty products distributors, offers valuable solutions in National Brokerage, MGA/Binding and Programs.

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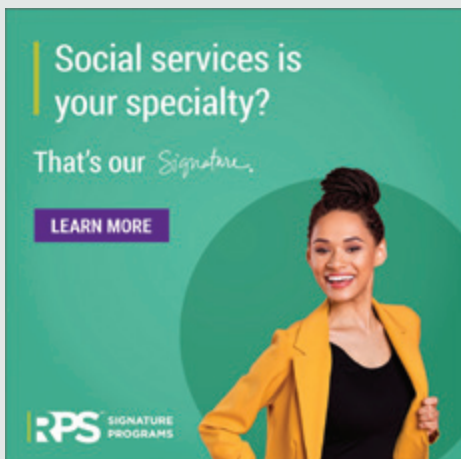
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RPS Signature Programs specializes in tailored coverage for private and semi-private golf and country clubs, offering exclusive partnerships with top-rated carriers and competitive rates. Our comprehensive solutions include General and Excess Liability up to \$15 million, specialized property enhancements, tee-to-green coverage, and more, all backed by superior claims handling and risk management services.



Crane & Rigging

RPS Signature Programs is your premier partner for crane, rigging, and specialized transportation risks, offering tailored multi-line solutions nationwide. As market leaders in this niche, we provide direct access for retail brokers to place traditionally challenging risks with our comprehensive crane-specific program, backed by a single carrier and designed to address the complex coverage needs of the industry.



Social Services

Experience peace of mind with our exclusive comprehensive program tailored specifically for social service agencies, offering nationwide protection for both nonprofit and for-profit organizations. From children's services and individual/family support to seniors' assistance and drug and alcohol treatment, our program covers a wide range of vital services, ensuring that agencies can fulfill their missions with confidence and security.



Let's Get in Touch:

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A SMART CHOICE AGENT

”



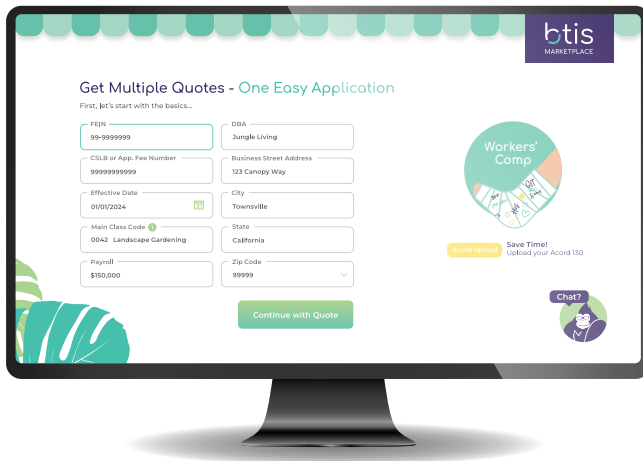
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The Smart Choice is the Workers' Comp Marketplace

Elevate your agency by offering our comprehensive Workers' Compensation insurance solutions to your clients. With BTIS, you are equipped with several top rated carrier options, ensuring the best fit for your clients' unique needs.



The screenshot shows the BTIS Marketplace website interface. At the top, it says "Get Multiple Quotes - One Easy Application" and "First, let's start with the basics...". The form includes fields for FEIN (99-9999999), DBA (Jungle Living), CSLB or App. Fee Number (99999999999), Business Street Address (123 Canopy Way), Effective Date (01/01/2024), City (Townsville), Main Class Code (0842 Landscape Gardening), State (California), Payroll (\$150,000), and Zip Code (99999). There is a "Continue with Quote" button and a "Save Time! Upload your Accord ISO" button. A "Workers' Comp" logo is also visible.

Workers' Comp Marketplace Advantages

- Real-time single-entry, multiple carrier platform
- Fast turnaround times
- 10+ Preferred "A" rated carriers
- 400+ Workers' comp classes
- Available eSignature for a contactless experience
- Up to five price indications at once
- Highly experienced underwriters
- Multiple payment options including direct bill
- Monthly payroll reporting available

★ Highlights from some Top Carriers



CNA Insurance

- AM Best Rated A (Excellent)
- Complimentary risk control programs included
- Best-In-Class claims handling, available 24/7



Great American

- AM Best Rated A+ (Superior)
- New Ventures eligible
- Local underwriting authority



PIE Insurance

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- Owner-only options available
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- Builders Risk
- Excess
- Bonds
- Commercial Auto
- Transportation
- Special Events



New Advantages to Accelerate Your Agency



Unlock Your Potential with The Digital Advantage

Elevate your insurance game with the **Digital Advantage Subscription (DAS)** by BTIS. Our cutting-edge technology simplifies operations, broadens your offerings, and enhances client interactions—all at an incredible value.

What's Included:

- Enhanced Interface
- Exclusive Programs
- Automated Assistance
- Multilingual Materials
- OCR Technology
- NowCerts Integration



Simplify COI Management with NowCerts

In today's fast-paced insurance industry, efficiency and client satisfaction are paramount. The **NowCerts** integration within the Digital Advantage Subscription (DAS) by BTIS offers a transformative solution for Certificate of Insurance (COI) management.

Key Features:

- Automated COI Issuance
- Customizable Templates
- Streamlined Processes

Benefits:

- Time Savings
- Increased Accuracy
- Enhanced Client Satisfaction



btis

AN AMYNTA COMPANY

REAL

AGENCY STORIES

Trying to find the right Insurance Network for your agency?

What all these independent agencies have in common is that they partnered with Smart Choice — yet each has their own unique experiences and perspectives.

"I spoke with two other networks/aggregators and their contract was like 3 inches thick – they were like Hotel California... you could check in, but you can't check out."

- Harold Salant, Harold J. Salant Insurance Agency

"After comparing Smart Choice to other competitors, I found that some wanted as much as \$12,500 upfront and if you sell your agency 30% of the sale. I looked at more than 15 networks -- tracking and comparing the options on a spreadsheet -- coming to the decision that Smart Choice was the right fit for my agency."

- Britt Olson-Dahl, Brittany Olson Insurance Agency

"When I met with Network X and Network Y, all I heard was talk about money – how much of my money they're going to take. When I met with Smart Choice, they talked about opportunity, and how they would walk alongside me because they have a vested interest in my success."

- Andy Patton, Patton Financial & Insurance Group

Want the full story, scan here



Inc. Magazine selected Smart Choice as a Power Partner award winner as a company devoted to providing agencies with the tools and resources they need to start, run, and grow their businesses. Smart Choice was the only insurance network to be recognized.