2026
ISSUE III

Smart Choice® MAGAZINE

PERSONAL LINES:

Retention Starts with Relationships

Smart Choice® MAGAZINE

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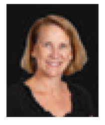
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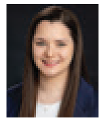
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CEO LETTER

A Changing Market—and What Comes Next

The insurance industry has never stood still, but the pace of change in today's Personal Lines market is especially noticeable. Carrier strategies are evolving, underwriting requirements are shifting, and agencies are navigating more complex coverage conversations with their clients.

In a market like this, the role of the independent agent becomes even more important. Clients need someone who understands their options, can help them work through challenges, and knows where to turn when the first solution isn't the right one.

That's a big part of what guides our work at Smart Choice. We're continuing to expand carrier partnerships and market access while investing in tools, technology, and education that can make a meaningful difference in your agency. We're also paying close attention to what we hear from our agents because your experience in the field helps shape where we focus next.

Despite the challenges in the marketplace, I see plenty of opportunity. Agencies are finding new ways to serve clients, diversify their business, and position themselves for long-term growth. The ability to adapt has always been one of the strengths of the independent agency channel, and I believe that will continue to serve us well.

This issue is designed with that in mind. You'll find updates, ideas, and practical information you can use as you plan for what's ahead.

Thank you for your continued partnership and for being part of Smart Choice. We appreciate the trust you place in us and look forward to continuing to earn it.

I hope you enjoy this issue.

Andrew Caldwell

Andrew Caldwell, CEO

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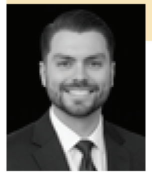


NICK GOLONKA

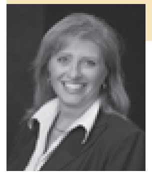
Nick joined Smart Choice in the spring of 2020. Prior to joining the Express Markets team in 2022, Nick worked with the Inside Sales team as well as the Smart Start Commercial and Personal Lines teams. As an account manager for Express Markets, Nick manages several specialty lines partnerships and provides resources and support to the Smart Choice field teams. Nick is a graduate of East Carolina University where he studied political science and earned a Bachelor of Science degree in 2019.

MIKE MILLER:

Mike Miller brings more than 43 years of insurance industry experience, with leadership roles spanning underwriting, sales, agency marketing, finance, and operations. He began his career with Allstate in 1980, where he earned multiple top sales management honors, including five Chairman's Inner Circle awards. Prior to joining Smart Choice in 2009 as a State Director, Miller served as Director of Marketing for MSI Insurance, leading growth initiatives across sales, marketing, claims, and underwriting operations. He is a recipient of the Smart Choice President's Award.

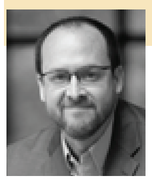
OLIVER TRAVIESO:

Oliver Travieso was named Senior Vice President, Commercial Lines in January 2024. He joined the Smart Choice team as Vice President of Commercial Lines in October of 2015. Oliver's background is mainly in Commercial Insurance both in Sales and Underwriting. Prior to Smart Choice, Oliver was The Sales Director at CNA Insurance where he led a group of Sales Representatives for the Southeast. Oliver is primarily responsible for overseeing commercial lines carrier partner relationships and setting the Commercial strategy for the field.



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.



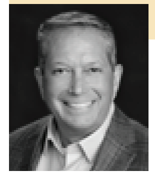
ANDREW CALDWELL

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 2003.

DOUG 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.

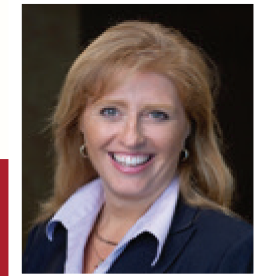
Charitable giving is an integral part of the Smart Choice® philosophy, and Doug is a dedicated servant leader in his community, avidly supporting various non-profit organizations and events. He has received numerous awards and recognitions by leading insurance companies, over the course of his career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



MIKE STRAKHOV:

Mike joined Smart Choice in November 2025 as President of the Retail Division. Prior to joining the company, he spent his career in insurance and banking, working with business owners and leadership teams on growth, financing, profitability and long-term planning.

His experience includes building an insurance lending division from the ground up, developing its strategy, team and underwriting standards. He works closely with independent insurance agency owners on acquisitions, perpetuation and succession planning, agency valuation and financing solutions designed to support their long-term goals.



FROM THE FRONT LINE

By: ***Carol Drake****, Senior Vice President, Personal Lines*

YOUR CUSTOMERS LEARNED TO SHOP. **NOW WHAT?**

The rate increases of the last several years did more than put pressure on household budgets. They taught insurance consumers a new behavior: shopping their coverage.

And even as rates begin to stabilize in many areas, that behavior isn't going away.

LexisNexis' latest Q2 data found that 47.2% of auto policies in force had been shopped at least once during the previous 12 months. J.D. Power measures shopping differently but found a similar trend, with 53% of auto customers reporting that they had shopped. Those consumers are also getting more quotes — an average of 3.5, the highest in the study's history.

For agencies, the question is no longer whether customers will shop. It's how do you keep the relationship when they do?

One Auto quote can put the whole account in play.

For a long time, getting the Home and Auto bundle was one of the strongest indicators of retention. That's still valuable, but we can't assume the bundle alone will keep a customer from looking.

If Auto becomes uncompetitive, the customer shops Auto. Once that happens, another agent has an opportunity to look at everything else in the household.

Interestingly, many aren't taking it.

J.D. Power found that 45% of recent auto shoppers had homeowners insurance, but only 20% were also given a home quote during the shopping process.

That gap is an opportunity for independent agents.

Rather than treating an Auto quote as a single transaction, look at the entire household. Auto and Home are the starting point, but what about an Umbrella? Flood? Boat, motorcycle, RV or ATV? Cyber?

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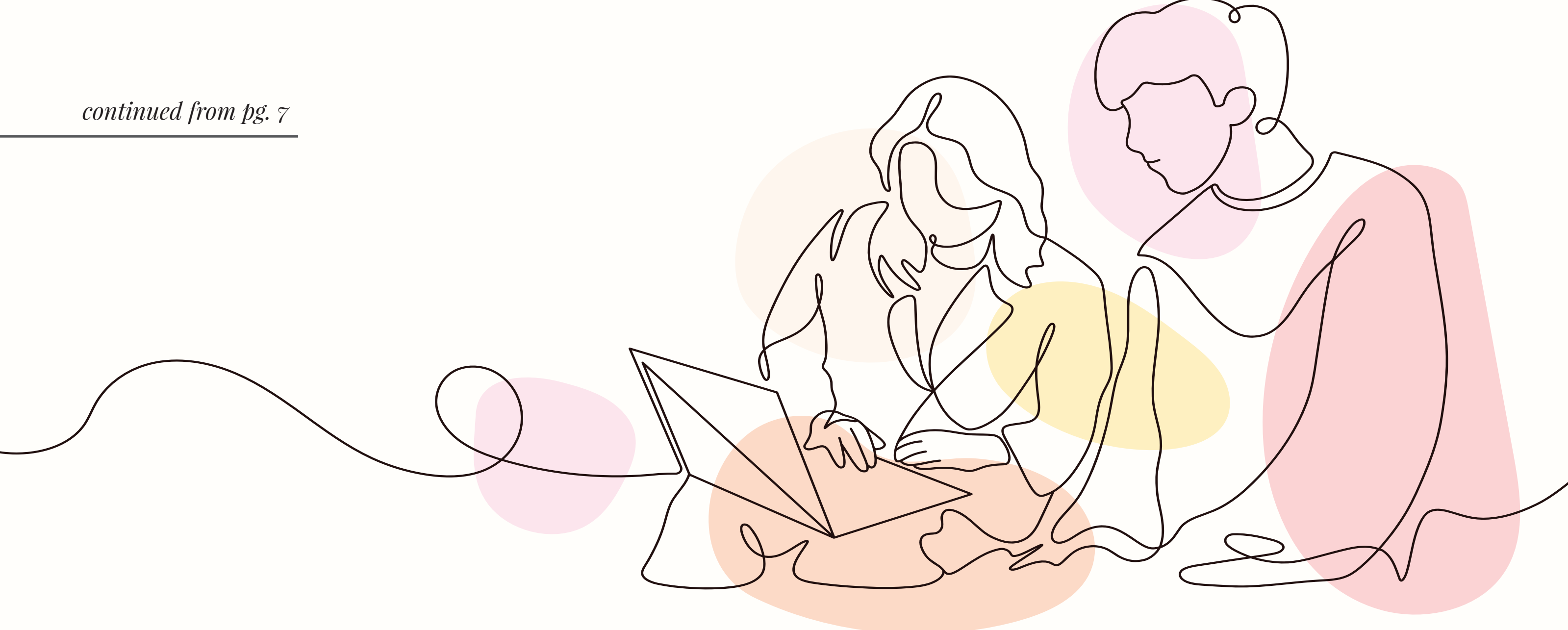


The more complete the conversation, the more opportunity there is to identify coverage gaps, demonstrate expertise and build a relationship that is about more than one premium.

Get there before the customer starts shopping

Retention shouldn't begin when the customer calls about a renewal increase.

The best time to have that conversation is before they have a reason to call you.

Proactive outreach gives an agency the chance to review changes, discuss coverage and identify possible savings before price becomes the only thing the customer is thinking about.

And when price does come up, coverage comparison matters.

Sometimes you'll win on price. Sometimes you won't. But a lower premium isn't necessarily a better policy. Walking customers through differences in limits, deductibles, exclusions and available protection helps them understand what they're actually buying — and what they may be giving up to save a few dollars.

That conversation is where an independent agent can really show value.

Talk about ways to save — and ways to stay safer.

There are also more tools available to help customers manage both premium and risk.

Telematics is a great example. Consumer awareness and acceptance have grown significantly, and programs that reward driving behavior give agents another option to discuss with customers looking for ways to save.

We're beginning to see that concept extend into the home as well.

Electrical monitoring devices, water sensors and automatic water shutoff systems can help prevent or minimize some of the most common and costly household losses. As carriers continue incorporating risk-mitigation technology into their products and discounts, these tools can become another part of the agency's coverage conversation.

It's a shift from simply asking, "How can we insure this risk?" to also asking, "How can we help reduce it?"

More options create more opportunities

The encouraging part is that agencies are having these conversations at a time when more Personal Lines opportunities are opening back up.

We're seeing carriers expand appetite, reopen states and geographies, and provide greater appointment access than we've seen in recent years. We're also seeing increased opportunity through Smart Start Personal Lines.

That matters because customers who shop expect options.

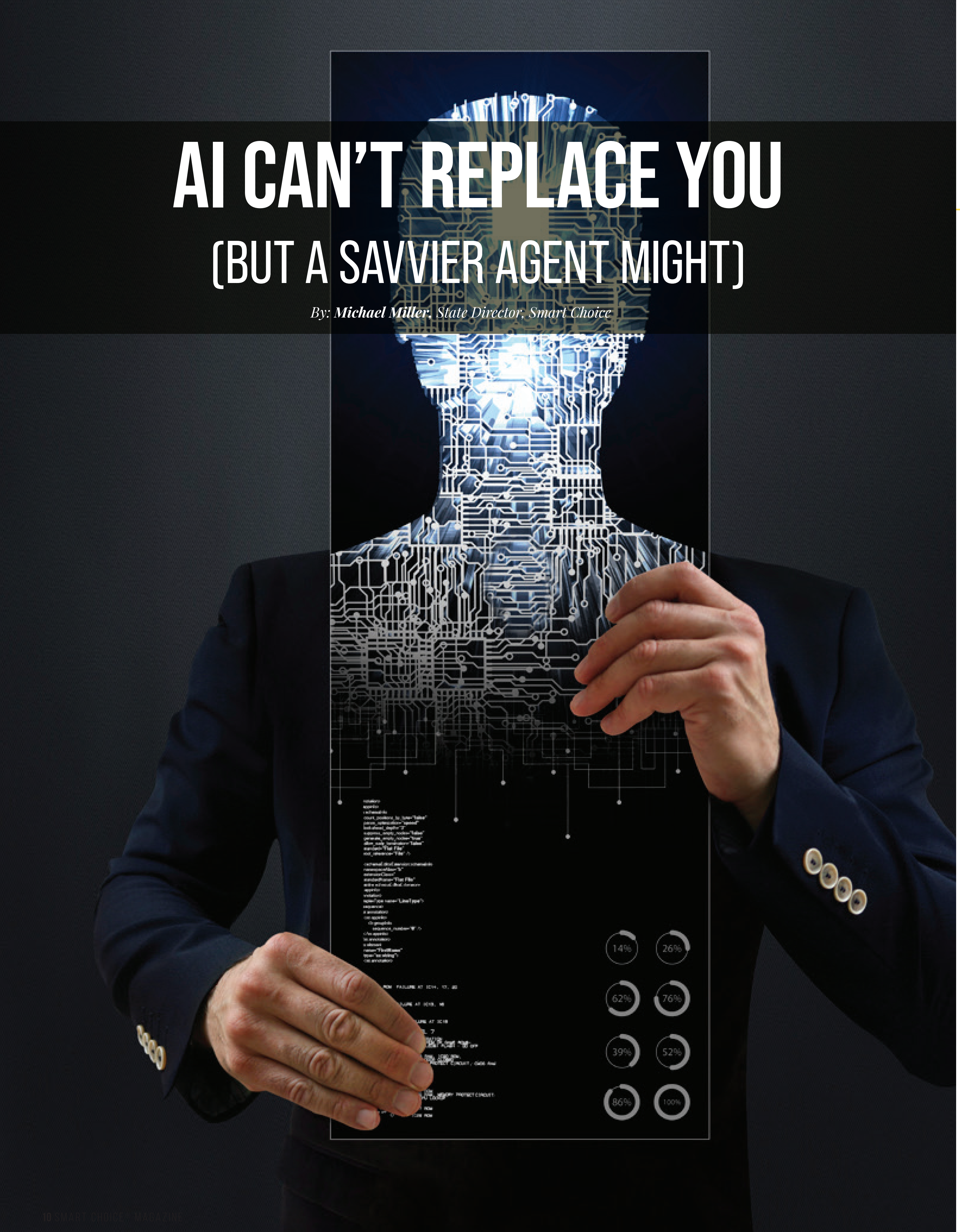
The more markets an agency can access, the better positioned it is to retain a customer whose current carrier is no longer competitive, round out an account, and potentially win additional business when a new shopper comes through the door.

After several years when the challenge was often finding somewhere to place the business, it's encouraging to see more doors opening.

Consumers may have become better shoppers during the hard market. The opportunity now is to give them more reasons to keep their business with you

AI CAN'T REPLACE YOU
(BUT A SAVVIER AGENT MIGHT)

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



AI is changing the personal lines insurance game. It's easier than ever for the big carriers to quote your clients and prospects online without you. It's a tidal wave of change that feels to me how the transition from horse-drawn carts to automobiles must have felt to our ancestors. Our agencies face a choice: adapt or get run over.

All carriers and agents want to stay in business. Like you, everyone is looking for ways to compete for clients' premium dollars. So, what's the niche that will help you win when all others slowly fade into time?

Harness the power of AI as a risk consultant rather than devolve into an AI-supported quoting machine.

Yes, it is possible to compete with big-tech companies offering online quotes 24/7 and still have a bright future in the Personal Lines industry. The process is simple, but it ain't easy.

Keep It Personal

The AI arms race in our industry has made it easier than ever for consumers to go online and get a quote. You are a beneficiary of this yourself as a Smart Choice agent, as many of our carriers and agency management tools offer AI-powered online quoting. Rather than fight it, savvy agents harness this technology to make it work for their agency.

Smart agents use AI to quote quickly, but don't stop there. They pour energy into converting high-value prospects.

If your prospect can get a quote without calling you, how do you add value so they pick you over one of the big dogs online?

Now, there will always be customers who buy solely on price. But higher-value customers know insurance is about more than cost. They are looking for a professional who will be there when they need them most, from offering advice for protecting their assets and families to walking them through the claims process after a loss.

This is what it means to be a risk consultant. You provide sound financial advice for your clients' futures and show them a solid plan rather than simply offering an auto quote. To stay successful in this business during the AI era, you must embrace this approach rather than devolving into just another quoting machine.

Becoming a Risk Consultant

A risk consultant paints a picture of what insurance can do for a customer. Coverage is not a commodity. It represents a customer's lifestyle, their successful retirement, and their financial freedom. Insurance is what protects families from devastating loss and helps them enjoy life.

AI-powered online quoting can give prospects prices, fast. But can it anticipate future financial needs based on a customer's life goals? Not at all. Savvy agents sell what AI can't, which is their role in helping prospects fulfill their dreams, whatever they may be.

So, let AI quote for you. But then start selling. Show people what AI can't do and what your role is in helping them secure their financial futures.

Stop Quoting, Start Selling

Savvy agents have developed a system for developing a client profile and use it with every one of their clients and prospects. A client profile process is the most efficient way to show your value. It uses the AI-generated quote as a jumping off point for building out a customer's entire insurance program.

A profile goes beyond knowing how much a prospect is currently paying for insurance. It includes information such as:

- Auto: Are your liability and property damage limits enough to protect your assets if you are involved in a major accident?
- Property: Does your current carrier provide extended replacement cost on your dwelling?
- Life: Are you currently saving enough to meet your retirement goals?
- Service: Does your current agent or carrier review your policies annually to make sure you are properly covered?

These are just a few questions you can include with your client profile. You can even use AI-powered tools to streamline your information-gathering process and deliver a fast experience for your customers. Savvy agents work with technology to improve their operations and stay ahead of the game.

Quotes don't pay the bills. They didn't before the dawn of AI, and they certainly don't now. What pays the bills is converting these quotes into sold policies by offering your expertise as a risk consultant and your calm, reassuring voice when your customer experiences a claim. AI can quote fast, but it can't replace you.

A Note on Carriers

It's a sad truth that some carriers are using AI to find a way around you. But the fact remains that they need clients to survive and thrive, just as you need carriers to pay the bills. If prospects are going to buy what carriers are offering, the carriers need you to guide prospects down the path toward the products they need, even if they don't request a quote for it. None of your carriers shake hands with your clients. Today they are yours to keep or give back to the system. You get to decide the path you take.

Smart Choice Named by Inc. Magazine as **One of America's Fastest Growing Private Companies**

The Inc. 5000 List inclusion is driven by continued business growth propelled by its agent-friendly contract, favorable commission structure, and a highly experienced field sales team.

Inc. Magazine has identified Smart Choice as one of America's fastest growing private companies. The Inc. 5000 List inclusion is driven by continued business growth propelled by its agent-friendly contract, favorable commission structure, and a highly experienced field sales team.

Independent agents recognize the value of partnering with a network founded by an independent agent -- that offers what is considered as the most agent-friendly agreement available. Agents maintain 100 percent ownership of their business. The terms of the agreement are one year, whereas other networks require multi-year contracts.

"I spoke with two other networks/aggregators, and their contract was like 3 inches thick," said Harold Salant, owner of the Harold J. Salant Insurance Agency who joined Smart Choice several years ago. "They were like Hotel California... you could check in, but you can't check out."

Smart Choice's commission structure is also very favorable for agents, and it is explained in detail in this whitepaper: The 8 Questions You Must Ask Before Choosing a Network. With Smart Choice, you can earn more with their commission cap as well as receiving 100% of the commissions as a leadership agent.

Smart Choice local territory managers provide agency partners with training opportunities and local support. "The people that we have in the field are former agency owners themselves, or they've come from the carrier side," said Carol Drake, senior vice president, personal lines. "They really understand products, sales, and all the different things that are going to help agents be successful."

Smart Choice Surpasses 12,000 Agency Partnerships

Annual recruitment targets for 2026 were achieved by early June.

Smart Choice reached a major milestone in summer 2026, surpassing 12,000 independent agency partners nationwide. The network met its annual recruitment goal of 1,000 new agencies in early June and is now on pace to potentially double that number by year-end.

"We are seeing an acceleration of new agent agreements far beyond what was projected given the softening market," said Andrew Caldwell, chief executive officer of Smart Choice. "For the past few years, we have placed increased emphasis on creating thought leadership content on our website to help agents make an informed decision on the right network to choose – and their due diligence is leading them to Smart Choice."

A growing number of captive agents, as they experience disappointment with their compensation models and the challenges they face trying to deliver world-class customer support, are in discovery phase with networks.

"As a 3rd generation State Farm captive agent, it was a major leap to transition to the independent role," said Greg Meinberg, owner of Meinberg Insurance Agency. "As I explored my options, I found that many networks charge steep fees but even worse, some demanded a lot of control over the agency, which defeated the entire purpose of opening an independent agency. Smart Choice had a good commission structure with no fees, and it provided a rare combination of support and autonomy."

Alexis Slama

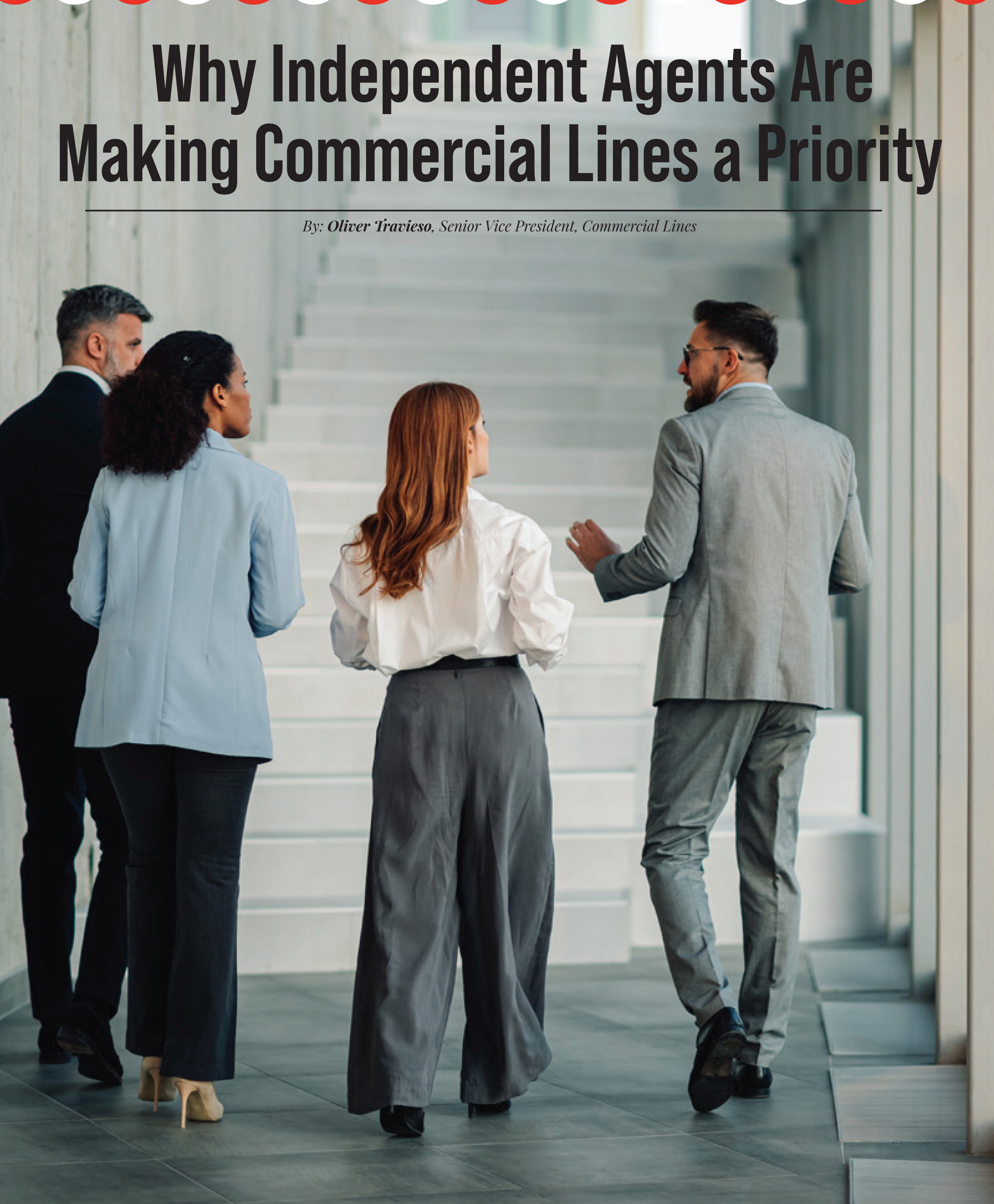
Alexis Slama recently joined the Smart Start Personal Lines team as Vice President, Personal Lines Strategy & Operations.

Alexis brings a strong background in insurance operations, customer experience, agency engagement, and strategic business support within the personal lines industry. Her experience supporting agency growth, operational execution, and customer success initiatives makes her an outstanding addition to the Smart Start leadership team.

In her new role, Alexis will partner closely with executive leadership to help shape and execute the strategic roadmap for Smart Start Personal Lines. She will lead initiatives focused on operational excellence, agency growth and engagement, carrier and partner strategy, business performance management, and continuous process improvement across the organization.

Alexis will also work collaboratively with teams across Agency Success, Data & Analytics, Technology, Marketing, Carrier Relations, and Operations to support production growth, improve operational efficiencies, strengthen agency relationships, and continue enhancing the overall Smart Start Personal Lines platform.

"Alexis's leadership style, operational mindset, and passion for driving meaningful results position her well to help support the continued growth and evolution of Smart Start Personal Lines," said Jason Hamstra, Senior Vice President of Agency Integration. "We are excited to welcome Alexis to the organization and look forward to the expertise, energy, and leadership she will bring to the team."



Why Independent Agents Are Making Commercial Lines a Priority

*By: **Oliver Travieso**, Senior Vice President, Commercial Lines*

Something exciting is happening in independent agencies across the country. More owners and producers are treating Commercial Lines as a core part of the book from day one, not as a side hustle or an afterthought. And honestly? It's about time. The numbers alone make a strong case. The U.S. commercial insurance market hit $310 billion in 2025 and is projected to reach $493 billion by 2034. That's a massive, growing pie. For independent agents, it represents one of the best revenue opportunities available right now. The average commercial policy generates nearly three times the premium of a typical personal auto or homeowners account. Better still, that revenue tends to grow as the client's business grows. A restaurant that starts with general liability often needs liquor liability next, then workers' compensation once staff is added. Each new coverage is a natural cross-sell, and clients carrying multiple policies are far less likely to shop around. The result? Stronger book revenue and longer-lasting relationships. Those relationships are precisely why Independent Agents are uniquely positioned to win in commercial.

Small business owners face risks that barely registered a decade ago – cyber threats, professional liability, supply-chain disruptions. When they need help, they don't want a faceless online quote. They rely on someone who knows their business and their community. Most purchase coverage from an agent within 25 miles of their operation. Local knowledge and genuine relationships are impossible for direct writers to replicate. You already have both. Commercial also rewards real expertise in a way Personal Lines often doesn't. Every risk has variables, and underwriting flexibility has surged in importance in a competitive marketplace. That's where an agent's value shines and becomes very difficult to replace. A restaurant owner opening a second location isn't going to get nuanced advice from an online forum. That's a conversation built for an agent who understands the risks and can guide the client through them.

One historical barrier, the operational slog of quoting, has largely disappeared. A single commercial submission used to mean juggling separate workflows for the application, rater, and carrier portal, each creating delays and potential errors. Modern agency management systems now consolidate those steps. Information is entered once and flows through automatically. Quotes surface inside the same process. Agencies growing fastest in commercial are the ones that have built a consistent, efficient submission process. The right technology lets you add the line without adding proportional headcount or headaches.

Even better, partnering with Smart Choice as a market access provider gives agents powerful leverage. You gain access to a robust portfolio of products designed to fit virtually every business need, from Main Street shops to specialized operations. That breadth means you can compete confidently on coverage, pricing, and options – through a carrier subcode appointment or Smart Start, our in-house wholesale operation. It's the kind of support that turns commercial from an occasional opportunity into a scalable, everyday strength for your agency.

The case is clear. Higher revenue per account. Deeper, stickier client relationships. The chance to stand out as the trusted advisor whose judgment clients rely on. Efficient tools that remove old friction. And, through Smart Choice, a ready-made portfolio that lets you say "yes" to more businesses in your community. The market needs what independent agents uniquely provide, and the barriers that once kept many on the sidelines have come down. If you've been thinking about making commercial a bigger priority, the best time to lean in is right now. Your local businesses are counting on someone who shows up as a genuine partner, let's seize that opportunity together!

Smart Choice Retail

MID-YEAR CHECK-IN

As we crossed into 2026, expectations were high for Smart Choice Retail to contribute to the organization's ambitious growth goals. Now that we're officially in the second half of the year, it's time to pull back the curtain, see how we're doing, and answer questions about who and what Smart Choice Retail is.

Retail 101: Who We Are (And Who We Aren't)

I joined Smart Choice as the President of Smart Choice Retail in November of 2025 alongside Morgan Harriss, Vice President of Retail Mergers & Acquisitions. We stepped into an organization already moving at full speed.

First, I'd like to make clear that Retail is not here to compete with our network members. Our goal is simple—either retain current revenue when a network member is ready to sell or capture new revenue we otherwise couldn't touch. Think of Retail as a growing family of strategically placed "Cornerstone" agencies in key states. These Cornerstones operate the agency while acting as anchor points to welcome and integrate new agencies.

Of course, acquiring agencies is only half the battle—the other half is making sure everything actually works afterward. That's where Jason Hamstra and his integration team come in, holding down the front lines to ensure every acquisition delivers its promised value.

Behind the scenes, it takes a small army to keep this engine running. A huge thank-you goes out to our teams in accounting, legal, HR, senior management, territory managers, state directors, marketing, and the local Cornerstone staff who help close and integrate these deals.

By the Numbers

We are committed to growing with purpose and let's look at how the strategy is paying off:

- **2025 Recap:** We closed 37 acquisitions, adding $12.9 million in revenue and bringing our year-end pro forma total to ~$27 million. That performance would place Smart Choice Retail at 85th on *Insurance Journal's* Top 100 Property/Casualty Agencies list.

- **2026 YTD (August Update):** So far this year, we've added 13 agencies and another $10.3 million in revenue, pushing our total pro forma revenue past $37 million.

It's important to note that we aren't buying agencies to just pick up revenue. We strictly target teams with strong organic growth, great customer care, solid culture, and the bandwidth to expand.

What's Next?

The deal pipeline for Q4 is strong, but while acquisitions get the spotlight, a tremendous amount of work happens behind the curtains. The integration team is very busy onboarding previous acquisitions while preparing for the next one. We are actively streamlining operations across all locations - standardizing everything from payroll, HR, and accounting to acquisition due diligence and carrier alignment.

The Ideal "Cornerstone" Profile

One of the most common questions we get is: *"What makes an ideal Cornerstone candidate?"* While every deal is unique, our wish list generally looks like this:

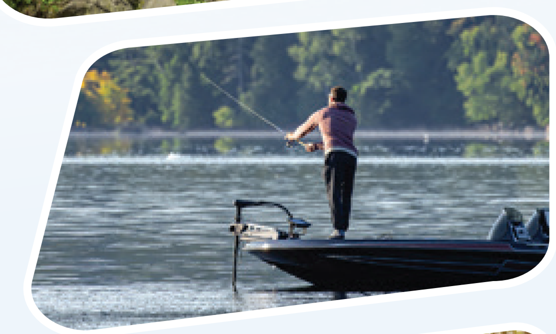
- **Revenue:** $750,000–$1,000,000+
- **Location:** Brick-and-mortar presence in key states with room to tuck in local agents.
- **Track Record:** Strong organic growth, profitable book of business, and an appetite for future M&A.
- **Leadership:** Leadership willing to stick around, run the agency, and scout local opportunities.
- **Culture:** A management style and personality that fits right in with our broader team.

How You Can Help (Agent Whispering)

If you're chatting with an agent who:

1. Expresses an interest in selling,
2. Is thinking about selling in the next few years, or
3. Should sell (even if they haven't realized it yet)...

Send a line over to Morgan Harriss (mharriss@smartchoiceagents.com) or Mike Strakhov (mstrakhov@smartchoiceagents.com). Let's keep the momentum rolling into Q4!



Fall is Made For ADVENTURE

For many customers, fall isn't the end of the recreation season. It's the best part.

So many autumn adventures await. Every day, customers pull into driveways, campsites and tailgates with more than just a vehicle – it's also a cross-sell opportunity!

They may be towing a camper.

Hauling an ATV.

Heading out on a snowmobile trail ride.

Or taking one last trip to the lake.

When you see a hitch, the opportunities are endless. Sometimes all it takes is one question:

What are you towing this weekend?

Chances are you'll uncover a trailer full of risks you can insure with Foremost®!

Turn Fall Adventures into YEAR-ROUND OPPORTUNITIES

Your customers rely on you to help them protect the things that matter most. That includes the toys and recreational vehicles that fuel their adventures.

Whether they're enjoying fall camping trips, scenic rides through changing leaves, hunting trips, football weekends or preparing equipment for winter storage, Foremost® offers options designed to help them live confidently.

With coverage available for a broad range of recreational products, Foremost can help you uncover more opportunities for your customers.

Protect More Adventures with Foremost

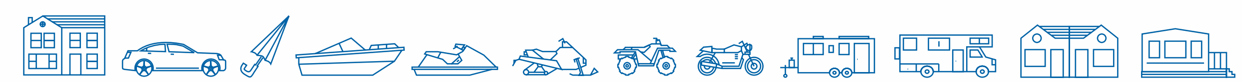
- Motor Homes
- Fifth Wheels
- Off-Road Vehicles
- Personal Watercrafts
- Travel Trailers
- Motorcycles
- Boats
- Snowmobiles

…and more.

1. Ask where they're headed.

2. Discover what they're bringing along.

3. Find new opportunities with Foremost, your agency's product powerhouse.



Learn more at ForemostAgent.com

FOREMOST®
A Farmers Insurance® Company

Express Markets –
Why E&S Market Access Still Matters

*By: **Nick Golonka**, Account Manager, Specialty Markets*

After several years of challenging hard market conditions, the insurance industry appears to be entering a softer phase as carrier capacity has expanded and underwriting guidelines have loosened.

While some risks may be shifting back to standard preferred markets, others may have found a permanent home in the non-standard / E&S space.

Maintaining strong access to E&S markets—even during a soft cycle—is strategically important for agents and insureds alike. Regardless of market conditions, certain risks will always inherently fall outside of the appetite of standard insurers. Two prime examples of this are non-standard auto and property.

Non-Standard Auto

Studies from across the insurance industry indicate that non-standard or high-risk policies make up roughly 20% to 40% of the American auto insurance market. *(https://landminsurancegroup.com/what-is-non-standard-insurance/)*

The emergence and growth of the non-standard auto insurance market reflect the need to provide coverage for drivers who may not meet the underwriting criteria of traditional insurance carriers. This segment serves individuals with unique risk profiles, including drivers with prior accidents, traffic violations, limited driving experience, lapses in coverage, or other factors that can make obtaining standard auto insurance more challenging. Advances in data analytics and risk modeling have enabled insurers to better assess and price these risks, creating greater access to coverage for a broader range of consumers. As economic conditions, demographic trends, and driving behaviors continue to evolve, the non-standard auto market remains an important component of the insurance industry, ensuring that higher-risk drivers can maintain the required financial protection while supporting overall market accessibility and stability.

Smart Choice Express Markets offers several carrier partners in the non-standard auto space. Smart Choice agents have taken full advantage of this access. In 2025 alone, Smart Choice agents wrote more than $120 million in written premiums through Express Markets' non-standard auto partners.

From National General Specialty and Kemper Auto to Gainsco, Express Markets provides agents with the opportunity to write this business.

Hard-to-Place Property

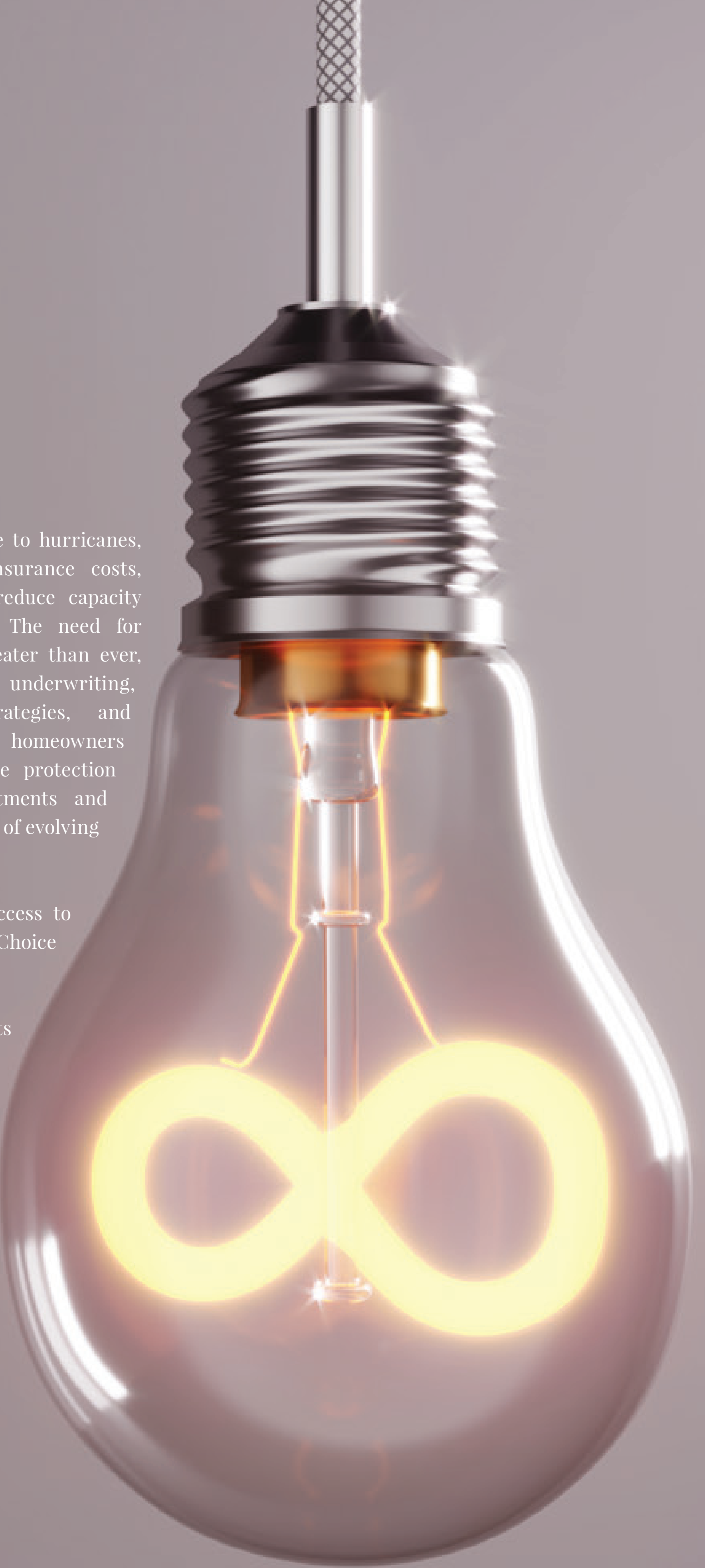
Hard-to-Place property is among the risks that fall outside the appetite of standard insurers. From coastal homeowners to vacant properties, there is a need for E&S and hard-to-place markets in this space.

Non-standard property markets and coastal homeowners represent a critical segment of the insurance industry that often faces limited access to traditional coverage solutions. Properties with unique characteristics, such as older construction, high-value homes, vacant properties, short-term rentals, or those located in catastrophe-prone coastal areas, frequently fall outside standard underwriting guidelines. Coastal homeowners in particular face increasing challenges due to heightened exposure to hurricanes, windstorms, flooding, and rising insurance costs, leading many admitted carriers to reduce capacity or exit certain markets altogether. The need for specialized insurance providers is greater than ever, as these markets require flexible underwriting, customized risk management strategies, and innovative coverage options to ensure homeowners and property owners can secure the protection necessary to safeguard their investments and maintain financial resilience in the face of evolving environmental and market risks.

Smart Choice Express Markets has access to over 10 markets in this space and Smart Choice agents have taken advantage of this.

In 2025 alone, Smart Choice agents wrote more than $66 million in written premium through Express Markets' hard-to-place home and coastal partners.

From Heritage and American Modern to wholesale partners such as Burns & Wilcox, Express Markets provides agents with the opportunity to write this business.



CASE STUDY:
Batting a Thousand with an All-Star Team

Brett Allen knows the value of a team that shows up to win. Before he entered the world of insurance, he was a Division I baseball player. Now, Brett is the owner of a successful agency and a member of the Smart Choice network.

From the beginning, Smart Choice has helped Brett get his agency off the ground. "I never really felt like I was on my own," he says.

Brett Allen

When Life Throws You a Curveball

Brett played baseball for the University of Massachusetts Amherst. He had a scholarship and a bright future—and then he injured his back. At the age of 19, he underwent back surgery, and it took him out of the game for a while. Then, he staged a comeback, transferring to Virginia Commonwealth University to play there.

Before long, he realized that his future lay elsewhere. "I was ready to focus on other things, so I quit playing baseball and started exploring potential careers," he says.

Brett was interested in the insurance industry, so he began working at his dad's State Farm Agency to gain experience. After working under his dad for a few months, he decided he wanted to become an agency owner. During this time, he was contemplating whether to pursue becoming a State Farm Agent or an independent agent.

"After about three or four months there, we hit record production numbers at my dad's office," Brett recalls. Success gave him the confidence to take the next step.

Crafting a Winning Game Plan

Brett was eager to open his own agency, but he needed a solid strategy. He conducted online research and reached out to other independent agencies for advice. Everyone told him the same thing—he needed to join an aggregator or network.

He searched "insurance aggregator Virginia" on Google. "That's when I found Roger and Smart Choice," he says. He's referring to Roger Gill, one of the state directors who helps Smart Choice partners grow their agencies.

Brett didn't join right away. His mother, a former attorney, insisted on reviewing the contract carefully before he signed. Brett also used the time to compare other networks to be sure he was making the right decision.

Stepping Up to the Plate

After careful research and a thorough contract review, Brett knew that Smart Choice was the best fit. "I was pretty much sold on Smart Choice being the best option – especially for making money long term," he explains.

Brett liked that he'd get expansive carrier access, and that he wouldn't have to pay fees. He also liked that Smart Choice gave him the flexibility he would need when it came time to think about succession planning down the road. Although he was just starting out, he knew it would be an obstacle one day. He didn't want to sign a contract that would make it difficult for him to sell his agency or give it to a family member.

Most of all, Brett needed to build a profitable book of business, and he thought Smart Choice's approach to commission splits would benefit him the most. Unlike a lot of networks, Smart Choice puts a cap on its commission split, so once agents reach a certain level, they keep 100% of their commissions.

"I definitely plan on reaching the cap, or I wouldn't have started the agency to begin with," Brett says, explaining that he doesn't mind a slightly higher commission split at the beginning if it means he will get much more later on. "That definitely seemed to me like the best way to go because I'm thinking more long-term."

> *I was pretty much sold on Smart Choice being the best option - especially for making money long term.*
>
> *-Brett Allen*

Swinging for the Fences

Against all odds, Brett opened his agency in the middle of the hard market and the COVID-19 pandemic. A lot of carriers weren't offering appointments, but Brett was still able to write through Smart Choice. He learned how to use the Smart Start program effectively and worked on making connections with insurance professionals.

After about eight months, Smart Choice helped him explore more carrier opportunities through direct appointments. "Ever since then, my business has grown exponentially," Brett says. "Now I'm around $850,000 in premium in the agency."

Agent of the Year

In 2025, Brett received the Smart Choice Virginia Agent of the Year award, earned because he wrote over $1 million in premium through Smart Choice that year. He is also the youngest Smart Choice agent in Virginia, and when he first started, he was already writing an impressive $50,000–$60,000 a month through the Smart Start program.

Brett's grit and hard work speak for themselves. He makes a point of going out and talking to people in person so he can earn their trust and establish a reputation. He's also quick to acknowledge his coaches.

"I attribute a lot of my success to the support I've received from Daniel and Roger at Smart Choice," Brett says. "In the early days, I needed a lot of guidance, and I literally called Roger up and asked him how to get business on the books," he recalls. As it turns out, Roger was ready for that question. In fact, he had an entire development plan ready for Brett!

As Brett's story illustrates, growth comes easier with mentorship and guidance. Brett's advice for other new agents is simple: "As long as you listen to your trusted advisors, like I had in Roger and Daniel, you're going to be all right."

What could you achieve as an agent on the Smart Choice team? Become an agency partner.

THE POWER OF PARTNERSHIP

When you join the Smart Choice team, major league training and support is part of the no fee signing bonus.

Brett J. Allen Insurance Agency owner Brett Allen and Smart Choice Virginia State Director Roger Gill

"I attribute a lot of my success to the support I've received from Smart Choice. In the early days, I needed a lot of guidance, and I called my State Director and asked him how to get business on the books. Roger was ready for that question. In fact, he had an entire development plan ready for me! Growth comes easier with mentorship and guidance. As long as you listen to your trusted advisors, you're going to be all right."

This agency owner, and former college Division I pitcher, has taken the training he received and has turned it into a game-winning strategy. Brett quickly wrote over $1 million in premium through Smart Choice, was named 2025 Agent of the Year for VA and is on his way to scoring Leadership status – which means he will earn 100% commission.

Smart Choice®

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Inc. Magazine has selected Smart Choice as a Power Partner award winner every year since the program's inception four years ago -- 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.

Inc. Power Partner 2025