

# Smart Choice<sup>®</sup> MAGAZINE

## COMMERCIAL LINES:

*Strength in a Stabilizing Market*

**DOUG WITCHER HONORED  
WITH THE HORATIO ALGER AWARD**  
*page 10*

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**5 REASONS TO SELL  
COMMERCIAL INSURANCE**  
*page 12*

---

**EXPANDING YOUR BOOK:  
TOP NICHE SMALL BUSINESS CLASSES  
FOR INDEPENDENT AGENTS**  
*page 18*

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**SMART CHOICE MARKS NINTH  
CONSECUTIVE YEAR OF  
AGENCY GROWTH IN 2025**  
*page 21*

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**SCALING INDEPENDENT  
AGENCIES IN A CHANGING  
INSURANCE LANDSCAPE:  
A Q&A WITH PHILLIP WRIGHT**  
*page 22*

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# CONTENTS

IN THIS ISSUE

- 05 CEO LETTER
- 07 FROM THE FRONT LINE  
*by Joey Duggins*
- 10 DOUG WITCHER HONORED  
WITH THE HORATIO ALGER AWARD
- 14 5 REASONS TO SELL COMMERCIAL INSURANCE  
*By Mike Miller*

- 18 EXPANDING YOUR BOOK: TOP NICHE SMALL BUSINESS CLASSES  
FOR INDEPENDENT AGENTS  
*By Mark Brandt*
- 21 SMART CHOICE MARKS NINTH CONSECUTIVE YEAR  
OF AGENCY GROWTH IN 2025
- 22 SCALING INDEPENDENT AGENCIES IN A CHANGING  
INSURANCE LANDSCAPE: A Q&A WITH PHILLIP WRIGHT



## CEO LETTER

### A Year of Growth, Resilience, and Opportunity in Commercial Lines

As we reflect on an extraordinary year at Smart Choice, I am both humbled and energized by the momentum we've built. In an industry that continues to evolve rapidly, with new risk landscapes, shifting market dynamics, and technology reshaping how we serve clients, our performance in 2025 and early 2026 demonstrates not only resilience but strategic growth.

This past year, the insurance marketplace showed encouraging signs of stabilization following the prolonged hard market conditions. According to industry outlooks, the commercial insurance market is financially healthier, insurers are making more sustainable profits, and they have the capital to write more business, which creates more opportunity and stability across the industry.

At the same time, the market remains dynamic. Renewal rate pressures persist across many lines, including commercial auto and general liability, even as some segments like workers' compensation see more favorable trends. Meanwhile, evolving risks such as cyber exposures and liability shifts tied to litigation trends challenge brokers and risk managers to stay ahead of where risk portfolios are headed.

Technological modernization is also reshaping our industry. Insurers are increasingly leveraging data analytics and AI to enhance underwriting precision, streamline claims, and create more tailored solutions for complex commercial accounts. While the integration of digital tools accelerates, the value of deep relationships and expert risk counsel remains indispensable, especially for sophisticated commercial clients.

Against this backdrop, I'm proud to share that Smart Choice delivered a strong year-end performance. Our agency partners have benefitted from expanded carrier relationships, competitive products, and insights from the field that helped them secure meaningful coverage on behalf of clients in challenging classes of business. We finished 2025 breaking new agent recruitment records, profitability records both in personal and commercial lines, and production records within Express Markets and Smart Start Commercial.

The strength of our results speaks to the dedication of our teams and the trust our partners place in us. It also validates the investments we've made in people, technology, and collaborative expertise, all of which help differentiate Smart Choice. We are and always will be 100% aligned with our agents' success.

As we enter 2026, the commercial insurance industry stands at a meaningful inflection point—one defined by stabilized conditions, innovative tools, and evolving risk profiles. For agents, this means continuing to adapt, deepen risk understanding, and offer holistic solutions that help clients navigate uncertainty with confidence.

Our vision remains clear: to empower our independent agent partners with robust product access and service excellence that drives shared growth. Thank you for your continued partnership and trust. Together, we will build on last year's success and seize the opportunities ahead.

*Andrew Caldwell*

## 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.



### **JOEY DUGGINS**

Joey joined Smart Choice as a Smart Start Commercial Associate in November 2019. Joey brings to her position a combination of twenty years of insurance industry experience, ranging from commercial lines, personal lines, life and health insurance sales and service.



### **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.



### **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: *Joey Duggins, Senior Account Manager, Smart Start Commercial Lines*

Hi everyone, I'm Joey Duggins, Senior Commercial Account Manager in Smart Choice's Middle Market Department. My focus is on helping you, our member agents, place and win those larger, more complex commercial risks that can truly accelerate your agency's growth. My role may not be what you expect; I don't interact directly with insureds. Instead, I partner directly with you, our sub-agents, acting as an extension of your team. My job is to provide the expertise, carrier access, and submission guidance needed to position your middle-market and large commercial accounts for the best possible outcomes.

I started my career in the insurance industry in 1999 as a producer serving farms and rural communities. That hands-on experience built a solid foundation for understanding real-world risks from the ground up. Over the years, I've discovered that my true passion lies in commercial lines, especially the larger, more intricate accounts where thorough exposure analysis, creative marketing, and precise submission preparation make all the difference.

I specialize in:

- Large construction accounts
- Manufacturing risk solutions
- Restaurant chains
- Large retail lessor risks



*Outside of the office, Joey stays busy with her children (ages 10 and 12), and three-year-old 65-pound Goldendoodle, Trac, who she notes, "firmly believes he's in charge!"*

*continued on pg. 8*

These accounts often involve substantial premiums and demand meticulous detail. I work side-by-side with you to ensure submissions are complete, exposures are clearly articulated, and accounts are marketed to the right carriers at the right time. Here are some recent successes we've achieved together:

- Municipality – \$473K
- Public School System – \$145K
- Commercial Property – \$500K
- Distributor – \$141K

These wins demonstrate what's possible when we combine your client relationships with Smart Choice's competitive carrier portfolio and my focused support on complex risks. My goal in the Middle Market Department is simple: to be your reliable resource and true partner. I'll help decode what underwriters need, provide candid feedback on submissions, and market accounts aggressively to multiple carriers. Whether it's navigating a challenging renewal, filling coverage gaps, or landing a new piece of business, I'm here to help you succeed in the commercial space. What keeps me motivated every single day is seeing our agents grow their books, close bigger deals, and build stronger agencies. If you have a middle-market or large commercial account on the horizon, I'd love the chance to partner with you. To give us

the strongest shot at winning the business, here are the key elements that optimize every submission:

- 60-day lead time prior to renewal – This allows underwriters sufficient time to thoroughly evaluate the risk and deliver competitive, accurate quotes.
- Fully completed ACORD applications – Missing information causes delays or returns, so completeness is critical.
- 5 years of loss runs – Accurate loss history is the single most important factor underwriters review.
- Target premium – Sharing your required rate level helps carriers understand what's needed to win the account.
- Clear, detailed explanations of operations and risk controls – The more context you provide, the better we can position the risk.

Let's turn your next opportunity into a win. Reach out anytime – email or call me directly. I'm ready to roll up my sleeves and help you place that business. Looking forward to working with you!

*Joey Duggins*

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# Doug Witcher Honored with the Horatio Alger Award



Smart Choice is proud to announce that Founder and Chairman of the Board Doug Witcher has been named a recipient of the prestigious Horatio Alger Award. This award is one of the nation's most distinguished honors recognizing exceptional leaders who have overcome adversity to achieve remarkable professional success and who demonstrate a deep, ongoing commitment to supporting others.

Presented by the Horatio Alger Association of Distinguished Americans, the award is among the most respected recognitions of character and achievement in the United States. Since 1947, the Association has honored exceptional individuals across business, government, and civic leadership whose lives reflect perseverance, integrity, and service. Membership is exclusive and by invitation only, placing recipients in the company of some of the nation's most accomplished and community-minded leaders.

Doug Witcher's journey embodies the very spirit of the Horatio Alger Award. From humble beginnings to founding and building Smart Choice into one of the most respected insurance agency networks in the country, Doug's story is defined by grit, determination, and a steadfast belief in opportunity. But what makes his story especially powerful is not simply what he has built—it is what he has given back.

Throughout his career, Doug has quietly and consistently invested millions of dollars into charitable causes, educational initiatives, and community organizations. His philanthropic efforts have supported youth

development programs, scholarship opportunities, faith-based initiatives, healthcare causes, and local nonprofits that serve families in need. Doug has long believed that success carries responsibility—the responsibility to lift others, to create access, and to strengthen the communities that make business possible.

Beyond formal philanthropy, Doug's impact is deeply personal. He has mentored entrepreneurs, invested in small businesses, supported local community development efforts, and provided resources to causes that align with his values of faith, family, and service. His generosity has never been about recognition; rather, it has been about stewardship—using success as a platform to create lasting, positive change.

The formal recognition ceremony will take place in Washington, D.C., this April, when Doug and his fellow honorees will be officially inducted. The event brings together Members, scholars, and national leaders to celebrate perseverance, leadership, and a lifelong commitment to service.

For everyone at Smart Choice, this award is both a celebration and a reflection of the values that define our organization. Doug Witcher's leadership has always extended beyond business performance. It is rooted in resilience, generosity, and a genuine desire to help others succeed.



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# 5 Reasons to Sell Commercial Insurance

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

Everyone says we are finally emerging from a hard market. What does it mean for your agency? Should you double down on personal lines, start selling commercial lines, or do both?

To compete today, you simply need to do more and do better to survive. Making a living by writing personal lines insurance alone is a thing of the past. The insurance industry is embracing AI tools to make buying auto and home coverage easier without an agent. That's just the hard truth.

Exclusively selling personal lines, life insurance, or another narrow line of products invites agents who do it all to take your customers policy by policy, leaving your agency to dwindle and die.

If you survived the hard market, you're a strong agency. However, your competition is fiercer than it has ever been in our industry. Most of us want to increase our revenue significantly over the next few years. Commercial lines products are an excellent source for this growth. Here are five reasons why.

## 1. Higher Income

On average, commercial premiums are higher than personal lines premiums. This means more commission money in your pocket. The higher your agency gross premium, the more profit-sharing opportunities you'll enjoy.

## 2. Cross-selling

Business insurance is an excellent lead into all other lines of insurance. Business owners also have families, homes, personal autos, recreational vehicles, and other assets they need to protect. Proving your worth with their commercial policy gives you the opportunity to write homeowners, auto, life, and ancillary lines for each commercial customer.

## 3. Customer Retention

The more policies a customer has with you, the harder it is for them to leave you, both practically and emotionally. The more you write, the more loyal your customers become to your agency.

## 4. Awards and Recognition

Writing commercial earns you a higher level of prestige and professionalism in the industry. With Smart Choice, writing commercial is the easiest way to achieve leadership status. Becoming a leadership agent indicates that you have earned a place as one of the top agents in the country.

## 5. Agency Growth

By succeeding in writing commercial, you are supporting your agency's growth, becoming a leader in your community, and protecting your own future. You also become a resource for your commercial clients, supporting their goals and building strong relationships.

### Prospecting Commercial Customers

Commodities may be sold on price, but services are sold on value. For you, this means convincing prospects that your agency offers the best products and services for their insurance dollars. You need to demonstrate that you are a professional who understands the importance of protecting their business. Specifically, you must provide expertise in your commercial products and answer any questions your customers have.

At the end of the day, business owners want a professional product sold by a professional agent. If you can deliver that, customers will be loyal and confident in your abilities to protect their business.

### Tips for Selling on Value

In my four decades of experience selling commercial insurance, I've learned a thing or two about selling on value. Here are a few of my tried-and-true tips to help agents just starting out.

- Meet commercial prospects at their business to begin building the relationship.
- Ask business owners to rate their satisfaction with their current insurer. This helps you offer a contrast to their current agency and earn the right to ask for their business.
- The easiest way to present value-based insurance solutions is to use a proven sales process.
- Build a commercial survey for your current customers to earn the right to present a better solution than their current policy with another agency.

- You must be able to tailor every policy to fit the needs of every customer. Use fact finders to ask about all commercial lines, including auto, business owners, and workers' comp.
- You will need to offer immediate answers to billing and claims questions. Exceptional service is important to the businessperson, whose time is as valuable as yours.
- Cross-sell multiple products. Use your direct appointments, Smart Start™, and Express Markets™ to offer solutions to every insurance need.

Start with just one of these tips this month and see how it goes. If you see success, try out an additional tip.

### The Commercial Test

If you're still on the fence about trying out commercial insurance at your agency, I encourage you to take this quick two-question quiz.

1. If you try it and it doesn't work, do you lose anything?
2. If you try it and it does work, do you gain anything?

Most agents find that they have everything to gain and nothing to lose by trying commercial at their agency. Ready to get rolling? Get in touch with your Smart Choice territory manager for carrier solutions, marketing support, and lead generation options. Good luck and good \$elling!

# At Foremost<sup>®</sup>, we encourage you to put the **Hitch in Your Pitch<sup>®</sup>**!



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?"*

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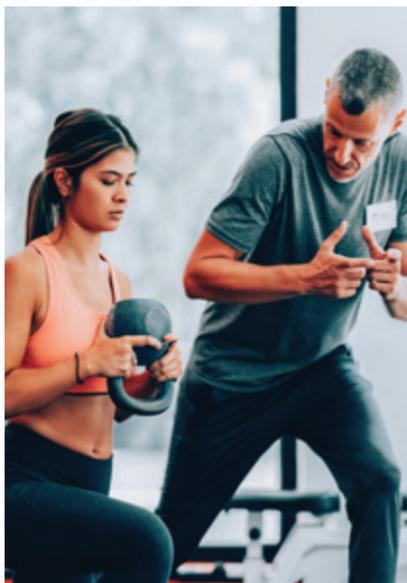


<sup>1</sup> <https://tinyurl.com/2hskxd89>. <sup>2</sup> <https://bit.ly/3a7JZ53>.

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

# Expanding Your Book: Top Niche Small Business Classes for Independent Agents

By: Mark Brandt, VP, Commercial Lines



It's an exciting time to be an independent agent! After several brutally challenging years navigating the hard market, signs of stabilization are emerging as we move into 2026. Premium increases are moderating, capacity is returning in select areas, and carriers are increasingly willing to re-enter certain markets. This shift brings welcome relief for placements and renewals, but even more encouraging, is that the easing conditions are creating broader opportunities. With improved market dynamics, independent agents are well-positioned to expand into commercial lines business, leveraging existing client relationships. This opens the path to becoming a true one-stop shop for your clients' insurance needs. By offering comprehensive solutions, you can deliver greater value, enhance retention, strengthen your role as a trusted advisor, and capture more of the clients' wallets in a competitive landscape. This is the perfect moment to review your book and position yourself for sustained growth in 2026!

Building on these favorable conditions, here are seven promising niche classes for small businesses that align well with the stabilizing market trends and current carrier appetites. These classes feature predictable risks and steadily increasing demand in the marketplace and offer strong potential to bundle coverages like general liability, property, workers' compensation, professional liability, and cyber.

## 1. IT consultants and software developers

This sector continues to expand rapidly due to ongoing digital transformation and remote work trends. Carriers benefit from

low-frequency claims, primarily in professional liability, leading to strong profitability. Agency revenue grows through mid-range premiums and add-ons like cyber coverage. Retention remains high as clients value specialized guidance during business scaling. The class offers solid growth potential.

## 2. Boutique fitness studios

Wellness and community-focused gyms, yoga studios, and similar operations are rebounding and growing steadily. Moderate risks, such as premises liability, support carrier profitability. Agencies see reliable commissions from packaged policies including property and workers' compensation. Owners often form long-term relationships with knowledgeable agents, aiding retention amid industry expansion.

## 3. E-commerce businesses

Online retailers, from small Shopify stores to Etsy sellers, are experiencing substantial growth driven by digital commerce. Low physical exposure contributes to favorable carrier results, and provides opportunities to layer cyber and product liability. Premiums scale with sales volume, boosting agency revenue, while evolving needs encourage ongoing policy reviews and strong retention.

## 4. Home-based daycares

With persistent childcare demand, this niche maintains consistent growth. Residential settings keep risks contained, benefiting carrier portfolios. Affordable premiums allow for accessible

entry and upsell potential. Providers tend to retain agents who understand their unique exposures, fostering loyalty in a stable market.

## 5. Artisan food producers

Small-scale bakeries, craft producers, and similar operations benefit from consumer interest in local and specialty foods. Product liability risks are manageable with proper controls, supporting carrier performance. Agencies gain from specialized endorsements and seasonal adjustments. Growth in this area, combined with dedicated clients, drives retention and revenue.

## 6. Landscaping services

Residential and small commercial landscaping crews thrive with suburban development and home improvement trends. Equipment and liability risks are straightforward, aiding carrier profitability. Floaters and workers' compensation add to commissions. Seasonal businesses appreciate consistent support, leading to excellent retention.

## 7. Event planning companies

Wedding and corporate event planners are recovering strongly, with projected growth from increased social gatherings. Event-specific policies yield profitable results for carriers. Bundled coverages generate meaningful premiums, and repeat business supports long-term retention.

Quoting and binding in these classes is generally straightforward, with many carriers offering efficient processes that facilitate quick placements. To capture this business, begin by reviewing your personal lines book. During renewals or service calls, ask open-ended questions like, "Do you have any business activities outside your personal coverage?" This natural approach uncovers opportunities without pressure. Share educational content via email or social media, such as brief guides on protecting home-based operations or on cyber risks for online sellers. Position yourself as a resource through local networking, chamber events, or targeted online posts highlighting how proper coverage supports business success. Success stories from similar clients can demonstrate value and build referrals.

These niches represent achievable, rewarding expansions for generalist agents. By focusing here, you can diversify your portfolio, increase earnings, and deepen client relationships in growing segments. Smart Choice offers a robust portfolio of carriers ready to place this business for our member agencies, either through our Smart Start wholesale operation or direct subcodes.

Now is the time to act! Your existing clients are already entrepreneurs waiting for the right protection partner. Seize these opportunities, build a thriving commercial book, and watch your agency reach new heights of success and profitability. The future is bright—let's make it happen!

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# SMART CHOICE MARKS NINTH CONSECUTIVE YEAR OF AGENCY GROWTH IN 2025

Network achieves 8% overall growth, surpasses \$2.5 billion in partner premium, and welcomes a record number of new agents

Smart Choice reported strong growth in 2025, highlighted by continued expansion across its agency network, strategic acquisitions, and record agent onboarding. The network supported more than \$2.5 billion in partner premium, underscoring Smart Choice's scale and continued momentum in a challenging insurance market.

In 2025, Smart Choice recruited more than 1,500 agents to the network, the highest annual total in the company's history. Despite ongoing market headwinds, the network achieved 8% in organic premium growth, record profitability nationally, and demonstrated the resilience and strength of its agency partners. Smart Choice also completed 36 agency acquisitions, marking another record for the network.

"We are excited about our growth last year and expect to continue this trajectory in 2026," said Andrew Caldwell, Smart Choice CEO. "In support of our more than 11,150 active agencies, we continued to expand and strengthen our national carrier partnerships, ensuring our agencies have the access and flexibility they need to compete and grow."

For the third consecutive year, more than 1,400 new agencies joined Smart Choice, marking the company's ninth straight year of adding over 1,000 agencies annually. This sustained growth further reinforces Smart Choice's position as the fastest-growing agency network in the country.

As market conditions show early signs of softening, independent agencies are increasingly seeking expanded market access, operational support, and flexibility—without sacrificing ownership or autonomy. Smart Choice's agent-friendly contract, which requires no upfront fees and allows agencies to retain 100% ownership, continues to resonate across the industry. Combined with hands-on support from local territory managers, the network is well positioned to help agencies navigate an increasingly competitive environment.

*"We are excited about our growth last year and expect to continue this trajectory in 2026,"*

*-Andrew Caldwell*



# SCALING INDEPENDENT AGENCIES IN A CHANGING INSURANCE LANDSCAPE: A Q&A WITH PHILLIP WRIGHT



**Q: Give us some background on your role in South Carolina—how long you’ve been there, the group, and your time with Smart Choice.**

**Phillip:** I just celebrated 21 years with Smart Choice, and my focus for the past two decades has been developing independent agencies.

When I first started working with South Carolina, we had somewhere between 250 and 275 agencies partnered with Smart Choice. Today, that number has grown to about 530. While the scale has changed significantly, my core role really hasn’t, it’s always been about helping agents succeed. What has changed is technology. Over the last 10 years especially, learning how to communicate more effectively and efficiently has been a major focus for me. If you look at the evolution of Smart Choice over the past decade, you can clearly see the impact technology has had on agency growth and efficiency.

To put things in perspective, on my very first day on the job, I carried a folder full of floppy disks to agencies to manually update their rates. That was literally my job, driving from agency to agency with disks.

**Q: You’ve said your job is to make agencies successful. How do you define success for an agency?**

**Phillip:** We let the agency define success for themselves from the very beginning. In our first meeting we ask a simple but important question: What does success look like to you?

For one agency, success might mean building a 20-person agency over 10 years. If that’s the goal, then we break it down into manageable, bite-sized steps. From there, we focus on milestones: the first policy, the 10th policy, the 100th policy. Progress matters.

At its core, though, we define agency success as positive, profitable production. Positive commission is critical, which is why we focus on breakeven early on. We ask: How much are you spending to run your agency, and when does positive cash flow start?

Our goal is to help agency owners exceed a standard living wage. If you own multiple businesses, that benchmark may not apply the same way, but for most new agency owners, it’s a very real measuring stick.

If an agency isn’t reaching their goals after a couple of years, we dig deeper. It’s usually not the marketplace—we bring the marketplace. With Smart Start, agencies have access, tools, and support that rival anyone else. Sometimes the issue is a limited circle of influence or not treating the agency as a full-time business.

Bottom line: we’re willing to do whatever it takes—within reason—to help agencies reach their version of success. That might mean refining their strategy, consolidating markets, or even helping them think bigger than they initially imagined. Our job isn’t just to meet them where they are, it’s to help take them where they actually need to be.

**Q: What makes the Smart Choice approach so successful, and why does that matter for agencies?**

**Phillip:** This really comes down to tenure; how long people stay in their roles. That consistency is the foundation of our success. When teams are constantly changing, no one has enough time to build real rapport. Relationships take time, and consistency is what allows them to grow.

In this role, you’ll meet producers at large agencies, and five years later, those same producers have often moved on, many of them starting their own agencies. Because our team has been here for so long, those relationships continue. The Smart Choice team is deeply rooted, and everyone knows us.

That longevity builds trust, and trust is everything.

The next most important factor is dependability. It’s about answering the phone and finding a way to help. But first, agents have to know you’re there. And once they do call, something has to happen. Being reliable and following through is what keeps agencies coming back.

That consistency—knowing who to call, knowing they’ll answer, and knowing they’ll help—is why Smart Choice continues to perform at such a high level.

**Q: How does South Carolina have more leadership agents than any other state?**

**Phillip:** Quite honestly, we get there first. We’re proactive and reach agencies early in the process.

We hear it directly from carrier reps all the time. They’ll say, “You’re my biggest competitor. By the time I hear about an agency, you’ve already got them up and running.” In many cases, we’ve been working with an agency for months before anyone else even realizes they’re considering a move.

We often work with producers who are leaving captive or restrictive models. While some initially pursue direct appointments, carrier reps frequently see that Smart Choice is the better long-term fit. In more than one case, we’ve even had carrier reps tell an agent, “You need to stay with Phillip and work through his process. Direct probably isn’t the right fit for you.”

One reason South Carolina has so many leadership agencies is that we stay engaged and help agencies protect their leadership status. If an agency faces profitability challenges or past losses, we don’t walk away. Instead, we put structure in place to help them strengthen performance, keep key appointments, and remain viable long term.

This is a regular focus for our team. Every Friday we have a call where we discuss strategy, especially how to push production to core markets. While agencies can grow through niche opportunities, long-term stability comes from maintaining the right balance—typically around a 70/30 mix. Maintaining that balance serves several important purposes. It protects leadership status, strengthens relationships with key carriers, and helps prevent those carriers from working directly with other agencies.

We’re also very intentional about developing markets within agencies. If an agency is sitting on dead or underperforming codes, we don’t let them linger. We’ll go to the carrier and say, “Let’s clean this up. Can we replace ten inactive codes with five new, productive ones?” That constant evaluation and negotiation keeps things moving and allows us to deploy carrier access where it actually makes sense.

That combination—early engagement, strategic structure, and active code management—is why South Carolina continues to excel in leadership agencies.

**Q: For agents focused on growth, leadership status is critical because it allows them to keep what they write. How important is that when building a profitable agency?**

**Phillip:** It’s extremely important, absolutely critical. At the leadership level agents can continue to grow without commission splits. And that’s intentional. We never want to be a line item on an agent’s spreadsheet titled “Reasons I’m not successful.”

Are we worth a commission split forever? No one is. But we are worth that initial \$20,000 to \$30,000 because of what we provide—access, support, guidance, and growth opportunities. And yes, that number has evolved over time, just like everything else. But we’re confident in the value we bring.

When agents struggle to grow or reach leadership status, we don’t just point out the problem, we look for opportunities. In my annual email to our agencies, I told them plainly: If you feel stuck, come to me.

Agents often limit themselves, not because of lack of opportunity, but because they don’t always know what’s possible. If we have the product, it’s our responsibility to teach them how to sell it. That education and support is a huge part of how we help agencies grow, and ultimately reach leadership status.

**Q: Where do you want to see South Carolina heading in the future? What’s the next big focus for you?**

**Phillip:** Our biggest priority is intentional growth. We’ve done well in South Carolina’s coastal regions, and there’s opportunity to expand, especially in personal lines as more carriers become available. At the same time, we want more agencies writing commercial business, ideally moving toward a balanced split between commercial and personal lines to create stability and long-term growth.

Consumer behavior is also shaping strategy. Many clients now complete transactions online, so agencies need to focus on established homeowners and retirees, clients who value personalized service and help build a durable book of business.

One of the biggest challenges agencies face is scale. Many agencies are one-person operations, and the question becomes: How do we help them evolve?

That’s where Smart Start plays a huge role. Scale through niche products, niche systems, and smarter processes. Moving forward, our focus will be on helping every agency increase scale, protect commission levels, and build sustainable growth for the long term.

# 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

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.



*"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."*



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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.

