

## Smart Choice

**Year Established:** 1994

**Agency Members:** 7,000

**States Agency Operates In:**

AL, AR, AZ, CA, CO, CT, DE, FL, GA, ID, IL, IN, IA, KS, KY, LA, MD, MA, MI, MN, MS, MO, NE, NV, NJ, NM, NY, NC, OH, OK, OR, PA, SC, TN, TX, UT, VA, WA, WV, WI

**Description of Network's management structure, goals, and agencies best served:**

Smart Choice has 53 employees and 80 territory managers and state directors that manage 45 states. We serve all sizes of agencies. Because of our multiple programs we can meet the needs of agencies moving from captive situations and a range of startup, established, and large agency partners.

**Premium Controlled by Network:**

> \$250 million

**Services and Resources:**

We provide training, in house agency for hard to place risks and commercial, discounts on management systems, eaters, and CE. We help agencies manage their books of business to maximize profitability with partner carriers.

**Top Commercial Lines Carriers:**

CAN  
Grange  
Guard  
Guideone  
Liberty  
Main Street  
MET  
Nationwide  
State Auto  
Travelers

**Top Personal Line Carriers:**

Allstate  
Foremost  
Grange  
Mercury  
Met  
Nationwide  
Safeco  
State Auto  
Travelers

**Special Programs or Coverages:**

- Middle market access through smart start
- Express Markets access to most all E&S brokers
- Church and dental programs

**Product Mix:**

- Property & Casualty %: 98
- Life %: 2
- Annuity/Investments %:
- Health %:
- Other %:

**Ideal Agency Candidate:** Any agent with a passion for the industry and the ability to partner for organic growth within our plant. We work best with former captive agents that are moving to the independent channel.

**Qualifications to Join Network:**

Minimum Premium/Revenue: N/A

Employee Count: N/A

Other Criteria: We want agents that can qualify for several appointments through partner carriers.

**Membership Coordinator:**

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