

## EXPRESS MARKETS™

Receive nearly instant access to over 25 insurance carriers at the click of a button! Express Markets™ provides your agency multiple markets for standard and non-standard business.

- 100% COMMISSION PAID DIRECTLY TO YOUR AGENCY
- ACCESS TO PERSONAL, COMMERCIAL, E&S, & SPECIALTY MARKETS
- DIRECTLY APPOINTED WITH THE CARRIERS
- NO FEES

It really IS that simple!



\*Not all companies are available in all states.

# Frequently Asked Questions

**Q) What is the Smart Choice® Express Markets™ program?**

A) Express Markets™ provides your agency one point of contact that offers access to a broad portfolio of excess & surplus (E&S) carriers.

Express Markets™ includes E&S carriers in a number of specialty markets—from the construction and marine industries to transportation and environmental remediation, and more. The program includes over 25 highly regarded insurance carriers, such as CRC Group, Burns & Wilcox, Aegis, Dovetail, Tapco, SES, and RPS.

**Q) How can I benefit from the Express Markets™ program?**

A) Our access to multiple markets or carriers allows you to find the best option for your client's specific needs. Whether you need to access a single carrier or more, Express Markets gives you a comprehensive group of non-standard carriers to meet your client's unique requirements.

**Q) What types of business do these carriers write?**

A) These carriers write everything from BOP's, General Liability, Artisan Contractors, vacant and Coastal Home, to Multi-House Dwellings, Worker's Compensation, and Commercial Auto. There are thousands of classifications!

**Q) Do I have volume or premium commitments?**

A) There are little to no volume commitments to any of the Express Markets carriers!

**Q) What's the catch?**

A) There is no catch! Insurance agencies do not pay any fees to participate in Express Markets and there are no/very limited production requirements. You are directly appointed with the carriers, and a full 100% commission is paid directly