

Smart Choice[®] M A G A Z I N E



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CEO LETTER



Whether it's protecting a home, a business, a vehicle, or a family's financial future, we are in the business of delivering peace of mind.

—Andrew Caldwell

In this issue, you'll read a deeply personal and powerful story from Joan Curtis, our Oklahoma Territory Manager, about the unexpected loss of her husband, Todd. It's a story of love, preparation, and the very heart of why we do what we do in this industry.

Joan's experience is a reminder that personal insurance and life insurance are not two separate conversations—they are two sides of the same promise. The promise is simple: when life changes unexpectedly, your clients can count on you to help them recover, rebuild, and carry on.

This year, the insurance industry as a whole is navigating both opportunities and challenges. Technology is reshaping how we serve clients, from AI-driven claims processing to digital policy management. At the same time, shifting economic conditions, severe weather patterns, and evolving customer expectations are pushing us to be more innovative, adaptable, and client-focused than ever before.

We're also seeing a renewed emphasis on relationship-based service. Clients aren't just looking for a policy—they're looking for a partner who understands their needs, anticipates risks, and offers complete solutions. Whether it's protecting a

home, a business, a vehicle, or a family's financial future, we are in the business of delivering peace of mind.

That same commitment to helping you serve your clients better is why we're excited to share that we are actively appointing agents with our preferred personal lines carriers. By expanding access to carriers like Nat Gen, Travelers, Safeco, Foremost, and Liberty Mutual, we're opening new opportunities for you to offer more competitive products and stronger coverage options. You'll find more details and next steps on securing appointments on page 10.

As you read through this issue, think about the trust you've built with your clients. That trust is your greatest advantage—and it's what allows you to have the conversations that truly matter. The industry will continue to evolve, but our mission remains the same: protect what matters most.

Andrew Caldwell

Chief Executive Officer

CONTRIBUTORS



ANDREW CALDWELL

Andrew Caldwell was named CEO of Smart Choice in April 2025, after serving as President for more than 10 years. Prior to that, he was the Executive Vice President of Business Development. Andrew is responsible for maintaining the company's core vision and principles, expanding the size and scope of the network, and implementing strategies for revenue growth. Andrew Caldwell has previously served as Vice President, Accounting Director, and Director of Commission Accounting, as well as a variety of other capacities since his start with the company in 2023.



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.



JASON HAMSTRA:

Jason Hamstra was named Senior Vice President, Agency Integration in March 2025. He joined Smart Choice as Vice President of Smart Start Personal Lines in January 2018. He was formerly with Regions Insurance Group from 2013 to 2017 where he led their own personal lines sales team and call center. Jason has over 13 years of experience in a variety of insurance industry facets including claims and claim operations, sales, underwriting, HR, training, and project management on carrier and broker operations.



MARK BRANDT:

Mark has nearly 30 years of experience in the insurance industry, across a broad spectrum of products in Property & Casualty and Life. He served as Vice President and Senior Business Development Manager at Victor US, and spent five years as National Accounts Manager at Dovetail Insurance, and 11 years at Grange Insurance, managing the Smart Choice partnership at both. In his role at Smart Choice, Mark will help drive the company's Commercial division's strategy by facilitating carrier relationships regionally and nationally.



JOAN CURTIS:

Joan Curtis is the Oklahoma Territory Manager for Smart Choice, a licensed leadership agent and agency partner at MVP Insurance in Oklahoma City, and the soon-to-be-published author of **Rethink Everything You Know About Insurance**.



DOUGLAS S. WITCHER:

Doug Witcher is the Founder and Chairman of the Board 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

by *Joan Curtis, Oklahoma Territory Manager, Smart Choice*

27 years.

It seems like a lifetime, but it's just a blink.

Twenty-seven years is the amount of time I was married to the most amazing man of God, Todd Curtis.

We never think it's going to happen to us. Not to our spouse, our children, our parents, or anyone close to us.

My husband was a 58-year-old retired firefighter, the best father ever to our four amazing kids, and the love of my life. On May 11, 2024, he had a cardiac event that he did not survive. No, it's not fair. But this isn't about what's fair—it's about what's important and what's real. You need to have this life-changing conversation with yourself, your insurance agent, and your spouse or other loved ones. Nobody likes to talk about death, but I assure you, there will be conversations after you die. The question is—will those conversations be “How are we going to get through this?”

...continued on page 10





Crowdfunding should not be the legacy you leave your family.

What happened next was, to me, an actual miracle from God. I'm an insurance agent, and we had life insurance. I can't tell you how important that was, especially with minor children still at home. It'll never happen to you—until it does.

Because Todd was a fireman, we had talked about life insurance. We talked about what would happen if he died. We had a plan. Because of that, I knew my next steps.

Because of life insurance, I was able to honor his wishes. We are now debt-free, and my funeral is already paid for so my children will never carry that burden. I paid off all the student loans my older kids had for college. I was able to help my oldest son start his own business—giving him the ability to learn, grow, and build a life-changing career. In total, we paid off more than \$50,000 in student loans.

I sold my 16-year-old son's 12-year-old car, gave him my newer one, and bought a new car for myself—because I no longer have anyone to call if he gets stranded on the side of the road.

And as it often happens after someone passes, everything in my house broke: the air conditioning unit, the refrigerator, the washer. Todd and I used to joke that these things always happened when he wasn't home. I was able to take five months off from my business to focus on healing and being there for my kids during those moments of "Why did this happen?"

All because we had the most important conversation you'll ever have—other than the "Jesus saves" conversation, of course.

I'm not telling you this to brag. I'm telling you because the unfortunate truth is I've met more women younger than me than older who have experienced the tragic loss of a spouse. I've heard countless stories of women who did not have the blessing I had. My own mother had to sell her home because my father didn't have insurance. She had to go back to work after years as a stay-at-home mom. I've seen friends lose control of their situation because they had to rely on their spouse's family to cover funeral costs—leaving them at the mercy of others' decisions.

My life isn't perfect. We never got our power of attorney signed. As a result, I had to go through probate on one of our properties because the title company mistakenly left my name off during a refinance—literally the day before Todd died. But because of life insurance, I could hire a probate attorney and cover debts owed through his estate, which lifted a huge weight off my shoulders.

I wish I had more time to tell you about the wonderful man I was married to. He had a rich life, surrounded by people who fiercely loved him—and we feel fiercely loved by him because he prepared. He loved to learn. He was a passionate band dad. He loved playing board games with our kids and doing puzzles every Christmas with our daughters. He adored traveling, and together we saw much of the world. He was the dad who took each child on one-on-one trips because he said, "The only time they really talk to me is when I'm in the car, so I want to get to know them." He loved Jesus so much. He loved me so much. My life is full because of him.

Because he did right by his family, we can grieve without worrying about financial survival. I am begging you—please talk to your clients and give them options. Smart Choice has an amazing program with incredible carrier partners. If you don't have staff in your agency to write life insurance, Chaco Harwell, Director of Life Financial Services, and his team at Smart Choice are happy to have those conversations for you.

You have a superpower—you are a first responder on the front lines when people's worst days happen. Not everyone will experience a fire, loss, or flood, but I guarantee you this: 100% of your clients will experience death. Be the answer to a problem they don't yet acknowledge exists—to a life they can't imagine will ever happen to them. Start by calling Smart Choice and talking to Chaco about your own life insurance. Test the process.

What will your response be when a client who trusted you calls to say their spouse has passed away and they're not sure if they have life insurance?

Ecclesiastes 3:1

"To everything there is a season, and a time to every purpose under the heaven: a time to be born, and a time to die."

Verse 4

"A time to weep, and a time to laugh;
a time to mourn, and a time to dance."

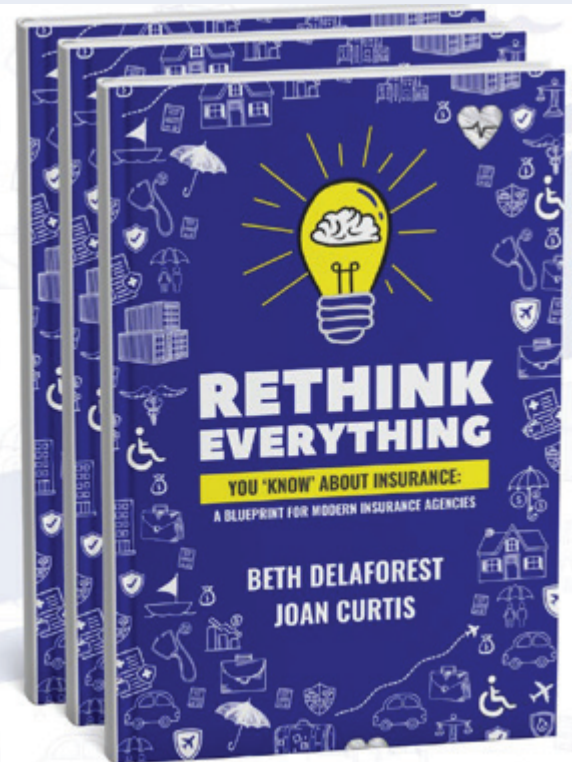
Please have these conversations. I've never had anyone say they regretted talking about life insurance. I only hear them say they regret that they didn't.



RETHINK EVERYTHING YOU 'KNOW' ABOUT INSURANCE

A new blueprint for
Modern insurance
agencies

by Beth Delaforest &
Joan Curtis



is almost here.

will be available for order on amazon

BIG NEWS

for Smart Choice Agents!

PREFERRED PERSONAL LINES CARRIERS ARE NOW OPEN FOR APPOINTMENTS

You asked for more market access—now you have it!
Our preferred personal lines carriers are open to new appointments,
giving you more options to grow your book of business
and better serve your clients.

This year alone, we've seen a 300% increase in appointments
as agents take advantage of these opportunities
— and now it's your turn!

More carriers mean better pricing, broader coverage options,
and stronger commissions—giving you a competitive edge
in today's market.

Ready to Grow Your Business?
Reach out to your TM today to start accessing these top carriers.

Let's make this your most successful year yet!

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KANSAS CITY LIFE HONORS TOP PERFORMERS

Two Ohio-based Smart Choice professionals were recently recognized as Kansas City Life Insurance Company's 2024 top performers for the network: agent Katrina Melnic and State Director Matt Milnor. Each received a \$5,000 award for their efforts.

Kansas City Life will be offering the top network award again in 2025 —to its top agent and top state director. For more information or help building your life business, call Kansas City Life's LIFELINE Sales Desk at 855-LIFELINE (855-543-3563).



Congratulations to Top Agent Katrina Melnic

Melnic, of N&K Insurance Services in Columbus, said her 2024 life insurance sales were “just the beginning” of what she plans to accomplish. It was her first year as an independent agent.

“Kansas City Life has great products. I especially love Cashback! I tell people it's like a lottery ticket that gives you back your money if you don't win... Not that dying is a win, of course, but I focus on the benefits of having life insurance to take care of the family,” she said. Melnic also had high praise for the sales support and training she gets from the carrier on her schedule.

Melnic stressed the importance of asking about life insurance in the Property & Casualty sales process and at renewal time. She told of a client she'd recommended life insurance to, who showed up in her office unexpectedly months later. He'd had a close call while driving, realized how fragile life is, and was ready to sign the life application that day!



Kudos to State Director Matt Milnor

Matt Milnor encourages agents to include life insurance in their business citing its ability to provide balance in an agent's business, to boost referrals and retention, and to help clients accomplish their financial goals. He added that Kansas City Life is a great carrier to choose.

“There are plenty of reasons to write with Kansas City Life. The primary benefit is, of course, for the insured. Kansas City Life offers some wonderful and unique products, while maintaining a competitive price. This brings value to insureds —and happy clients set the stage for referrals.”

Milnor added, “Kansas City Life pays well, provides plenty of training and support, offers ease of doing business, and recognizes great partner agencies for production. As a bonus, they're one of an increasingly small number of carriers who still offer the opportunity to earn trips —a fun reward at an attainable production level!”

Congratulations to both these outstanding professionals!

At Foremost[®], we encourage you to put the **Hitch in Your Pitch[®]**!

It's a tried-and-true cross-selling technique that can help you increase:

- Customer Retention
- Customer Satisfaction
- Referrals and New Business



Start with a personal auto policy.
Ask your customer:

"Is there a hitch on your vehicle?"



If yes, encourage your customer to add a policy for what they tow.

"What are you towing?"



Finally, see if they're towing to a secondary property.

"...and where are you going?"





Foremost is well-positioned to help you provide coverage for a customer's vehicle, things they're towing and places they're going. We have excellent insurance solutions for the whole household!

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¹ <https://tinyurl.com/2hskxd89>. ² <https://bit.ly/3a7JZ53>.

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By: *Jason Hamstra, Senior Vice President, Agency Integration*

SMART START PERSONAL LINES: STRONGER THAN EVER



Over the past few years, the insurance industry has navigated some of the toughest market conditions in recent memory. Rising loss ratios, shifting carrier appetites, and economic uncertainty have tested even the most resilient agencies.

At Smart Choice, we've seen firsthand how these changes have impacted our network—and our Smart Start Personal Lines program. Many of you have faced difficult decisions to protect your clients and your business in a hard market. We want to acknowledge that effort. Your dedication to doing what's right for the people you serve has not gone unnoticed.

Now, the market is beginning to show signs of stabilization, and we're ready to help you take full advantage of the opportunities ahead. The truth is, we've never been more equipped to support your growth than we are right now.

Investing in What Matters Most

We've doubled down on the two pillars that matter most to your success: carrier access and underwriting support. These are the resources that allow you to place more business, serve a wider range of clients, and write the kind of risks that help you build a strong, profitable book.

What's New—and Better

Expanded Carrier Access

Our carrier lineup has grown significantly, giving you more options than ever before. Whether you're looking for standard personal lines markets or niche solutions for unique risks, we've got you covered. The right market match means faster closes, happier clients, and more opportunities for you to compete in your local market.

(Check your state's available carriers [here](#).)

Dedicated Internal Underwriting Team

Our Personal Lines Risk Specialists act as an extension of your agency. They work directly with carriers to navigate guidelines, tackle challenging risks, and help you get to “yes” faster. This means less back-and-forth, more approvals, and more time for you to focus on client relationships.

Priority Support for Returning Partners

If you're a returning agent, we value the experience and business you bring to the table. That's why we offer fast-track onboarding, placement assistance, and—through December 31, 2025—we're waiving the \$100 reactivation fee.

Ease of Doing Business

We know that efficiency is everything. Our platform is streamlined, responsive, and built for speed, making quoting and binding more efficient and less stressful than ever.

The Time to Re-Engage Is Now

In a market that's always evolving, timing matters. With expanded resources, stronger carrier relationships, and a commitment to making your work easier, Smart Start Personal Lines is positioned to help you grow—no matter what the market brings next.

Let us show you what's available in your state and how we can help you thrive. Together, we can turn today's challenges into tomorrow's wins.



Specialized protection puts you ahead of the game.

At Nationwide, our specialized protection takes your game to the next level. With a sharpened appetite that's focused on protection-minded individuals and specialized industries, we offer tailored coverages centered around the evolving needs of your clients and risk expertise to help attract and retain business. Whatever route your client runs, we've got you covered.

To learn more about our sharpened appetite and resources to grow your business, visit nationwide.com/agents.

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Smart Choice Sponsors Solaris United at the Pauleta Azores Cup



Smart Choice had the incredible honor of sponsoring the U13 Solaris United Soccer Team this summer as they competed in the Pauleta Azores Cup in São Miguel, Portugal. The team was led by Jeff Jamison and our very own Oliver Travieso, SVP of Commercial Insurance.

The boys represented a collection of elite players from across the Charlotte, NC area, coming from different clubs. While they usually faced each other as rivals on weekends, they came together as one team to represent their country on the international stage. They faced off against some of the best youth teams in the world, including players from Benfica, PSG, and several talented Portuguese clubs. The competition was fierce, and the boys worked very hard to challenge these excellent teams.

In European youth soccer, professionalism, respect, and sportsmanship are just as important as skill. Among all participating teams, the Solaris United / Smart Choice team was unanimously selected by the tournament staff, referees, hotel staff, catering teams, and drivers as the winners of the “Fair Play Award,” which was one of the highest honors of the tournament. This was an extremely proud moment for the group (and their parents). They represented their families, their country, and the Smart Choice brand well!

The trip was far more than just soccer matches—it was a transformative experience for the athletes and their families. Between games, they celebrated their collective achievements, cultural enrichment, and lifelong friendships.

The players experienced the joy of victory and lessons of defeat, holding their heads high through it all. Coaches Oliver and Jeff emphasized the importance of teamwork, discipline, and enjoying the journey rather than solely focusing on the outcome.

By the end of the tournament, Solaris United not only built memories that will last a lifetime but also proudly represented their families, their country, and the Smart Choice brand on an international stage.

We couldn't be prouder of these young athletes, their resilience, and their spirit—a true reflection of what teamwork, dedication, and respect can accomplish.



Don't Just Sell Insurance. Sell Your Agency

By: *Michael Miller, State Director, Smart Choice*

Not long ago, selling insurance was easy. Rates were low, underwriting was predictable, and most customers didn't think twice before signing your paperwork.

The game has certainly changed. Premiums have risen, risks have evolved, and digital platforms have flooded the market with quick-quote tools that have commoditized insurance.

But I'm not here to focus on the negative. I want you to see this as your big opportunity. You, independent agent, have never been more essential.

We're in the Relationship Business

If you think you sell insurance, think again. What you actually sell is your agency. Your customers aren't just buying a policy from you. They are buying your expertise, your advocacy, and your advice as you guide them through complex coverage decisions.

We all know that insurance isn't a click-and-buy product. It's an education business. Your role is to help clients understand what their coverage is for, why they need it, and why it costs what it does. As you see every day when a customer calls with a claim, the right policy means the difference between a family's minor inconvenience and their financial ruin.

Insurance is complicated. Our job is to understand our clients' risk exposure, identify insurance solutions, and explain the purpose of that coverage and its cost. This is so much more than simply selling a policy. It's teaching someone how to protect the people and assets they hold most dear.

Stop Quoting and Start Selling

How often have you apologized for the price of coverage in the last few years? Are you sending out quotes, hoping the numbers speak for themselves, and crossing your fingers? That's not selling, my friend. That's order-taking.

It's time to stop apologizing, stop quoting, and start selling. Build a client profile for each customer. Ask questions that go beyond the basics. What is their risk tolerance? What's their family situation? What would it cost them, emotionally and financially, to be underinsured?

When you use a client profile to build out a complete picture of your customer, you shift the conversation from price to value. You are demonstrating to your clients the real costs of going without proper coverage and what it takes to protect their assets. After that conversation, the premium starts to make a lot more sense.

Don't Let the Robots Take Your Job

If you make your job about finding the cheapest policy or sending out dozens of quotes, hoping one snags a customer, you've already lost. AI can do it faster and cheaper. If you act like a robot who sells insurance, you'll eventually be replaced by one.

But do you know what AI can't do? It can't read between the lines. It can't hear the hesitation in your client's voice. It doesn't know when to push your customer and when to listen. This is the kind of human connection your clients crave (even if they don't know it). Technology can't replicate it, so lean into it.

Sell the Value (and Yourself)

Price objections melt away when clients understand what's at stake. Share real stories. Show them what happens to people who thought that they were saving money with a cheap policy until disaster hit. Be the one who made sure they were covered when it mattered most.

The policies you recommend are a reflection of your knowledge, your integrity, and your commitment to protecting your clients' futures.

So, stop selling insurance. Sell your expertise. Sell your agency. Sell you. That's the one thing the competition can't copy.

BUILD YOUR CLIENT PROFILE

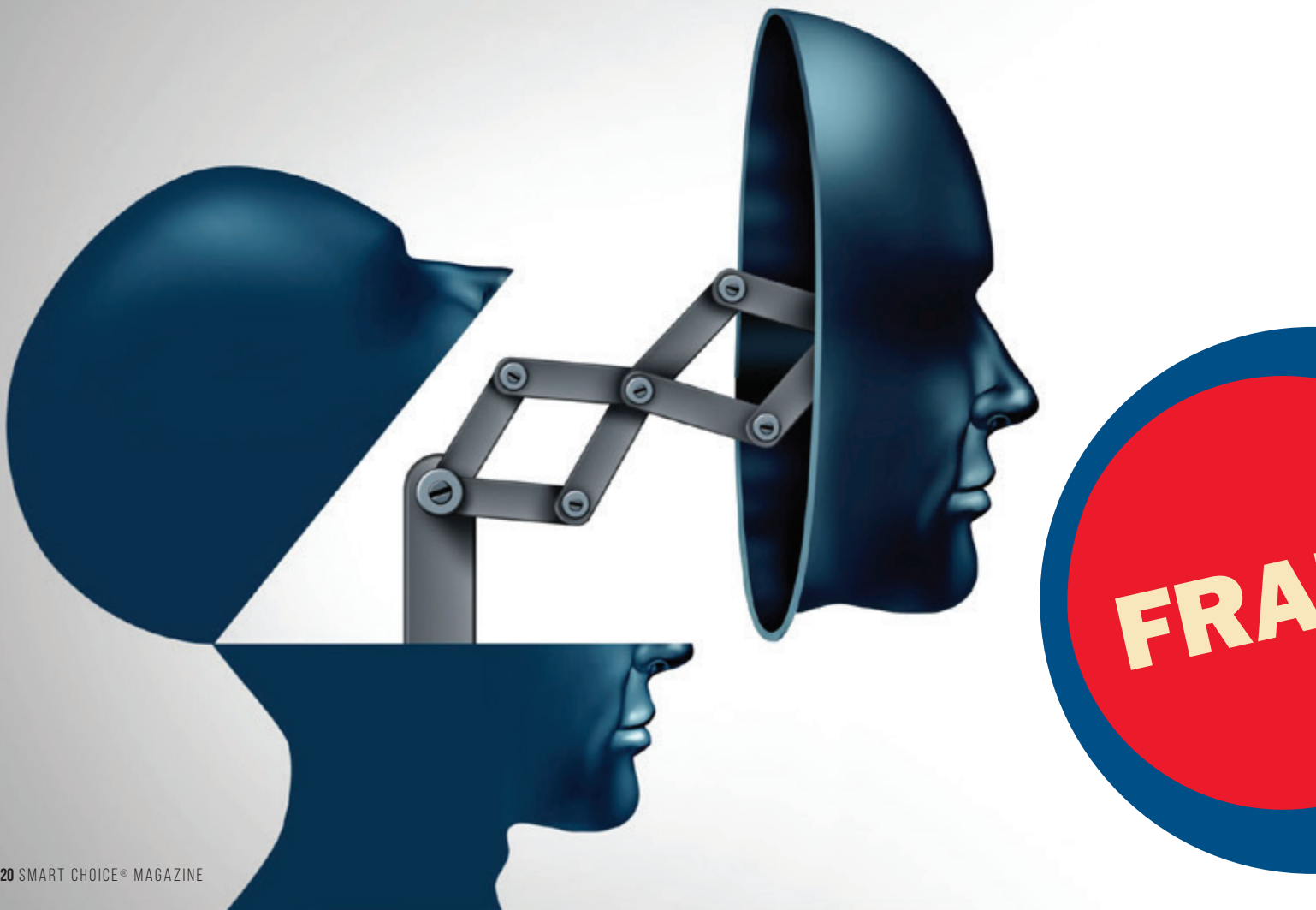
A client profile is the single-most helpful sales tool you can use at your agency. Here are a few of the questions I ask in every meeting with clients to build my client profile.

- Do you fully understand what your current policies do and do not cover?
- Are your liability and property limits high enough to protect your assets?
- Does your current policy provide extended replacement cost on your dwelling?
- Does your current company replace "new for old" on your clothing and personal belongings?
- Are you currently saving enough to meet your retirement needs?



DEEPPFAKES AND AI FRAUD: WHAT AGENTS NEED TO KNOW — AND HOW TO TALK ABOUT IT WITH CLIENTS

By: Mark Brandt, VP Commercial Lines



Artificial intelligence is changing the cyber threat landscape at lightning speed, and deepfakes are one of the most dangerous developments yet. These ultra-realistic, AI-generated videos, audio clips, and images are already being used by criminals to commit fraud, steal funds, and damage reputations.

For insurance agents, this isn't just an emerging tech story—it's a client protection issue that directly affects how you position cyber coverage, crime coverage, and related endorsements.

Why This Matters to Your Clients

Deepfake technology allows criminals to impersonate executives or trusted partners convincingly enough to bypass normal skepticism. In one real case, a company lost millions when a cloned CEO's voice instructed a wire transfer. These attacks are growing in frequency and sophistication, with social engineering fraud losses rising more than 70% in recent years.

Your clients face two major risks:

1. **Financial Loss** — Unauthorized transfers, fraudulent payments, or ransomware tied to deepfake threats.
2. **Reputational Damage** — Fabricated videos or audio clips that mislead customers, harm investor confidence, or create false scandals.

Even when a deepfake is proven false, the reputational fallout can be costly and long-lasting.

Your Role as the Trusted Advisor

Your clients may have heard about deepfakes in the news, but they often underestimate how realistic and dangerous these attacks have become. Your job is to translate the risk into real-world terms and then guide them toward protection. Here's how to approach the conversation:

1. **Lead with a story.** Share a real-world example of a business that suffered a loss due to a deepfake scam. This makes the risk tangible.
2. **Explain the gaps.** Review their cyber and crime policies to show whether deepfake incidents are clearly covered. Point out exclusions and gray areas in plain language.
3. **Show the "before" and "after."** Walk through what happens when a business without proper coverage is hit versus one with both coverage and preventive measures.
4. **Highlight prevention as part of the sale.** Recommend multi-step verification for financial transactions, AI detection tools for media, and staff training. Explain that these measures not only reduce risk but can improve insurability and premium terms.
5. **Present the coverage options.** Discuss cyber endorsements or updates to crime policy language that explicitly includes synthetic media and social engineering incidents.

Positioning This with Clients

When discussing with decision-makers, frame the issue as both a technology risk and a people risk. Stress that while no tool can eliminate the danger entirely, combining updated coverage with strong verification protocols dramatically reduces exposure. Avoid technical jargon—focus on outcomes, like preventing a fraudulent payment or protecting brand reputation.

Bottom Line for Agents

Deepfakes are not a passing trend; they are a permanent addition to the cybercrime playbook. Agents who can explain this risk clearly, identify gaps in existing coverage, and offer practical solutions will not only protect their clients but also strengthen retention and open new sales opportunities.

The message to clients is simple: the threat may be synthetic, but the losses are real. Your role is to make sure they are prepared before they become the next headline.





CASE STUDY:

Tapping Into the Power Within: How One Agency Competes and Wins

Short Associates began in 1962 as a family business, founded by Donald L. Short and then passed on to his son, Steve Short, and then to his granddaughter, Amanda Swanson. Today, Amanda is still the owner, and her husband, Darrell Swanson, runs the day-to-day operations.



Darrell Swanson

While the agency got its start by focusing on life insurance and annuities, it's expanded to become a multi-line shop in the years since. "We want to be a one-stop agency for everybody, where we can pretty much write everything," says Darrell.

However, to deliver on the one-stop value proposition, it's important to have access to multiple carriers. "I just couldn't imagine being a captive agent at this point," says Darrell, referring to the recent market conditions. "Rates go up, rates go down; if rates go too high, you don't have anything to offer them. You're kind of stuck."

Offering all lines became even trickier when a valued employee passed unexpectedly, and Darrell suddenly found himself having to take on Medicare coverage – a product he'd never personally handled before.

Darrell had to consider whether to keep the Medicare book of business or sell it off, but he didn't have to think about it for long. "I wanted to continue on," he says. "I decided to do whatever it took to continue offering Medicare services."

Choosing Insurance Network Support

Darrell was determined to continue offering all lines of coverage. He also wanted to make sure he had enough carriers to navigate the difficult market conditions that started to take shape around 2020. He couldn't do it alone.

"We decided to partner with Smart Choice because we wanted to have other options," says Darrell. It's a decision he doesn't regret.

With access to a broader range of property/casualty, life/disability and annuity carriers, for both commercial and personal clients, the Short Associates team can offer clients more choices and win more business. They can also reach out and get help and coaching quickly whenever they need assistance – like when they are navigating a challenging risk and or helping a client in an unfamiliar business sector. "I've been able to write unique businesses I would have never written before," Darrell says, explaining that access to the excess and surplus markets through Smart Choice has been game changing.

Finding Inner Strength

In addition to leading the agency, Darrell travels around the country to compete in Taekwondo tournaments, winning several national and district titles. "When I started Taekwondo, I found what I was missing," Darrell says. "I'd been competitive my entire life, and I enjoy competing professionally, but I'd missed the physical competitiveness of a sport," he explains.

While competing has been rewarding, it's also been heart-breaking at times – like when Darrell tore his hamstring just six weeks before he planned to compete for the world championship title. His doctor told him he wouldn't be able to do it, but he defied the odds. "I went there, gave everything I could, and came home with a world title," he says.



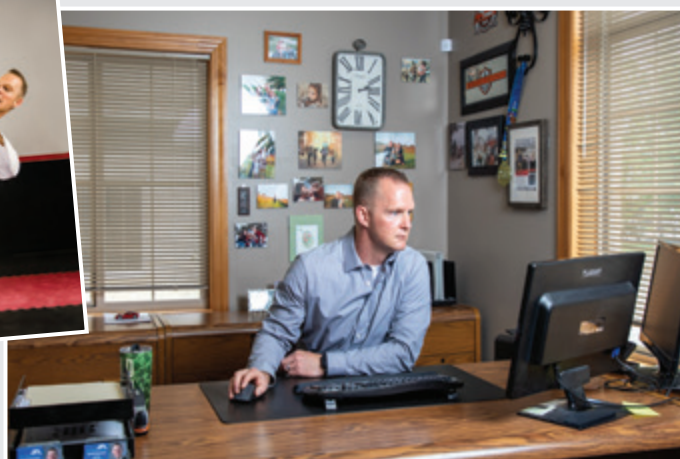
Over the years, Darrell and Amanda have also faced devastating tragedies within their agency – and in each instance, they tapped into their inner strength and leaned on support from others to overcome difficult circumstances.

Retaining Clients in a Tough Market

While the Short Associates team has been incredibly happy with Smart Choice, client feedback has been great, too. At a time when rates are rising and finding insurance coverage is getting harder, clients notice when an insurance broker has their back. "That's exactly what I was hoping for when I joined the Smart Choice network," says Darrell. "I was looking out for the best interest of our insureds."

The Smart Choice partnership has allowed Darrell to keep his retention rates up, even as policyholders increasingly compare rates.

His clients are concerned with market conditions, just like everyone else, and over the last couple of years, they've called to ask why their costs are going up and whether there are any other options. Thanks to his partnership with Smart Choice, there are other options, and Darrell is able to manage the workload. "Without my partnership with Smart Choice, I would have lost a lot of business because my phone has rung way more than it ever has in the last two years," says Darrell.



Building a Future

Short Associates has been a family affair, and it looks like it may stay this way. "I have two daughters who are 14 and 9," says Darrell. "My nine-year-old is telling me right now, 'I can't wait to work with you one day, Dad.'"

This means that Darrell isn't just focused on his own future. He's looking out for future generations – but he's not worried. "I have everything I need because of Smart Choice," he says.

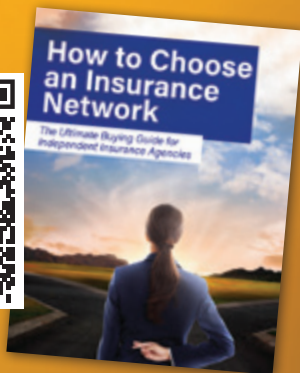
Want to see how Smart Choice can help you serve your clients? [Get started.](#)

Choose Wisely

Don't Leave Your Choice of a Network to Luck

Choosing an insurance network is a big decision. Pick the right one, and you can earn higher commissions – plus gain the support, carrier access and commissions you need to grow your independent insurance agency. Pick the wrong one, and you might not get the local support you need, be forced to pay monthly fees all while losing ownership of your book or control of your business.

Download the guide!



Network Option #1

Network Option #2

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