

**GAIN A  
PARTNER  
ACCESS MARKETS  
GROW YOUR  
AGENCY**





# AGENTS PROGRAM

Our traditional program allows you to gain appointments through sub-codes with Smart Choice. We offer appointments with Personal Lines and Commercial Lines carriers.

Since 1994, our program has provided independent agents with access to top-rated markets in the industry. We're the only agency network to offer:

- ★ No start-up or monthly fees
- ★ Bonus and contingency sharing
- ★ Access to the top-rated markets in the industry
- ★ Ability to earn 100% commissions
- ★ NEW online agency business center
- ★ Own 100% of your book of business

## INDEPENDENCE

You are in business for yourself—but not by yourself! You own your agency, and control your clients and book of business.

## INTEGRITY

Represent the finest carriers for standard and nonstandard insurance in the country. Plus, because volume expectations are minimal, you can make sure you are always able to offer your customers the best solutions for their insurance needs.

## FINANCIAL SUCCESS

Receive 100 percent of the commissions you earn after reaching a fair, attainable commission level. You'll never pay any program joining fees or monthly fees.

## PERPETUATION

Perpetuate your agency how and when you choose. Whether you want to bring your son or daughter into the business or sell it to another agency, Smart Choice® can help you leave behind the legacy you want.



## LEADERSHIP

The Leadership Agents Club consists of a group of successful agency owners who, over time, have written a level of business through Smart Choice carriers that entitles them to a variety of benefits.

Agents who achieve Leadership Status have earned the right to receive the following:

- ★ 100% commissions paid to your agency
- ★ An Eagle Award
- ★ First opportunity to purchase other Smart Choice agencies when they become available
- ★ Opportunity to qualify for the annual Leadership Agent trip
- ★ Access to exclusive contests and additional compensation opportunities from Smart Choice carrier partners
- ★ Opportunity to earn bonus and contingency shares
- ★ Loss Ratio forgiveness: Pertaining to contingency sharing, if your agency's loss ratio doesn't meet the annual requirement, the agency's two year average will be considered
- ★ Growth forgiveness: Pertaining to contingency sharing, if your agency's growth is 1% or less with a carrier, but total growth with Smart Choice carrier partners exceeds 10%, the agency will still qualify



### LEADERSHIP TRIP

As a Smart Choice Leadership Agent, you have the opportunity to become eligible for an exclusive trip where you'll enjoy time with home office staff, Territory Managers and carrier partners!

Watch for details each year on how to qualify for destinations such as Barbados, Jamaica, and Europe!

# SMART START: COMMERCIAL LINES

Smart Start is an online platform that allows agents access to commercial lines carriers in a user-friendly way, without needing an appointment.

## WHY SMART START?

- ★ Instant access to top commercial lines national carriers: Chubb, CNA, Liberty Mutual, Travelers, The Hartford, and Berkshire Hathaway GUARD.
- ★ No premium volume requirements
- ★ Receive competitive commissions
- ★ Online platform for easy submissions with the ability for the carriers to call you directly

Agents face the daunting task of learning every carrier's different coverage forms, terminology, different marketing techniques and obtaining competitive carrier appointments.

But with Smart Start, agents simply use our easy-to-navigate carrier preference guide to determine the proper underwriting market, fill out and submit a prospect opportunity form to Smart Choice®, and we process and submit the form to our carriers' in-house sales centers. We do the work for you!

## COMMERCIAL LINES

Writing commercial lines business should be a goal of every agency, and Smart Start can assist you in meeting this goal. Many agents attempt to write commercial business and give-up after only a few weeks or months when they don't see immediate results.

## HOW IT WORKS



Go online and submit a Smart Start Commercial Lines request form.



Smart Choice® will submit the prospect form to the carrier(s) or carrier that will write that type of risk.



The carrier's sales team will contact the agent or client and return a quote valid for 30 days.



Smart Choice® will send you a full copy of the policy with all of the service instructions. The policies are placed into the carrier's service center.



Commissions are paid to you on the 15th of each month as received from the carrier. You will receive a detailed commission report by policy for each carrier.



Policies auto renew and Smart Choice® will send you a copy of the renewal along with any policy changes throughout the year.



# APPETITE GUIDE

Smart Start Commercial is an online platform that allows agents access to commercial lines carriers in a user-friendly way, without needing an appointment.

We write lines of business including BOP, PKG, General Liability, Workers Compensation, Auto, Umbrella, Cyber, D&O, E&O, Bonds, Professional Liability, Crime, other financial lines and more!

Below are the applicable businesses/industries or coverage available.

Manufacturing	Retail	Professional Office	Contractors	Farm
Restaurants	Services	Garage	Real Estate/Lessor Risk Habitational	Technology
Wholesale/Distribution	Religious Institutions and Associations	Bonds	Professional Liability	Financial Lines

Manufacturing	Retail	Professional Office	Contractors	Farm
<ul style="list-style-type: none"> <li>* Appliance</li> <li>* Beverage</li> <li>* Chemical</li> <li>* Component Parts</li> <li>* Electrical Components</li> <li>* Embroidery</li> <li>* Food</li> <li>* Furniture</li> <li>* Metal</li> <li>* Pet Food</li> <li>* Plastics</li> <li>* Printers</li> <li>* Textile</li> <li>* Tool</li> </ul> <p>And More...</p>	<ul style="list-style-type: none"> <li>* Antique Stores</li> <li>* Art Galleries</li> <li>* Bakeries</li> <li>* Camera Stores</li> <li>* Candy Stores</li> <li>* Cell Phone Stores</li> <li>* Clothing Stores</li> <li>* Convenience Store (w/ Gas)</li> <li>* Fabric Stores</li> <li>* Florists</li> <li>* Furniture Stores</li> <li>* Grocery Stores</li> <li>* Hardware Stores</li> <li>* Health Food Stores</li> <li>* Hobby Stores</li> <li>* Ice Cream Shops</li> <li>* Jewelry Store</li> <li>* Liquor Stores</li> <li>* Mailing Stores</li> <li>* Pharmacies</li> <li>* Print Shops</li> </ul> <p>And More...</p>	<ul style="list-style-type: none"> <li>* Accountants</li> <li>* Animal Hospitals</li> <li>* Architects</li> <li>* Consultants</li> <li>* Dental Labs</li> <li>* Dentists w/ Malpractice</li> <li>* Engineers</li> <li>* Financial Institutions</li> <li>* Financial Planners</li> <li>* Graphic Design</li> <li>* Healthcare</li> <li>* Insurance Agents</li> <li>* Interior Decorating</li> <li>* Law Firms</li> <li>* Manufacturers' Reps</li> <li>* Mortgage Brokers</li> <li>* Real Estate Agents</li> <li>* Tax Prep services</li> <li>* Telemarketing</li> <li>* Travel Agencies</li> <li>* Veterinarians</li> </ul> <p>And more...</p>	<ul style="list-style-type: none"> <li>* Cable Install</li> <li>* Cabinet Install</li> <li>* Electrical</li> <li>* Concrete</li> <li>* Floor Covering Install</li> <li>* HVAC</li> <li>* Landscapers</li> <li>* Masonry</li> <li>* Janitorial</li> <li>* Plumbing</li> <li>* Tile &amp; Stone</li> <li>* Carpentry</li> <li>* Drywall</li> <li>* Painters</li> <li>* Handy Man</li> <li>* Deck Building</li> <li>* Swimming Pool</li> <li>* Paving</li> <li>* Lawn and Sprinkler</li> <li>* Appliance Installation</li> <li>* Septic Tank Cleaning</li> <li>* Lighting Fixture Install</li> <li>* Window Cleaning</li> </ul> <p>And More...</p>	<ul style="list-style-type: none"> <li>* Beef/Cattle</li> <li>* Berries</li> <li>* Corn</li> <li>* Cotton</li> <li>* Dairy</li> <li>* Emu</li> <li>* Farms</li> <li>* Goats</li> <li>* Hay</li> <li>* Hobby/Gentleman</li> <li>* Nuts</li> <li>* Ranches</li> <li>* Rice</li> <li>* Sheep</li> <li>* Sod</li> <li>* Soy Beans</li> <li>* Vegetable</li> </ul> <p>And More...</p>

Restaurants	Services	Garage	Real Estate/Lessor Risk Habitational	Technology
<ul style="list-style-type: none"> <li>* Bars, Taverns</li> <li>* Casual Dining</li> <li>* Catering</li> <li>* Coffee Shops</li> <li>* Commissaries</li> <li>* Concession Stands</li> <li>* Cultural Dining</li> <li>* Deli</li> <li>* Fast Food</li> <li>* Fine Dining</li> <li>* Food Trucks</li> <li>* Pizza Shop (no Delivery)</li> <li>* Sandwich Shops</li> <li>* Take out</li> </ul> <p>And More...</p>	<ul style="list-style-type: none"> <li>* Animal Breeders</li> <li>* Appliance Repair</li> <li>* Appraisers</li> <li>* Barber Shops</li> <li>* Beauty Salons</li> <li>* Carpet Cleaning</li> <li>* Day Spa</li> <li>* Funeral Homes</li> <li>* Inspection Services</li> <li>* Kennels</li> <li>* Laundromats</li> <li>* Locksmith Services</li> <li>* Med Spa</li> <li>* Nail Salons</li> <li>* Office Machine Repair</li> <li>* Pet Grooming</li> <li>* Pet Sitters</li> <li>* Pet Walkers</li> <li>* Photographers</li> <li>* Shoe Repair</li> <li>* Surveyors</li> <li>* Vending Machine</li> </ul> <p>And More.....</p>	<ul style="list-style-type: none"> <li>* Audio Install</li> <li>* Auto Body Shops</li> <li>* Auto Parts</li> <li>* Auto Repair</li> <li>* Brakes</li> <li>* Car Wash</li> <li>* Emissions Testing</li> <li>* Engine Repair</li> <li>* Gas Stations</li> <li>* Glass Repair</li> <li>* Inspection Services</li> <li>* Quick Lube</li> </ul> <p>And more...</p>	<ul style="list-style-type: none"> <li>* Apartments</li> <li>* Bed and Breakfast</li> <li>* Condo Associations</li> <li>* HOA</li> <li>* Hotels</li> <li>* Mixed use</li> <li>* Motels</li> <li>* Office Building</li> <li>* Single Tenant Retail</li> <li>* Strip Center</li> </ul> <p>And More...</p>	<ul style="list-style-type: none"> <li>* Cable Laying</li> <li>* Clean Technology Mfg</li> <li>* Computer Software</li> <li>* Cyber Liability (mono-line available)</li> <li>* Data Hosting</li> <li>* Data Processing</li> <li>* Data Storage</li> <li>* Electrical Components Mfg</li> <li>* Fiber Optic Install</li> <li>* Home and Consumer Electronics</li> <li>* Industrial Electronics</li> <li>* Integration</li> <li>* Media</li> <li>* Network Install</li> <li>* Software Development</li> <li>* Website Design</li> </ul> <p>And More...</p>

Wholesale/Distribution	Religious Institutions and Associations	Bonds	Professional Liability	Financial Lines
<ul style="list-style-type: none"> <li>* Appliance</li> <li>* Auto Parts</li> <li>* Beauty Supply</li> <li>* Beverage</li> <li>* Clothing</li> <li>* Contractor Supply</li> <li>* Electronic</li> <li>* Food</li> <li>* Furniture</li> <li>* Hardware Supply</li> <li>* Household Goods</li> <li>* Janitorial Supply</li> <li>* Mail Order House</li> <li>* Office Furniture</li> <li>* Pet Supply</li> <li>* Plastic</li> <li>* Rubber</li> <li>* Sporting Goods</li> <li>* Textile</li> <li>*</li> </ul> <p>And More...</p>	<ul style="list-style-type: none"> <li>* Alumni Associations</li> <li>* Charitable Foundations</li> <li>* Churches</li> <li>* Civic Associations</li> <li>* Classic Auto Clubs</li> <li>* Convents</li> <li>* Monasteries</li> <li>* Mosques</li> <li>* Non-Profits</li> <li>* Professional Associations</li> <li>* Recreation Clubs</li> <li>* Schools - Private</li> <li>* Synagogues</li> </ul> <p>And More...</p>	<ul style="list-style-type: none"> <li>* All Types</li> </ul>	<ul style="list-style-type: none"> <li>* Accounting</li> <li>* Architects &amp; Engineers</li> <li>* Bakeries</li> <li>* Barber &amp; Beauty</li> <li>* Caterers</li> <li>* Cemetery</li> <li>* Consulting</li> <li>* Dental Labs</li> <li>* Dentists</li> <li>* Florists</li> <li>* Funeral Directors</li> <li>* Interior design</li> <li>* Lawyers</li> <li>* Medical Transcript</li> <li>* Optical good Store</li> <li>* Optometrist</li> <li>* Pet Groomers</li> <li>* Printing</li> <li>* Real Estate</li> <li>* Tax Prep</li> <li>* Technology</li> <li>* Travel Agencies</li> <li>* Veterinarians</li> </ul> <p>And More...</p>	<ul style="list-style-type: none"> <li>* CRIME</li> <li>* EPLI</li> <li>* Fiduciary</li> <li>* RD&amp;O</li> <li>* TAIL policies</li> </ul>

Contact Smart Start Commercial at [comm@smartchoiceagents.com](mailto:comm@smartchoiceagents.com) or 888.264.3017 with any questions!



# SMART START: PERSONAL LINES

Smart Start is an online platform that allows agents access to commercial lines carriers in a user-friendly way, without needing an appointment.

## WHY SMART START?

- ★ Instant access to top personal lines national carriers
- ★ No premium volume requirements
- ★ Receive competitive commissions
- ★ Dedicated underwriters to assist with finalizing premiums and binding coverage.
- ★ 24 hour underwriting service level agreements  
Extended Customer Support Hours:  
8:00 am EST to 7:00 pm EST M-F  
9:00 am EST to 1:00 pm EST SAT
- ★ Smart Start Personal Lines Concierge Service
- ★ Smart Start Personal Lines Fast Lane

## PERSONAL LINES

Smart Start helps agents start writing business TODAY without waiting on lengthy appointment processes.

## HOW IT WORKS



Quote your customer through your EZLynx rater and receive a real-time quote from one of our national insurance carriers.



Select the best company for your customer and electronically submit the quote to one of our dedicated underwriters for approval.



Your underwriter will run MVR on the appropriate carrier website. If all information is accurate, the policy will be sent back to you to obtain approval and payment from your customer. Our underwriter will bind the policy with the carrier.



When the policy is bound, the policy number will be sent to you electronically. Policy information will automatically download into the Smart Start management system and is displayed in your agency portal for your review.



Commissions will be paid to you on the 1st and 15th of each month as they are received from the carrier. You will receive a detailed commission breakdown by policy for each carrier.

\*All service post-insurance is handled by the respective carrier service center



# EXPRESS MARKETS™

Smart Choice Express Markets offers independent insurance agencies access to a broad portfolio of personal, commercial, E&S and specialty markets for those hard-to-place risks.

- ★ 100% Commission paid directly to your agency
- ★ Direct appointments
- ★ Access to personal, commercial, E&S, and specialty markets
- ★ No fees

## WHAT IS THE SMART CHOICE® EXPRESS MARKETS PROGRAM?

Express Markets provides your agency one point of contact that offers nearly instant access to over 300 markets at the click of a button!

From the construction and marine industries to commercial transportation and specialty personal lines, and more, our markets include 30+ highly regarded insurance groups, such as Burns & Wilcox, CRC Group, Tower Hill Specialty, Tapco, Attune, Heritage, National General, Tokio Marine, and RPS.

## HOW CAN I BENEFIT FROM THE EXPRESS MARKETS PROGRAM?

Our broad portfolio allows you to find the best option for your clients' specific needs. Whether you need to access a single market or many, Express Markets gives you a comprehensive group of non-standard markets to meet your clients' unique requirements.

## WHAT TYPES OF BUSINESS DO THESE CARRIERS WRITE?

These carriers write everything from BOP, General Liability, Artisan & Specialty Contractors, Transportation, Cyber, Vacant Property and Coastal Home, to Multi-House Dwellings, Earthquake, Worker's Compensation, Builder's Risk, Commercial Auto and Non-Standard Auto. There are thousands of classifications! For a complete list, visit:

[www.expressmarkets.com](http://www.expressmarkets.com)

## WHAT'S THE CATCH?

There's no catch! Agencies pay **NO FEES** to participate in Express Markets and there are **LITTLE TO NO PRODUCTION COMMITMENTS**. Agents are **DIRECTLY APPOINTED** and receive **100% COMMISSION!**

## IT REALLY IS THAT SIMPLE!

# EXPRESS MARKETS™

## HAVE MORE QUESTIONS?

For more information and tips on engaging with E&S, visit [www.expressmarkets.com](http://www.expressmarkets.com) or call 855-877-0828.





## LIFE

Through Smart Choice® Life you have access to a user-friendly, online rating platform to make it easy to provide Life, LTC, DI and Annuities to your customers. We offer a complete service which can handle all of the paperwork and para-med scheduling for you.

### WHY SHOULD YOU OFFER SMART CHOICE LIFE AND FINANCIAL PRODUCTS TO YOUR CUSTOMERS?

- ★ Less than 50% of individuals own life insurance!
- ★ 75% of households do not have an active life agent to update their policy as their needs change.
- ★ Through Smart Choice Life you can cross-sell your clients to improve customer retention and loyalty.
- ★ Middle income customers prefer to buy life insurance from an agent they know and trust (this could be YOU).
- ★ The busy middle class prefers one-stop shopping for all insurance needs.
- ★ You can grow your top line revenues without a significant amount of resources.
- ★ You have access to over 60 A or A+ plus companies through Smart Choice Life.

### HOW DOES IT WORK? YOUR BUSINESS, YOUR CUSTOMER, YOUR CHOICE...

- ★ You'll use our online electronic quote and application process to submit life quotes on behalf of your client.
- ★ Then you'll deliver the policy to your client and get paid!
- ★ Let our partners do all the heavy lifting with the underwriting.

### SMART CHOICE LIFE'S COMMITMENT TO YOU

- ★ We consider you our partner, and provide a comprehensive sales desk to help you with any life insurance needs or underwriting questions.
- ★ We'll help you provide life insurance to your valued customers, ensuring it's a rewarding and profitable experience!
- ★ Gain access to educational webinars for product updates and sales training.
- ★ Receive periodic emails for product training and sales ideas.
- ★ Earn competitive commissions.

TO LEARN MORE ABOUT SMART CHOICE LIFE, VISIT:  
[WWW.SMARTCHOICEAGENTS.COM/FORAGENTS/LIFE/](http://WWW.SMARTCHOICEAGENTS.COM/FORAGENTS/LIFE/)





# BUSINESS SAVERS

As a Smart Choice® agent you will have access to many products and services that provide value to your business. Enhance your agency's revenues and decrease expenses with relatively little time or financial investment!

## ERRORS AND OMISSIONS

Smart Choice partners with CalSurance to offer Group E&O. A significant discount is provided for licensed CSRs and unlicensed staff as well as reduced premiums for newly licensed agents.

## EZLYNX®

EZLynx provides an entire suite of insurance software products for the benefit of your agency including agency management system, rating engine, consumer quoting, client center, and marketing capabilities. EZLynx's single data entry point comparative rater is required for quoting with Smart Start Personal Lines.

## APPLIED RATER

Applied Rater is a cloud-based insurance quoting solution for independent agencies. There is no set-up fee, no contract, and a free trial is available. Please note: Applied Rater cannot be used to interface with the Smart Start Personal Lines Program.

## AGENCY WEBSITES

Smart Choice member agencies can create a premier agency website with over 75 quote and policy maintenance forms right on their sites. Smart Choice Agency Partners receive free set-up on standard sites with limited customization and monthly hosting for a competitive price. Visit [www.smartchoiceagencywebsites.com](http://www.smartchoiceagencywebsites.com).

## CONTINUING EDUCATION

CE Authority (RegEd) offers an extensive online course catalog for a small annual fee. In addition to insurance CE eligibility, CFP CE, CPE CE and other designations are supported.

## FINANCING

Smart Choice is partnered with Live Oak Bank and Oak Street funding to offer member agencies relationships with two leading trusted financial partners. Live Oak is the largest SBA-backed lender in the US, offering financing solutions to many industries including insurance agents. Oak Street Funding specializes in providing insurance professionals with capital based on future revenue. Take advantage of cash-flow loans to launch your initiatives without borrowing against personal assets.

## INSURANCE LEADS

Smart Choice is partnered with EverQuote, the largest online insurance marketplace in the US, to provide discounted, 100% organically-sourced leads to our agents.

TO LEARN MORE ABOUT SMART CHOICE BUSINESS SAVERS, VISIT:  
[WWW.SMARTCHOICEAGENTS.COM/FORAGENTS/ANCILLARY-PRODUCTS/](http://WWW.SMARTCHOICEAGENTS.COM/FORAGENTS/ANCILLARY-PRODUCTS/)