

Smart Choice[®]

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CEO LETTER



I'm proud to share that Smart Choice achieved record year-end production numbers again this year, reflecting the talent and dedication of our partners

-Andrew Caldwell

As we close out another remarkable year at Smart Choice, I'm reminded of how dynamic, resilient, and opportunity-rich our industry truly is. The insurance market has faced meaningful shifts over the past twelve months—from persistent hard-market pressures to continued carrier recalibration and evolving consumer expectations. Yet in the face of these challenges, our network once again demonstrated strength, adaptability, and leadership.

Across the country, independent agencies stepped up to serve clients navigating rising premiums, tightened underwriting, and increased scrutiny around risk. Many of you embraced new tools, diversified your carrier relationships, and sharpened your operational strategies. These efforts not only helped stabilize your businesses—they positioned you for growth in a shifting landscape.

I'm proud to share that Smart Choice achieved record year-end production numbers again this year, reflecting the talent and dedication of our partners (*see more on pages 10-11*). This performance underscores something we've long believed: even in the most complex market cycles, independent agents thrive when supported by a strong network, meaningful carrier access, and a system built around long-term partnerships.

Looking ahead, the future is bright. Early indicators suggest moderation in several lines, renewed capacity from select carriers, and continued

appetite for profitable growth. Agencies that invest in efficiency, embrace technology, and diversify revenue streams will be well-positioned to scale in 2026 and beyond.

One of the most exciting developments this year was the formation of our dedicated M&A team (*see more on pages 14*). As agency consolidation accelerates nationwide, Smart Choice is committed to being not only a network partner—but a strategic resource for those considering perpetuation, acquisition, or long-term transition planning. Whether you are growing, merging, or preparing for the next chapter of your agency, our team is here to support you with expertise, guidance, and the same alignment of interests that defines the Smart Choice partnership model.

As we move into a new year, I want to extend my deepest gratitude to every agent, carrier, and team member in the Smart Choice family. Your work, your trust, and your belief in what we are building together power everything we do.

Here's to a strong finish, a well-earned celebration, and an even brighter year ahead.

Andrew Caldwell

Chief Executive Officer

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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.



LYNN DEPASQUALE

Lynn DePasquale, a graduate of Wake Forest University, has been working at Smart Choice® since 2011 and has been working in the Smart Start Commercial Lines department since 2013. Lynn is currently the Senior Vice President of the Smart Start Commercial Lines program where she works directly with the carriers and agency partners to facilitate the success of the program.



CAROL DRAKE

Carol Drake was named Senior Vice President, Personal Lines in January 2024. She joined Smart Choice® as Vice President of Corporate Strategy in September 2017, and is primarily responsible for working with Smart Choice's carrier partners to design strategies that maximize profit for both agencies and carriers. From 2013 to 2017, she was the Vice President of National Accounts at Grange Insurance, and prior to that, Grange Insurance's Vice President of Marketing from 2003 to 2013. Drake has an extensive background in insurance, and began her career with The Midland Life Insurance Company in 1991, where she held several positions including Director of Business Integration and Marketing.



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

By: *Lynn DePasquale, Smart Start Commercial Lines*

In 2025, I've had a front-row seat to the most remarkable year Smart Choice Commercial has ever experienced. From my vantage point on the front lines, I watched written premium, new-business submissions, and bound policies climb to record highs. The momentum was impossible to miss, and largely powered by Smart Start, our in-house wholesale platform that has completely reshaped how agents access markets and place commercial business.

Through Smart Start, our agents gain immediate, nationwide access to a deep portfolio of standard-lines products from leading carriers—ranging from small-business packages to more complex middle-market accounts.

We've also expanded the platform's specialty and niche-program appetite. In 2025 alone, opportunities opened up across categories like:

- Alarm installation and monitoring contractors
- Mobile food vendors and food trucks
- Party rental and inflatable operators
- Fraternal organizations and private clubs
- Physicians' professional liability (occurrence and claims-made)
- Habitational risks (from condo associations and apartments to rental portfolios)
- Short-term special events, participant accident, hunt clubs, and nonprofits
- Light commercial auto
- Enhanced non-emergency medical transportation
- Used auto dealerships, including garage liability

continued on pg. 8



With these new segments and growing strength in trucking and transportation, we experienced a steady stream of consecutive record months in bound premium during the back half of the year. Some of the most exciting middle-market wins that came through our pipeline included a regional hospital system, high-value manufacturers, community banks, and even a large public-school district.

One of the things I value most about Smart Start is how it functions as a true business incubator. I've watched countless agents build substantial commercial books through the platform and then graduate those portfolios into direct carrier subcodes. This is clear proof that Smart Start is the industry's best on-ramp to long-term, agency-owned revenue.

More than 1,300 new agencies joined Smart Choice in 2025, pushing total active members beyond 11,000 nationwide. This influx keeps the Smart Start platform expanding in both volume and appetite, creating a cycle of growth and opportunity.

As we head into 2026, I'm seeing a commercial lines marketplace finally shifting into a more favorable growth phase after a stubborn hard-market stretch. Carriers are investing aggressively in digital transformation, faster underwriting engines, real-time data integration, AI-enhanced risk selection, and instant bindable quotes. And Smart Choice is right there with them, collaborating closely to make Smart Start the fastest and most agent-centric commercial placement platform in the industry.

From where I sit, the value proposition has never been clearer: if you're an independent agent looking for broader markets, higher hit ratios, niche expertise, and a seamless path to direct appointments, Smart Choice and Smart Start are the most powerful tools available.

2025 raised the bar. In 2026, I'm confident we'll surpass it with even more momentum and impact.



A photograph of two men sitting at a large wooden conference table in a modern office with large windows. The man on the left, wearing a blue sweater, is gesturing with his hands while speaking. The man on the right, wearing a grey blazer, is listening attentively. On the table are two tablets, a smartphone, and a white projector.

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SPECIAL FEATURE

ONLY BUSINESS THROUGH CORE PARTNERS

2025



Year In Review

TOTAL SMART CHOICE
YEAR END ESTIMATED PREMIUM

\$2.46 BILLION*

↑ 8%

Smart Choice®
Program
Growth

1,525

New Agencies

11,150

Active Agencies

**through carrier partners*

OUR AGENTS WRITE **OVER 11.5 BILLION** COMBINED IN THEIR AGENCIES

S M A R T S T A R T

\$163,000,000
total premium

\$3.5 MILLION

NEW BUSINESS PREMIUM AVERAGE PER MONTH

E X P R E S S
M A R K E T S

**\$775
MILLION**

total written premium

26 Tips to Build a Better Business Plan in 2026

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

The hard market's coming to an end, but the hard work to grow your agency continues. As carriers continue to open up to new appointments and new business, it's important that you and your agency are prepared to grow.

As 2026 approaches, now's the perfect time to be proactive and create a formal business plan and operating strategy. Here are 26 tips to inspire you and get you rolling.



1. Assess Where You Are

Be honest with yourself about your agency's current position. Review your book of business to understand your retention rates, carrier mix, and profitability. This will uncover your strengths and where you're falling short.

2. Compare Against Your Peers

Measure your agency's growth rate, revenue per client, and policy count per CSR against industry benchmarks to set realistic goals and expectations for 2026.

3. Clarify Your Vision

Ask yourself, "what does success look like in 3, 5, or 10 years?" Your vision isn't a slogan. It's a destination. It gives you something to grow toward. Otherwise, you're not doing business, you're embracing busyness.

4. Define Your Ideal Client

Chase two rabbits, catch none. Stop chasing everyone and build a profile of your ideal client: their industry, location, behavior, and value to your agency. Then, build your sales and marketing plan around them. You'll grow faster by focusing on high-value customers.

5. Set SMART Goals

Once you have your vision and ideal client identified, set SMART goals: Specific, Measurable, Achievable, Realistic, and Time-bound. Here's an example: Grow your agency's premium by 25 percent by December 31, 2026.

6. Focus on Profitability

Revenue is great, but profit pays the bills. Identify the lines and carriers that deliver the best margins for your agency and prioritize them accordingly.

7. Involve Your Team

You don't need to write your business plan alone. Include your producers, CSRs, and marketing team in the process. People support what they help create, and your Smart Choice territory manager can help you build a strategy, too.

8. Harness Technology

Quoting systems and agency management software can be huge advantages for your agency. They save time, speed up quoting and binding, and help you stay connected with your current book of business.

9. Invest in Training

Plan to invest in sales training, carrier education, and producer development in 2026 to achieve your goals faster. A dull axe cuts wood slowly; but a sharp axe will cut wood faster and with less effort.

10. Keep Marketing Simple

Consistency is key. Commit to one campaign per quarter, with clear goals and measurable outcomes.

11. Leverage Agency Data

Your management system can provide you with data that identifies cross-sell opportunities and client segments worth pursuing. Only have 15 percent of your personal lines customers' life business? Set a goal to cross-sell more life in 2026.

12. Measure What Matters

Everything can be measured, but only some metrics align with your agency's growth goals. It's recommended to measure retention, revenue per employee, close ratios, and quote turnaround time to optimize your agency in 2026.

13. Focus on Relationships

As an independent agent, relationships are your competitive advantage. Build them intentionally with your customers, carrier reps, underwriters, and employees.

14. Optimize Your Workflows

Simplify, simplify, simplify. Strive for fewer steps and fewer tools. If your team spends hours doing manual quotes, for example, find carriers that offer online quoting through EZLynx or their own systems.

15. Nurture Your People

Treating your people well is not only the right thing to do, it also helps you create a positive culture and even make a succession plan for your agency. Who are your future leaders? How do you plan to keep them? What's your plan to add more talented staff?

16. Challenge Your Assumptions

Just because you've always done things one way doesn't mean it's going to be the right way in the future. Are you serving the right markets? Are your carriers competitive? Is your pricing sustainable? If not, contact your territory manager to expand your offerings.

17. Review Regularly

No business plan is successful without regular review. Go over your goals and progress quarterly, adjust your objectives, and update your projections based on current realities.

18. Strengthen Your Brand

Your reputation is your currency, so invest in the branding and staff that will provide a consistent, professional image online and in person.

19. Plan for Retention

Most salespeople know it's much cheaper to retain a customer than it is to find and sign on a new one. Build proactive retention plans into your business plan. Examples include renewal reviews, policy check-ins, and thank-you campaigns.

20. Know Your Numbers

Cash flow, expense ratios, commission splits—know them cold. Ground your 2026 business plan in financial reality to set realistic expectations and attainable growth goals.

21. Visualize Success

Map your growth on a timeline. Seeing your milestones makes them real and keeps your team motivated.

22. Work Smarter with Partners

At Smart Choice, we can help you find the carrier partners who will help you grow in 2026 and provide training to speed up your success.

23. Examine Your Competition

Study how other agencies position themselves and identify what makes you different. Highlight these differentiators when speaking with customers and prospects.

24. Yield to Feedback

Listen to your clients, staff, and carriers. Their input—positive and constructive—is valuable as you refine your plan throughout the year.

25. Zero In on Execution

A plan is worthless without implementation. Break your big goals into monthly tasks and assign ownership. Track execution weekly to turn your business plan into success.

26. Leverage Smart Choice

Smart Choice can open doors to more carriers, better commissions, and back-office support. Don't go it alone—reach out to your territory manager today for support.

A strong business plan doesn't predict the future, but it does prepare you for it. Focus on clarity, accountability, and adaptability to build a bigger, better agency in 2026.

Smart Choice Makes Major Strategic Investment in M&A with Key Senior Hires to Accelerate Independent Agency Acquisitions



Last month, [Smart Choice](#) announced the appointment of two highly experienced mergers and acquisitions specialists, Mike Strakhov and Morgan Harriss. These strategic hires represent a significant investment in scaling the company's acquisition program, designed to provide independent agency owners with a seamless and sophisticated exit strategy and perpetual growth opportunities.

Strakhov joins as president of Smart Choice retail division bringing more than two decades of senior leadership experience in finance, risk management, and field operations. A recognized figure in the insurance industry, he is the founder of the Insurance Networks Alliance, a trade association that has grown into a major industry organization. His resume includes roles at prominent firms such as Chubb, Live Oak Bank, and Westfield Bank.

Harriss joins as vice president retail mergers and acquisitions and is an accomplished M&A expert with a strong background in financial institutions and insurance sector acquisitions. She previously held key M&A positions at both Live Oak Bank and Westfield Bank, where she specialized in deal sourcing, valuation, and transaction execution for independent insurance agencies.

"The addition of Mike and Morgan to the Smart Choice leadership team is a game-changer and a clear signal to the market that we are taking our M&A initiatives to a whole new level," said Andrew Caldwell, CEO of Smart Choice. "We have secured top-tier talent to ensure that the process of selling an agency to Smart Choice is efficient, professional, and maximizes value for the seller. Their combined expertise will allow us to significantly accelerate our growth trajectory and provide agency owners with an exceptional transition experience."



Mike Strakhov

"Due to aging industry demographics at agencies, there is unprecedented opportunity to grow the Smart Choice M&A program," said Strakhov. "Yet it is also a time to honor the legacy of agencies looking to transition with an acquisition strategy that retains the relationships the agency team has forged with their customers."



Morgan Harriss

"We are looking to do the right thing for the agencies we acquire beyond just the financials," said Harriss. "There are valuations associated with the strength of their brand, the relationships they have in the community and the incumbent team that has built the agency into what it is today and what it can be tomorrow."

SMART CHOICE RECOGNIZED AS A 2025 INC. POWER PARTNER AWARD WINNER

Inc. Power Partner 2025



We are thrilled to announce that [Smart Choice](#) was recognized for the fourth consecutive year on the Inc. Power Partner Awards. The prestigious list honors B2B organizations that have proven track records supporting entrepreneurs and helping startups grow.

Companies on the Inc. Power Partner list received top marks from clients for being instrumental in helping leadership navigate the dynamic world of startups. These B2B partners support entrepreneurs across various facets of the business, including hiring, compliance, infrastructure development, cloud migration, fundraising, and more, allowing founders to focus on their core missions.

“The entrepreneurial journey and community are core to Inc.’s mission, and it’s a true honor to celebrate this year’s Inc. Power

Partners — the companies dedicated to helping small businesses and entrepreneurs,” says Bonny Ghosh, editorial director at Inc. “Whether they’re coordinating complex marketing campaigns or reliably supporting the day-to-day infrastructure of growing companies, these honorees aren’t simply B2B providers — they are true partners in helping businesses grow and succeed.”

“Our national field team that encourages, trains and advocates for independent agencies deserves the praise for the recognition,” said Ashley Wingate, executive vice president, sales and distribution. “We are the only insurance network to ever be recognized by Inc. Magazine, and this inspires us to continue providing agencies with the tools and resources they need to start, run, and grow their businesses.”

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"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!

WE ALSO OFFER YOU AND YOUR CUSTOMERS:

Financial Strength



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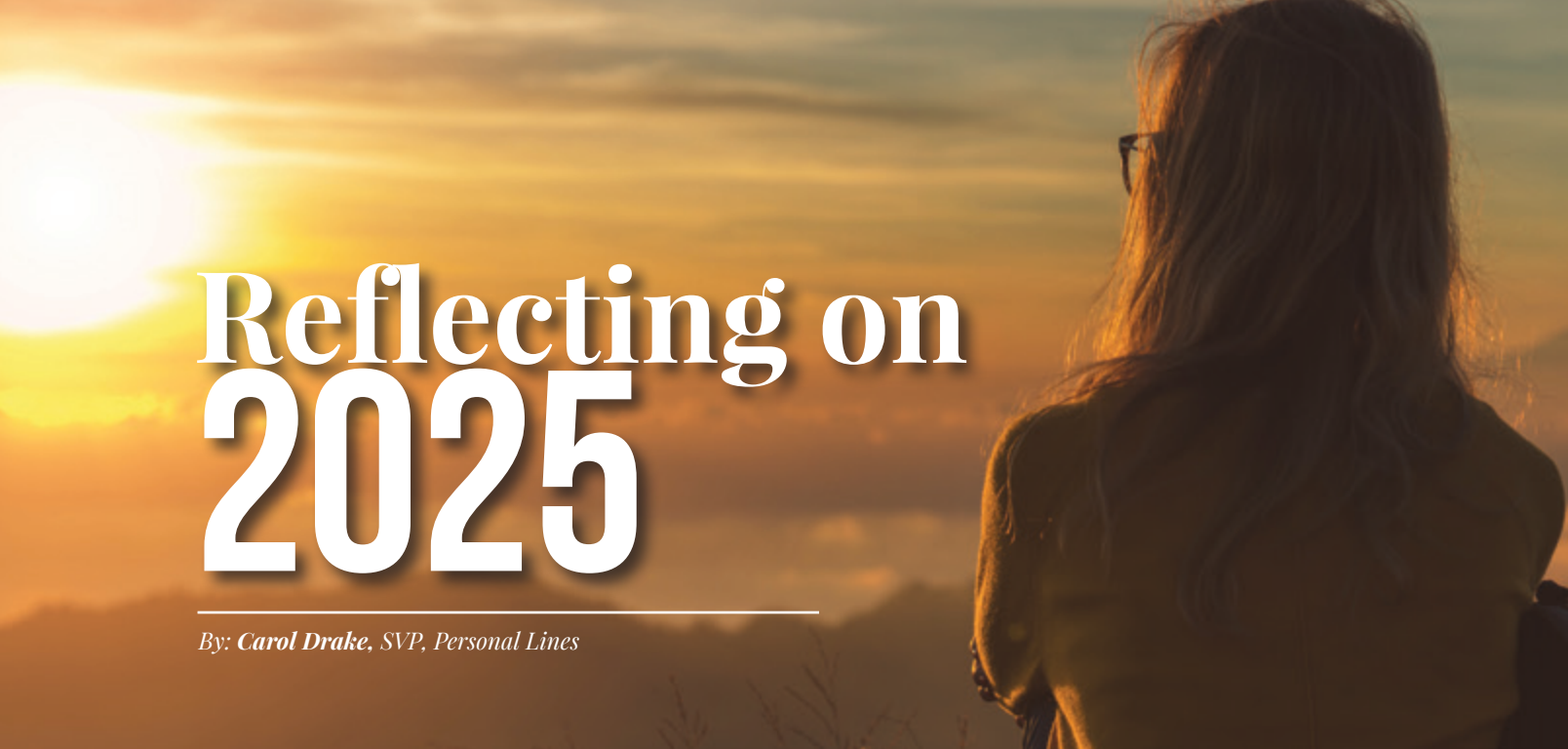
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¹ <https://tinyurl.com/2hskxd89>. ² <https://bit.ly/3a7JZ53>.

Not all products, coverages and discounts are available in all areas. 9028532 09/25



Reflecting on 2025

By: Carol Drake, SVP, Personal Lines

As we reflect on 2025, we saw personal auto rates stabilize and carriers shifting their growth targets back toward auto. Meanwhile, homeowners' availability and pricing remained constrained as carriers continued to earn in much-needed rate increases and re-underwrite their books to recover from increased loss costs driven by high inflation and multi-year record-breaking CAT activity.

Overall, the past few years of the hard market have affected customer satisfaction, with both lines of business settling into higher overall price points. In fact, according to the J.D. Power 2025 U.S. Auto Insurance Study, only 51% of the most valued 'Highest lifetime value customer' say they 'definitely will' renew their policies with their current insurer.

Looking ahead to 2026

Customer retention and underwriting profit will still be at the top of the list. However, I see some great opportunities on the horizon for Smart Choice Agents.

1. You'll see quote filters in the comparative rate continue to lessen; so, don't assume. Quote your best carriers every time.
2. Expect to see your "Bundle/ Package" writers become more competitive on their targeted risk profiles, but they, too, want to write more auto, so don't hesitate to quote mono-line auto in preparation for rounding out that account in the near future.

3. If you've got an appointment with a carrier, they will be requiring you to meet your minimum new business requirements to keep your code. So, quote your carrier every time.

4. Yes – I've saved the best for last. Because of Smart Choice's market strength and our partnership with the industry's largest carriers, our carrier partners are turning to Smart Choice to support their growth in 2026.

Yes, nearly all our carrier partners are requesting new agent appointments from Smart Choice! This presents a big opportunity for Smart Choice Agents. Now is the perfect time to contact your Territory Manager or State Director to ensure you've identified Smart Choice's top carrier partners and to learn how we can all collaborate to build a growing and profitable book.

Final Thought

Smart Choice's growth goal for 2026 is 20%! If you think that's something that you want for your business, then align your growth strategy with us! You only have one call to make, and that's to your Smart Choice Territory Manager or State Director to help you leverage every part of what Smart Choice has to offer, so you too can increase your revenue in 2026!

Resource Links:

<https://www.jdpower.com/business/press-releases/2025-us-auto-insurance-study>

<https://riskandinsurance.com/us-property-casualty-insurance-outlook-steady-profits-despite-cooling-growth/#:~:text=The%20P&C%20industry's%20four%2Dyear,are%20reinvested%2C%20the%20report%20noted>

Express Markets: Strength Through a Challenging Market Cycle

By: *Smart Choice Express Markets Team*

Over the last five years, the insurance industry has weathered a prolonged hard market marked by rising premiums, tighter underwriting, and reduced carrier capacity. These pressures limited appointments and new business opportunities, putting independent agents in a challenging position.

Smart Choice Express Markets has helped fill that gap. With access to more than 40 carrier partners across excess & surplus, specialty, and niche segments, the platform has enabled independent agents to place business that standard P&C carriers often won't write during hard market cycles.

The results speak for themselves. Since 2020, Express Markets has grown more than 140%, reaching \$740 million in written premium by the end of 2024. This growth reflects agencies gaining the ability to serve clients who might otherwise have gone uninsured.

Now, there are clear signs that the hard market is easing. After several years of steep rate increases, carriers have strengthened their balance sheets and regained profitability—conditions that naturally encourage competition. Reinsurance markets have stabilized, and inflation has moderated, helping make loss costs more predictable. With more capital available and a renewed appetite for growth, insurers are competing more aggressively, leading to stable or even declining premiums and broader coverage in many lines.

Even as conditions softened in 2025, Smart Choice agents using the Express Markets platform continued to grow, adding approximately \$35 million in written premium and bringing the total to \$775 million.

Still, a softening market doesn't eliminate every challenge. Non-standard auto, coastal property, habitation exposures, and other hard-to-place risks will continue to fall outside the appetite of many standard carriers.

If the hard market proved anything, it's that access matters. The breadth and flexibility of Smart Choice Express Markets will continue to help independent agencies stay competitive and resilient—no matter where the market turns next.



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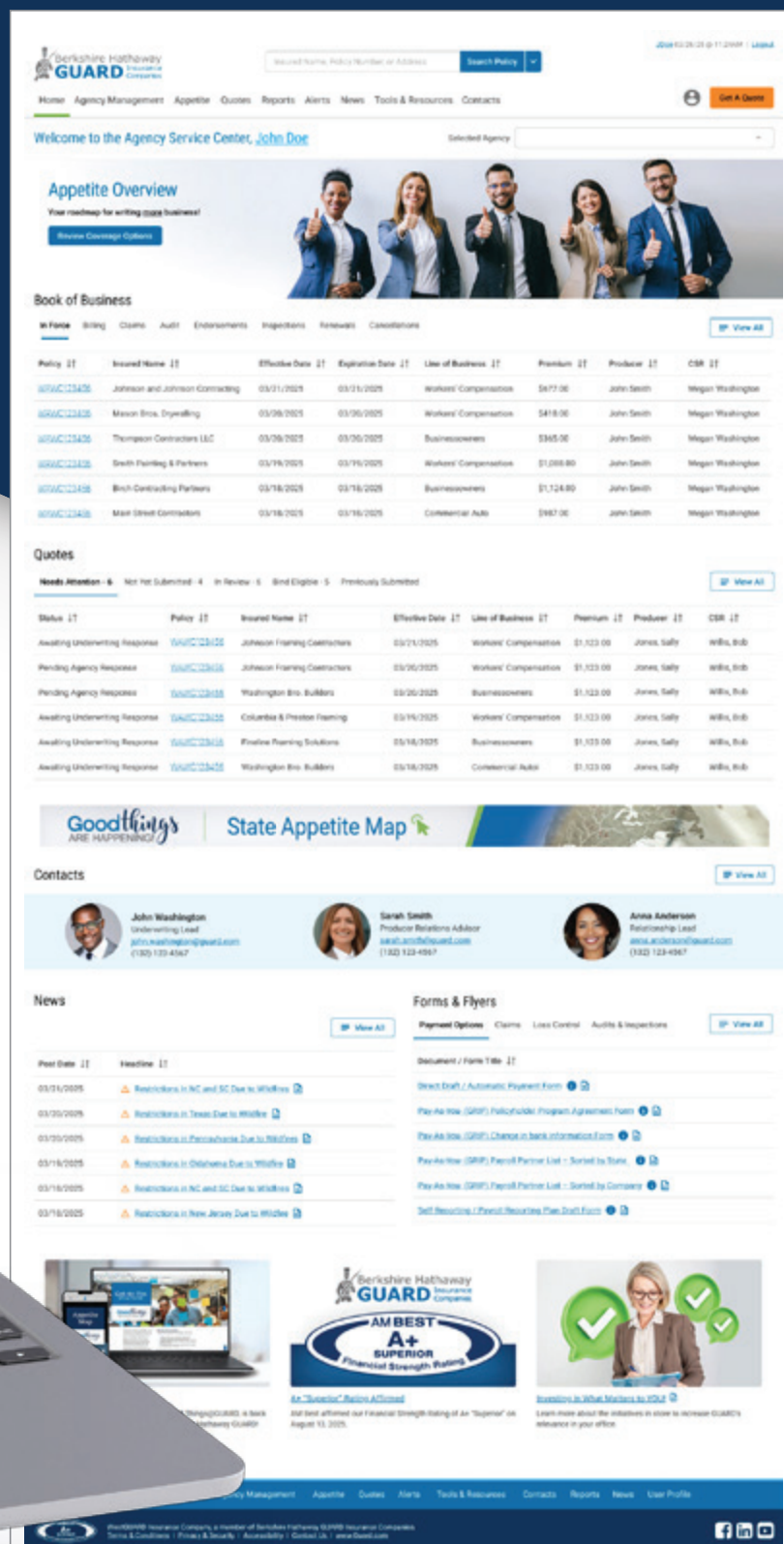
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CASE STUDY:

How An Independent Agency Discovered Growth In the Fast Lane

Steph Santi, founder and CEO of Auto Mate, has experienced rapid growth and impressive recognition since launching his Portland, Oregon-based independent agency.



**Steph Santi, Founder & CEO,
Auto Mate**

You might say insurance is in Steph's DNA. "It seems to run in the family," he jokes, explaining that his father and grandfather also worked in insurance.

When he was just 20 years old, he applied for a job at a State Farm agency, expecting something entry level. Instead, he was hired as an agent, and he was hooked. At age 25, he opened his own Farmers Insurance agency. Then, at age 29, he opened an Allstate agency, operating inside a car dealership in Oregon. "We started from scratch and quickly became the largest producing Allstate agency in Oregon in just 11 months," he recalls.

While all these experiences were amazing, Steph was ready to try something new – this time as an independent agency. In 2015, he opened Auto Mate.

The Decision to Go Independent

Steph was successful within the captive insurance model. In fact, his Allstate agency was the number two producing Allstate agency in the entire Northwest region. At the same time, he knew he could do even more with an independent model.

"I always had loved the insurance world, and was good at it, but was never able to help people in the way I wanted to at a captive company," Steph explains. He needed access to more markets and products, and he could only achieve those goals by switching to the independent model.

However, he soon discovered that there was a catch. Although independent agencies can offer more coverage options in theory, actually gaining access to those coverage options is easier said than done. Carriers often require significant premium before offering agencies a contract, and that represents a major hurdle for a new independent agency without an established book of business.

Steph explains the challenge perfectly saying, "It reminds me of when college kids get out of school and they need a job, but all the jobs require experience. As a new independent agent, contracting with carriers is a lot like that."

Life in the Fast Lane

Fortunately, there's more than one road to success, so after doing some research, Steph adjusted his strategy and jumped into the fast lane with Smart Choice.



“I considered a couple of different aggregators,” he says, explaining that he didn’t like what he saw. “I just didn’t feel like we had a lot of freedom, and the money just didn’t work.”

Smart Choice was different. Smart Choice takes 30% of commissions, which is admittedly higher than some other networks, but there are no fees. Even more importantly, the commissions are capped, so once you reach a certain level, you get to keep 100%.

“In the end, that percentage ended up being extremely reasonable, because there’s a cap,” Steph says. “That’s an advantage that many others did not offer.”

Steph knew that he could quickly exceed the cap, and when he did, he would be earning more than he could with other networks. Furthermore, Smart Choice would help him meet his sales goals by giving him the coverage options he needed to grow his book of business.

“We ultimately chose Smart Choice because of the vast selection of carriers,” Steph says. “They have a lot of the top-tier companies, like Safeco, Travelers, and Nationwide.”

While access to markets was nice, Steph also discovered the many advantages of Smart Choice collaboration. Whenever he has a question or needs a second set of eyes to help him place a challenging risk, he can count on his Smart Choice team for assistance. “They are invested in their agents’ success,” he explains.

With Steph’s hard work, and Smart Choice’s support, Auto Mate grew quickly. The agency currently writes \$100,000 to \$150,000 in premium each month, and Steph aims to reach even higher in 2025 and beyond.

Key Differentiators

Every successful agency needs a winning strategy, and for Auto Mate, that strategy revolves around outstanding customer service. Auto Mate has been recognized as a top auto insurance agency in the Portland-metro area, and as a top homeowners insurance agency in Oregon. In 2024, Best of Rose City magazine named Auto Mate the best insurance company in Portland.



However, to really boost revenue, Steph has found commercial lines to be critical. “Almost all of our new business is commercial these days, and we’re placing a lot of business with the excess and surplus markets,” Steph says, explaining that he’s planning to hire a new commercial lines agent to help with renewals.

Steph had to step out of his comfort zone to cross over to commercial lines. When he first opened Auto Mate, he had no experience with commercial lines, and his first \$1,000 commercial policy took him two weeks to write. Now he routinely sees \$50,000 to \$100,000 accounts come across his desk.

Fortunately, Smart Choice has made the transition quite easy. “I just want to say thank you to Smart Choice,” Steph says. “If you’re serious about growth, it’s crucial to have a network like Smart Choice on your side. They have great people, support, software and advice – and even other agents who share their expertise.”

Are you ready to step into the fast lane? Take a closer look at Smart Choice.

Become an agency partner. 

THE POWER OF PARTNERSHIP

Helping agents make it to the green.



Stuart Smith Insurance Agency commercial account manager Cole Smith and Smart Choice State Director Matt Milnor.

For this independent insurance agent and former college varsity player and tournament competitor, partnering with Smart Choice was a hole-in-one. As a third-generation independent insurance agent, Cole knows placing coverage for commercial accounts can be tricky. While other agents might turn down those clients, Cole finds a way to help them by leveraging the Smart Choice network.

"I know some of Smart Choice's competitors, they have a pay-to-play model that involves giving them a bunch of money up front. That might be worthwhile if those networks offered access to more carriers and better options, but from what I have seen, that's simply not the case. Some of them also have stipulations that can harm agencies -- for example, requiring them to meet quotas or pay money back."



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