

Subject: Fwd: Smart Choice Virginia "HARD MARKET SPECIAL EDITION" NewsLetter January 17, 2024
From: Roger Gill <roger@insuranceagencyadvisor.net>
To: Sandy Albrecht <atownsandy@roarkinsurance.net>,atownchip@roarkinsurance.net,atownpinky@roarkinsurance.net
Date Sent: Wednesday, January 17, 2024 11:08:08 AM GMT-05:00
Date Received: Wednesday, January 17, 2024 11:08:08 AM GMT-05:00

Sandy, Chip, and Pinky,

Please see the forwarded SCVA Newsletter !



Roger Gill

Virginia State Director, Smart Choice
(804) 731-3050 | rgill@smartchoiceagents.com
9215 Robin Rd
Disputanta, VA 23842



[Click To Schedule A Call With Me](#)

[Visit Our Smart Choice Virginia Website](#)

[BUY TERM LIFE in 10 Minutes with Your Phone](#)

CONFIDENTIAL COMMUNICATION: This email message and any attachment may contain privileged and confidential information intended only for the use of the individual or entity to which the email is addressed. If the reader of this message is not the intended recipient or the employee or agent responsible to deliver it to the intended recipient, that person is hereby notified that any dissemination, distribution or copying of this communication is prohibited. If you have received this communication in error, please notify us as soon as possible by telephone (collect calls will be accepted). Thank you for your cooperation and assistance.

Create your own email signature

----- Forwarded message -----

From: **Roger Gill** <roger@smartchoicevirginia.com>

Date: Wed, Jan 17, 2024 at 9:02AM

Subject: Smart Choice Virginia "HARD MARKET SPECIAL EDITION" NewsLetter January 17, 2024

To: Roger Gill <rgill@smartchoiceagents.com>

Display problems?

[Open this email in your web browser.](#)



Virginia Agents News

Special Edition:

Hard Market Solutions & Carrier Status

January 17, 2024

Roger,

WELCOME to the Smart Choice Virginia Agents Program Newsletter.

Our Mission for the Newsletter is to provide Smart Choice Virginia Agents with up-to-date information and resources that will enhance growth & profitability.

VIRGINIA AGENT SUPPORT WEBSITE

[Visit Smart Choice Virginia Agent Support and News website page.](#)

SmartChoiceAgentsVA.com

SMART CHOICE VIRGINIA STATE MEETING

[Save The Date:](#) September 18, 2024 | **WHERE:** Richmond Airport Hilton

PLEASE DO NOT MISS THIS EVENT! This will be one of the most educational and informative meetings for enhancing your agency's growth and profitability.

A TIME of GREAT CHANGE

- **Access the Tarmika Commercial Rater via Applied Ezlynx!**
- **Quote to Bind PL Auto & Home in Minutes Capability!**
- **Comparative Proposals with Video--Beautiful & Interactive in Minutes!**

- Automation Work Flows Made Easy--Multi-Channel Communication!
 - Automated Multi-Channel Cross Sell Campaigns Made Easy!
 - Automated Marketing and Lead Management Made Easy!
-

2024 HARD MARKET CARRIER STATUS

&

REVENUE GROWTH SOLUTIONS

We have create a Page on the SmartChoiceAgentsVA.com website ([2024 Hard Market Solutions and Carrier Status](#)) to provide continuously updated information about Carrier Status for Appointments and Underwriting Restrictions. PLEASE VISIT [THIS PAGE](#) OFTEN TO KEEP UP!

Current Status and Solutions for Personal Lines

THE PROBLEM: Personal Lines business has taken a hit with the current Hard Market; premiums are increasing more frequently, new business has been restricted with most carriers and require combos, limit markets for monoline business, and new appointments have ground to a halt. Carriers have had to slow growth to control the increasing cost of claims due to spiraling inflation and supply chain issues while they struggle to get more rate. Our carriers suggest that the Personal Lines Restrictions will last into mid to late 2024—thus greatly slowing personal lines revenue growth. Below are some suggestions that may help to immediately increase agency revenue while the Hard Market Lingers.

2024 Agents Program Personal Lines Summary

- **CARRIER STATUS: GENERAL OVERVIEW**
 - **Standard/Preferred PL Carriers have mostly halted NB**
 - **Carriers are using Raters to filter NB**—most are allowing only Combos with high insurance scores and no issues—**Error Returns with NO Quote when Rejected.**

- Some Carriers have halted quoting in their systems and only use raters for access; e.g. **Elephant, Clearcover, & MainStreet**. More will begin using this method.
- Currently Difficult to write Standard/Preferred Combos or Monoline NB.
- The Most Successful Quotes now require Combos, prior 100/300 minimums, no lapses in 12 months, and clean.
- **CARRIER STATUS AGENTS PROGRAM: APPOINTMENTS and New Business**
 - **American Modern** Temporary freeze new appointments due to system upgrades from December 7th 2023 to January 1st 2024.
 - **Branch** Halted New Appointments and NB
 - **Clearcover** Halted New Appointments
 - **Donogal** Halted New Appointments and NB
 - **Grange** Halted New Appointments and NB
 - **Kemper** NON RENEWING all Policies starting October 31, 2023. **MUST BE MOVED.**
 - **Lemonade** Halted New Appointments and NB
 - **MainStreet** Halted New Appointments and NB must be quoted in Ezlynx
 - **Nationwide Insurance** Halted New Appointments and NB via Procedures and Process
 - **Safeco** Halted New Appointments and NB is Restricted to Super Preferred Combos
 - **Travelers** Halted New Appointments and NB is Restricted to Super Preferred Combos
- **CARRIER STATUS ALL PREFERRED PL PROGRAMS: APPOINTMENTS and NB OPEN**
 - **NEW** [ISC](#) A Rated, Great Coverages, Fast Turnaround, Competitive Rates, PC 1-9, Building Limits Up to \$1.5 Mil [Learn More](#) [Get Appointed](#)
 - **NEW Grayson Carroll Wythe** Mono Standard HO Market. Also writes small farms and has a Package Policy for Small Churches. Limited Capacity, but Appointing West of I95
 - **NEW AAA** Standard/Preferred PL Auto & HO Carrier — **Available for agencies further than 5 miles from a AAA Club Office and West of Interstate 95** Appointing
 - **Augusta Mutual** Mono Line Standard HO with Limited Capacity, but still **Appointing!**

- **Elephant** Standard Mono Line Auto. A must have in this challenging market. Appointing–REQUIRES EZLYNX TO QUOTE & BIND
- Although Not currently appointing until sometime in 2024, PL Carriers Travelers, Safeco, and Allstate continue to write NB with heavy UW restrictions.
- MORE TO COME HERE SOON. We are working on more market solutions.
- **CARRIER STATUS NON STANDARD PL PROGRAMS**
 - Most Non Standard PL Auto remain open; e.g., **Trexis, Gainsco, Bristol West, and Dairyland.**
 - Some Non Standard PL Carriers have halted new appointments and more may follow soon; e.g., **National General Halted New Appointments**
 - Non Standard Homeowner Carriers are currently still open; e.g., **Aegis, American Modern & Foremost.** We recommend **Burns & Wilcox, RPS, and CRC and VPIA** for additional Non Standard Homeowner markets.

2024 Smart Start Personal Lines Summary

- **CARRIER STATUS: Standard/Preferred PL Carriers have Restricted NB**
 - **Carriers are Ezlynx Rater to filter NB**—most are allowing only Combos with high insurance scores and no issues—**Error Returns with NO Quote when Rejected.**
 - Successful Auto Quotes => 100/300 min, no lapses in 12 months, Prior => 50/100 and clean.
 - **CARRIERS WHO HAVE HALTED NEW BUSINESS**
 - **Clearcover** Halted New Appointments
 - **Grange** Halted New Appointments and NB
 - **Kemper** NON RENEWING all Policies starting October 31, 2023. **MUST BE MOVED.**
 - **Lemonade** Halted New Appointments and NB
 - **MainStreet** Halted New Appointments and NB must be quoted in Ezlynx
 - **Nationwide Insurance** Halted New Appointments and NB via Procedures and Process
 - **Safeco** Halted New Appointments and NB is Restricted to Super Preferred Combos
 - **Travelers** Halted New Appointments and NB is Restricted to Super Preferred Combos

- MORE TO COME HERE SOON. We are working on more market solutions.
- **CARRIER STATUS: Non Standard SSPL Carriers are currently open for NB**
 - Most Non Standard SSPL Auto remain open; e.g., **Trexis, Gainsco, Bristol West, and Dairyland and National General.**

GROW REVENUE NOW

Sell More Business & Life Insurance!

THE PROBLEM: Personal Lines business has taken a hit with the current Hard Market; premiums are increasing more frequently, new business has been restricted with most carriers, and new appointments have ground to a halt. Carriers have had to slow growth to control the increasing cost of claims due to spiraling inflation and supply chain issues. Personal Lines Restrictions may last into 2024--thus greatly slowing personal lines revenue growth. Below are some suggestions that may help to immediately increase agency revenue while the Hard Market Lingers on into 2024.

Although agencies have a number of ways to increase revenue, perhaps two of the best ways are to sell more LIFE and BUSINESS INSURANCE. We have added extra Support in these areas to assist agencies to either start or to increase their sales in these two areas.

Although the HARD MARKET has all but shut down the Personal Lines Business, Commercial Insurance works differently, as the primary coverages are quite different. **Thus, Commercial Carriers are OPEN FOR BUSINESS! Also, the average commission on a BOP is 20% not 12%. So, to increase agency revenue, start selling commercial insurance.** Smart Choice makes it easy!

Below are ways to utilize the SSCL program, our Express Market Commercial Carriers, Direct Subcode Commercial Carriers in our Agents Program, and our Express Market Commercial Brokers for those hard to place risks.

HOW TO INCREASE BUSINESS INSURANCE SALES with SSCL

Utilize The Smart Start Commercial Lines Program. The Smart Start Commercial Lines Program (SSCL) makes selling business insurance easy and builds relationships

with nationally branded, quality carriers and a path to a direct sub-code. Also, the carriers quote, bind, and service the business for agents--with NO PREMIUM PRODUCTION COMMITMENTS! [SSCL Submission Guide](#)

If you are not as experienced with selling Business Insurance, SSCL is a great place to build on your commercial skill set and commercial book of business. Our SSCL carriers quote, bind, and service your policies--agents may also service their policies.

Need Commercial Insurance Education & Training? We can help! A good place to start is with [CE Authority](#).

SSCL PROGRAM SUMMARY

The Smart Start Commercial Lines Program allows agents instant access to 10 top-rated commercial lines carriers without needing an appointment and with no premium commitments. SSCL has a 70/30 commission split with Smart Choice (Agent gets 70%) and provides a pathway to direct appointments. Features include:

- Instant Access to 8 Top-Rated Carriers
- No Appointment Needed with Carriers
- No premium volume requirements
- Receive competitive commissions (most companies pay 15% on new business)
- Dedicated underwriter to assist and bind coverage
- Uses an Online Form on the Smart Choice Agents Business Center Portal
- Pathway to Smart Choice Sub-Code Direct Appointments
- [SSCL Submission Guide](#)

SMART START CL VIRGINIA CARRIERS:

Nationwide

Chubb

CNA

Dovetail – Multiple Carrier Platform

Guard

Liberty Mutual

Tapco

The Hartford

SSCL SPECIALTY LINES BROKERAGE PROGRAM

This SSCL Specialty Brokerage program allows agents instant access to specialty niche programs managed by **Joey Duggins** in our Smart Start Commercial Department. No appointment needed and No premium commitment. Has a 70/30 commission split with Smart Choice (Agent gets 70%).

Joey Duggins, Smart Start Commercial Associate
jdugginis@smartchoiceagents.com (888) 264-3388 ext 3085

NEW Transportation and Trucking. Cover Whale and Fairmatic Transportation and Trucking are now available through Smart Start Commercial Specialty Brokerage in select states! SSCL has a team of Trucking Underwriters to get trucking risks up and running.

Since April 1, 2023, Smart Choice has partnered with Fairmatic; a company that focuses on transportation and trucking, specifically Non-Emergency Medical Transport, Cannabis Delivery, Amazon Last Mile accounts and Artisan Contractor Fleets. All industry segments are 5 vehicle fleet and larger. Fairmatic has adjusted their appetite specifically for Smart Choice (they normally want 10 vehicles). The Fairmatic addition continues to expand our SSCL Trucking division. This business will be written as Brokerage through our Trucking Team out of the Home Office and will transact similar to a Middle Market account. Contact trucking@smartchoiceagents.com for more info. Request A Quote via SSCL Portal

NEW AmTrust Non Profit & More AmTrust offers coverage tailored to non-profit organizations of varying types and sizes including Children Day Care, Private Schools, Adult Day Care, Churches, Food Banks, and more.

NEW K2 Specialty Auto Dealership Program is a Non-Admitted product in Virginia and focuses on Auto Dealers--both franchise and small used car lots. K2 is not available as a subcode appointment at this time. Full submission packets that include an application and loss runs may be sent to Joey Duggins for review and submission.

NEW: Middle Market Available with State Auto and other Carriers via SSCL. Only For Premiums over \$50K, send the following to Roger Gill or Daniel Brown:

- Copy of Current Policy or Current Carrier and Target Premium
- Full Completed ACORD Apps
- 3-5 Years of Loss Runs
- Needs to be over \$50K in premium
- Needs to be 60 days out or further

NEW: Write Farm in Smart Start Specialty! Below are the Farm appetites & Info for Liberty and Nationwide.

- [Liberty Mutual eCliq Available for SSCL](#)
- [Liberty Mutual Farm Appetite for SSCL](#)
- [Nationwide Farm Application for Smart Start Commercial](#)
- [Nationwide Farm Appetite for Smart Start Commercial](#)

Chubb Dentistry BOP Insurance for General Dentistry, Oral Surgeons, Orthodontists and Endodontists [Get Started](#)

GuideOne Commercial Package Policy for Churches. [Learn More](#) [Get Started](#)

Contact Joey Duggins for Support with SSCL Specialty

Joey Duggins, Smart Start Commercial Associate
jdugginis@smartchoiceagents.com (888) 264-3388 ext 3085

TRANSPORTATION & TRUCKING INSURANCE

[Visit our New Transportation Insurance Website Page!](#)

NOW AVAILABLE IN THE SSCL Brokerage PROGRAM

The Smart Start CL Trucking Team launched the SSCL Transportation and Trucking Insurance Program in April 2023. Cover Whale, Progressive and Fairmatic Transportation and Trucking are now available through Smart Start Commercial Specialty Brokerage. *SSCL has a team of Trucking Underwriters to get trucking risks up and running.* LEARN MORE about writing Transportation Risk with SSCL.

As of April 1, 2023, Smart Choice has partnered with Fairmatic; a company that focuses on transportation and trucking, specifically **Non-Emergency Medical Transport, Cannabis Delivery, Amazon Last Mile** accounts and **Artisan Contractor Fleets**. All industry segments are 5 vehicle fleet and larger. Fairmatic has adjusted their appetite specifically for Smart Choice (they normally want 10 vehicles). The Fairmatic addition continues to expand our SSCL Trucking division. This business will be written as Brokerage through our Trucking Team out of the Home Office and will transact similar to a Middle Market account. Contact trucking@smartchoiceagents.com for more info. [Request A Quote via SSCL Portal](#)

Cover Whale is also available in the Smart Agent Program as a **Sub-Code Direct Appointment** for Agents that have 3-5 years of experience writing Trucking Risks and have a minimum of \$500,000 of Trucking Insurance Premium. Production is counted toward the CAP!!

[Learn More](#) [Quote Guide](#) [Welcome Pak](#) **Contact Daniel Brown For Appointment.**

They have multiple programs to support a wide range of trucking operations with in-house binding authority.

✓ **Fast Same-Day Quotes**

Coverages Available:

- Auto Liability (*Select Programs Only*)
 - Auto Physical Damage
 - Motor Truck Cargo
- ✓ Domestic US Markets & Lloyd's Paper Available

SMART CHOCIE AGENTS SUB-CODE PROGRAM SUMMARY

The Smart Choice Agents Program (Sub-Code Direct Appointments) allows agents to obtain appointments with some of the top-rated Personal and Commercial Lines carriers in the industry, with limited premium commitments through sub-codes with Smart Choice. Mostly Top Tier Commissions are split 70/30 with Smart Choice (Agent gets 70%) up to an annual Commission CAP, then agent receives 100% of commissions over the CAP annually. Sub-Code Direct Appointments are the pathway to the primary agency goal of Leadership Agency Status with enhanced earnings and benefits. Although the carriers make the appointment decision, Smart Choice Territory Managers and State Directors work closely with carriers and assist agencies in the appointment process. ***Smart Choice Agents Program Carriers Features include:***

- Access Carriers Directly
- Low Minimum Premium Commitments
- Top-Tier Base and Contingency Bonuses for Many Carriers
- Potential to Earn Top Tier Commission Bonuses & Contingency Sharing
- Only Sub-Code Appointments Count Towards the CA
- Book Rolls with Top Tier Bonuses
- Aggregation Opportunities to Enhance Total Commissions
- Pathway to Leadership Agency with Enhanced Earnings & Benefits
- Travelers, Nationwide, Encompass, Guard & Kelly Klee available in DC
- Below are a few commercial carriers that are offering appointments and provide great opportunities for Smart Choice Agents:

Agent Program Commercial Carriers - ***Open for Appointment***

- Liberty Mutual
- The Hartford
- Travelers
- Nationwide

- MMG
- CNA

Contact Roger or Daniel for Appointment Information.

EXPRESS MARKETS PROGRAM SUMMARY

The Express Markets Program allows agents nearly instant access to Top-Rated Carriers & Brokers that provide a broad segment of diverse Commercial and Personal Lines coverages from Admitted Standard Markets to Non Admitted E&S via a direct appointment. The Express Market carriers pay 100% commissions to Agents with no split to Smart Choice; most do not require any premium commitment, and the appointment process is quick. Click to Learn more about the Smart Choice Express Markets.

EXPRESS MARKET FEATURES INCLUDE:

- Nearly Instant Access
- 100% commission paid directly to agent
- Access to Personal, Commercial, Excess/Surplus, & Specialty Markets
- Directly appointed with the carriers
- No or very limited production requirements
- No fees
- [See All Carriers](#)

Below are a few Express Market commercial carriers that are offering appointments and provide great opportunities for Smart Choice Agents:

Standard Commercial Market Partners:

- **Attune** [Learn More](#) [UW Guide](#) [Get Started VIDEO](#) [Get Appointed](#)
- **ISC** [Learn More](#) [Get Appointed](#)
- **BTIS** [Get Appointed](#)
- **Dovetail** [Get Appointed](#)

- Propeller Bond Program Pays 30% [Learn More & Get Appointed](#)

Contact Roger or Daniel for Appointment Information or Help.

Non Admitted / E&S Commercial Market Partners:

Burns & Wilcox Brokerage (EXPRESS Broad Risk Brokerage–E&S and Standard Markets–pays agents directly) [Burns & Wilcox Support Team](#)

- [Contact Info](#) [Get Appointed](#)

- **CRC (EXPRESS Broad Risk Brokerage–E&S and Standard Markets–pays agents directly)** [Learn More](#) [Appointment INFO](#) [CRC Programs](#) [Get Appointed](#)

Pathpoint New Express Instant, bindable E&S quotes without appointment. Access multiple A-rated markets in just a few minutes using our robust technology

- platform. [Learn More & Get Appointed](#)

RPS (EXPRESS Broad Risk Brokerage–E&S and Standard Markets–pays agents

- directly) [Get](#) [Appointed](#)

ACORD FORM HELP

NEED HELP WITH COMPLETING SOME ACORD FORMS?

[Total CSR has Acord Form Guides](#)

IDEAS FOR PERSONAL LINES GROWTH

Writing P&C business is as tough as it has ever been. Rates have been increasing like crazy and carriers are cutting agencies left, right, and center. ***Below are 6 activities you can implement immediately to better serve your clients and strengthen your relationship with carriers.*** Agents who execute on these will undoubtedly fare better

than others in the coming months and years.

1. Client Communication

Proactively reach out to your existing clients! Letting your clients know about the state of the industry and premium increases BEFORE they get their renewal documents will help reduce the number of clients that reach out to other agents and direct carriers when they see their premiums increase. Call clients who have major premium increases with updated quotes before they call you (or another agent). *A conversation with a client experiencing a 40% rate increase and letting them know you already have new quotes for them or are aware of the increase and working on options for them solidifies your value to them as their agent.*

2. Use A Comparative Rater

More people than ever are requesting new quotes at renewal. Agents that are quoting directly in carrier systems are losing in multiple areas, starting with time. Quoting a single client with six carriers can take about an hour (10 minutes per quote). An agent that uses a comparative rater can quote with a dozen carriers in about 15 minutes.

Using a comparative rater will also help you make more sales and help strengthen your carrier relationships. Quoting every client/prospect with every carrier, every time shows your carrier reps that you are quoting them, even when they haven't been competitive. You will also know when they start to become competitive again without having to be told by another agent or rep. Arguably more importantly, your sales presentations become much more powerful when you can tell your client that you have quoted their business with 6, 10, 15 carriers and the option you are presenting them is the best value for them.

3. Treat Every Carrier Like A New Appointment

Forget everything you know about quoting with your carriers. Reach out to your reps and underwriters to find out what kind of business they want right now. Many carriers are making changes to their target client profiles, and you simply cannot rely on sending the same old business to the same carriers.

Many carriers are restricting new business. Taking a deep dive into what your carriers

want tells your rep that you value their partnership and are willing to do your part to get through this market. This will also help you identify new holes in your agency offerings and open the door for new partnerships.

4. Use Mono Line Carriers When Available

Many national brands like Nationwide and Travelers are closing the door completely on mono-line business for the near future, ***which has opened the door for standard/preferred mono line auto carriers like Clearcover and Elephant and for standard/preferred mono line home carriers like Augusta Mutual and Stillwater to increase their market share.***

5. For Agencies over 5 miles from a AAA Insurance Office

AAA may be available and is open for appointments. Preferred Auto and Homeowners. Production is counted toward the CAP!! *Appointments are available to approved Agents over 5 miles from a AAA Captive Agency Office.* [Learn More](#) **Send completed APPOINTMENT FORM to Daniel Brown (804) 896-3959 (dbrown@smartchoiceagents.com)**

6. Add Telemetrics to Auto Policy to Lower Premiums

Whenever possible, add Telemetrics to Auto policy. Most carriers have these programs and may reduce premiums on average around 20%.

INCREASE REVENUE WITH LIFE & FINANCIAL



Kerry Belcher, Sr

NEW Territory Manager and Director of Life & Financial

Our Virginia Smart Choice Team is pleased to announce that Kerry Belcher, Sr will be serving our VA & DC Agents as a Smart Choice Territory Manager effective June 15, 2023. Kerry's role will expand from providing support for only Life & Financial Services, to providing support for our comprehensive Agency Development Program. His service territory will primarily include western Virginia.

Kerry has decades of personal and commercial insurance experience, including Life and Financial Services. He also has broad experience with the Smart Choice Programs, Carriers, Brokers, and Vendors and Agency Development Program--much of which he gained through his agency since joining Smart Choice in 2015.

In addition to his role as a Territory Manager—which includes the provision of a comprehensive Agency Development Program, Kerry brings great opportunities for Smart Choice Virginia Agents to better serve their clients by offering a comprehensive Life and Financial Services program. *As the Independent Insurance Agency model continues to evolve, the revenue stream from Life and Financial products continues to become vital for agency success.*

Kerry will assist Agencies to add or to grow Life and Financial Services revenue all throughout Virginia and DC. **CONTACT KERRY TO GET STARTED!**

[Visit Kerry's LinkedIn Profile](#)

Cell: [\(276\) 492-3975](#) Office: [\(276\) 865-5144](#) [Email Kerry](#)



NEW LIFE PROGRAM COVR PRO ON EZLYNX

Are you looking for a leading digital platform to power your life insurance business on Ezlynx? **Covr Pro** offers a wide array of product and carrier choices, a fast & simple process, and the expert support you need. Submit business from the devices you already use every day. It's that easy! To learn more, visit CovrPro.com, or call 888-988-6482.

Never Take an APP AGAIN

Covr Pro offers a drop ticket solution for 100% of carriers & products on the platform.

All the Carriers Agents Need & Trust with Tool and Support

Real-time quotes and estimators for life, long-term care, linked-benefit and disability insurance.

Expert Support Team

Insurance experts to assist with all of your clients' insurance needs, including advanced solutions.

[Learn More about Covr Pro on Ezlynx](#)

For More Info Contact Choco Harwell

Director Smart Choice Life, Financial Services

o: (336) 217-4652 m: (336) 314-0062

charwell@smartchoiceagents.com

**Become a PIA
Member NOW!**

NEW PIA of VA & DC PARTNERSHIP

THE PROFESSIONAL INSURANCE ASSOCIATION OF VA & DC AND SMART CHOICE HAVE JOINED IN PARTNERSHIP TO BRING MANY OPPORTUNITIES TO VIRGINIA INSURANCE AGENTS.

WHY JOIN PIA?

In summary, PIA will provide a 50% membership discount along with savings on

their products and services, including E&O, Cyber Insurance, Data Security Services, Insurance Education Program Designations, and much more! We believe a membership with PIA will greatly enhance the success of all agencies regardless of size or stage of development.

Below is a Welcome message from the Virginia, DC and North Carolina PIA Association Executive Kevin Kowar, CIC AU.

Welcome to the Professional Insurance Agents Association of Virginia and DC. Since 1936 we've been protecting your livelihoods by giving Virginia/DC agents a voice on Capitol Hill in Washington and in Richmond's General Assembly.

Over the years we have added many more products and services including a robust education program offering multiple designations as well as CE credits. We also sell insurance products to agents including E&O, cyber liability, EPLI and an umbrella that drops down over your commercial policies including your E&O policy and your personal lines exposures as well.

We are a membership organization and membership has its benefits including – discounts on select education classes, discounts on your annual convention registration, PIA member reimbursement program, Agency Agreement Review Service, Hartford Flood program which pays higher commissions if you are a PIA member, and much more.

Also, PIA has worked with Smart Choice Virginia to offer Smart Choice Agents a 50% discount on annual membership dues.

For more information on membership benefits, please contact Kevin Kowar at Kevin@piavadc.com or 804-486-4218. If you have questions on membership dues or how to pay, please contact Carol Throckmorton at Carol@piavadc.com or 804-486-4219.

CHECK OUT ALL OF THESE PIA BENEFITS!

[Visit the Virginia/DC PIA Website](#)

[Visit the PIA National Website](#)

Click on the Button below to learn more about the PIA Membership Benefits and to Join PIA with a 50% Discount.

**Become a PIA
Member NOW!**



SMART CHOICE VIRGINIA CONTACT INFORMATION

Meet our new Smart Choice Virginia Territory Managers listed below. We are expanding our resources to provide field support to all areas of Virginia.

Roger L. Gill

Smart Choice Virginia State Director

(804) 731-3050

RGill@SmartChoiceAgents.com

Daniel G. Brown

Smart Choice Virginia & DC Territory Manager

(804) 896-3959

DBrown@SmartChoiceAgents.com

Kerry Belcher

Smart Choice Virginia Territory Manager

(276) 865-5144

KBelcher@SmartChoiceAgents.com

Carol G. Gill

Smart Choice Virginia Territory Manager

(804) 586-3804

CGill@SmartChoiceAgents.com



[Unsubscribe](#) | [Manage your subscription](#)

Smart Choice Virginia
9215 Robin Rd
Disputanta VA 23842
(804) 731-3050

Subject: Smart Choice Virginia "HARD MARKET SPECIAL EDITION" NewsLetter January 17, 2024
From: Roger Gill <roger@smartchoicevirginia.com>
To: Roger Gill <rgill@smartchoiceagents.com>
Date Sent: Wednesday, January 17, 2024 9:02:41 AM GMT-05:00
Date Received: Wednesday, January 17, 2024 9:02:54 AM GMT-05:00

Display problems? [Open this email in your web browser.](#)



Virginia Agents News

Special Edition:

Hard Market Solutions & Carrier Status

January 17, 2024

Roger,

WELCOME to the Smart Choice Virginia Agents Program Newsletter.

Our Mission for the Newsletter is to provide Smart Choice Virginia Agents with up-to-date information and resources that will enhance growth & profitability.

VIRGINIA AGENT SUPPORT WEBSITE

[Visit Smart Choice Virginia Agent Support and News website page.](#)

SmartChoiceAgentsVA.com

SMART CHOICE VIRGINIA STATE MEETING

Save The Date: September 18, 2024 | **WHERE:** Richmond Airport Hilton

PLEASE DO NOT MISS THIS EVENT! This will be one of the most educational and informative meetings for enhancing your agency's growth and profitability.

A TIME of GREAT CHANGE

- **Access the Tarmika Commercial Rater via Applied Ezlynx!**
 - **Quote to Bind PL Auto & Home in Minutes Capability!**
 - **Comparative Proposals with Video--Beautiful & Interactive in Minutes!**
 - **Automation Work Flows Made Easy--Multi-Channel Communication!**
 - **Automated Multi-Channel Cross Sell Campaigns Made Easy!**
 - **Automated Marketing and Lead Management Made Easy!**
-

2024 HARD MARKET CARRIER STATUS &

REVENUE GROWTH SOLUTIONS

We have create a Page on the SmartChoiceAgentsVA.com website ([2024 Hard Market Solutions and Carrier Status](#)) to provide continuously updated information about Carrier Status for Appointments and Underwriting Restrictions. **PLEASE VISIT [THIS PAGE](#) OFTEN TO KEEP UP!**

Current Status and Solutions for Personal Lines

THE PROBLEM: Personal Lines business has taken a hit with the current Hard Market; premiums are increasing more frequently, new business has been restricted with most carriers and require combos, limit markets for monoline business, and new appointments have ground to a halt. Carriers have had to slow growth to control the increasing cost of claims due to spiraling inflation and supply chain issues while they struggle to get more rate. Our carriers suggest that the Personal Lines Restrictions will last into mid to late 2024—thus greatly slowing personal lines revenue growth. Below

are some suggestions that may help to immediately increase agency revenue while the Hard Market Lingers.

2024 Agents Program Personal Lines Summary

- **CARRIER STATUS: GENERAL OVERVIEW**

- **Standard/Preferred PL Carriers have mostly halted NB**
- **Carriers are using Raters to filter NB**—most are allowing only Combos with high insurance scores and no issues—**Error Returns with NO Quote when Rejected.**
- Some Carriers have halted quoting in their systems and only use raters for access; e.g. **Elephant, Clearcover, & MainStreet.** More will begin using this method.
- Currently Difficult to write Standard/Preferred Combos or Monoline NB.
- The Most Successful Quotes now require Combos, prior 100/300 minimums, no lapses in 12 months, and clean.

- **CARRIER STATUS AGENTS PROGRAM: APPOINTMENTS and New Business**

- **American Modern** Temporary freeze new appointments due to system upgrades from December 7th 2023 to January 1st 2024.
- **Branch** Halted New Appointments and NB
- **Clearcover** Halted New Appointments
- **Donogal** Halted New Appointments and NB
- **Grange** Halted New Appointments and NB
- **Kemper** NON RENEWING all Policies starting October 31, 2023. **MUST BE MOVED.**
- **Lemonade** Halted New Appointments and NB
- **MainStreet** Halted New Appointments and NB must be quoted in Ezlynx
- **Nationwide Insurance** Halted New Appointments and NB via Procedures and Process
- **Safeco** Halted New Appointments and NB is Restricted to Super Preferred Combos
- **Travelers** Halted New Appointments and NB is Restricted to Super Preferred Combos

- **CARRIER STATUS ALL PREFERRED PL PROGRAMS: APPOINTMENTS and NB OPEN**

- **NEW ISC** A Rated, Great Coverages, Fast Turnaround, Competitive Rates, PC 1-9, Building Limits Up to \$1.5 Mil [Learn More Get Appointed](#)
- **NEW Grayson Carroll Wythe** Mono Standard HO Market. Also writes small farms and has a Package Policy for Small Churches. Limited Capacity, but Appointing West of I95
- **NEW AAA** Standard/Preferred PL Auto & HO Carrier — **Available for agencies further than 5 miles from a AAA Club Office and West of Interstate 95** Appointing
- **Augusta Mutual** Mono Line Standard HO with Limited Capacity, but still **Appointing!**
- **Elephant** Standard Mono Line Auto. A must have in this challenging market. Appointing—REQUIRES EZLYNX TO QUOTE & BIND
- Although Not currently appointing until sometime in 2024, PL Carriers Travelers, Safeco, and Allstate continue to write NB with heavy UW restrictions.
- MORE TO COME HERE SOON. We are working on more market solutions.
- **CARRIER STATUS NON STANDARD PL PROGRAMS**
 - Most Non Standard PL Auto remain open; e.g., **Trexis, Gainsco, Bristol West, and Dairyland.**
 - Some Non Standard PL Carriers have halted new appointments and more may follow soon; e.g., **National General Halted New Appointments**
 - Non Standard Homeowner Carriers are currently still open; e.g., **Aegis, American Modern & Foremost.** We recommend **Burns & Wilcox, RPS, and CRC and VPIA** for additional Non Standard Homeowner markets.

2024 Smart Start Personal Lines Summary

- **CARRIER STATUS: Standard/Preferred PL Carriers have Restricted NB**
 - **Carriers are Ezlynx Rater to filter NB**—most are allowing only Combos with high insurance scores and no issues—**Error Returns with NO Quote when Rejected.**
 - Successful Auto Quotes => 100/300 min, no lapses in 12 months, Prior => 50/100 and clean.
 - **CARRIERS WHO HAVE HALTED NEW BUSINESS**
 - **Clearcover** Halted New Appointments
 - **Grange** Halted New Appointments and NB
 - **Kemper** NON RENEWING all Policies starting October 31, 2023. **MUST BE MOVED.**

- **Lemonade** Halted New Appointments and NB
 - **MainStreet** Halted New Appointments and NB must be quoted in Ezlynx
 - **Nationwide Insurance** Halted New Appointments and NB via Procedures and Process
 - **Safeco** Halted New Appointments and NB is Restricted to Super Preferred Combos
 - **Travelers** Halted New Appointments and NB is Restricted to Super Preferred Combos
 - MORE TO COME HERE SOON. We are working on more market solutions.
- **CARRIER STATUS: Non Standard SSPL Carriers are currently open for NB**
 - Most Non Standard SSPL Auto remain open; e.g., **Trexis, Gainsco, Bristol West, and Dairyland and National General.**

GROW REVENUE NOW

Sell More Business & Life Insurance!

THE PROBLEM: Personal Lines business has taken a hit with the current Hard Market; premiums are increasing more frequently, new business has been restricted with most carriers, and new appointments have ground to a halt. Carriers have had to slow growth to control the increasing cost of claims due to spiraling inflation and supply chain issues. Personal Lines Restrictions may last into 2024--thus greatly slowing personal lines revenue growth. Below are some suggestions that may help to immediately increase agency revenue while the Hard Market Lingers on into 2024.

Although agencies have a number of ways to increase revenue, perhaps two of the best ways are to sell more LIFE and BUSINESS INSURANCE. We have added extra Support in these areas to assist agencies to either start or to increase their sales in these two areas.

Although the HARD MARKET has all but shut down the Personal Lines Business, Commercial Insurance works differently, as the primary coverages are quite different. ***Thus, Commercial Carriers are OPEN FOR BUSINESS! Also, the average commission on a BOP is 20% not 12%. So, to increase agency revenue, start***

selling commercial insurance. Smart Choice makes it easy!

Below are ways to utilize the SSCL program, our Express Market Commercial Carriers, Direct Subcode Commercial Carriers in our Agents Program, and our Express Market Commercial Brokers for those hard to place risks.

HOW TO INCREASE BUSINESS INSURANCE SALES with SSCL

Utilize The Smart Start Commercial Lines Program. The Smart Start Commercial Lines Program (SSCL) makes selling business insurance easy and builds relationships with nationally branded, quality carriers and a path to a direct sub-code. Also, the carriers quote, bind, and service the business for agents--with NO PREMIUM PRODUCTION COMMITMENTS! [SSCL Submission Guide](#)

If you are not as experienced with selling Business Insurance, SSCL is a great place to build on your commercial skill set and commercial book of business. Our SSCL carriers quote, bind, and service your policies--agents may also service their policies.

Need Commercial Insurance Education & Training? We can help! A good place to start is with [CE Authority](#).

SSCL PROGRAM SUMMARY

The Smart Start Commercial Lines Program allows agents instant access to 10 top-rated commercial lines carriers without needing an appointment and with no premium commitments. SSCL has a 70/30 commission split with Smart Choice (Agent gets 70%) and provides a pathway to direct appointments. Features include:

- Instant Access to 8 Top-Rated Carriers
- No Appointment Needed with Carriers
- No premium volume requirements
- Receive competitive commissions (most companies pay 15% on new business)
- Dedicated underwriter to assist and bind coverage
- Uses an Online Form on the Smart Choice Agents Business Center Portal
- Pathway to Smart Choice Sub-Code Direct Appointments

- [SSCL Submission Guide](#)

SMART START CL VIRGINIA CARRIERS:

Nationwide

Chubb

CNA

Dovetail – Multiple Carrier Platform

Guard

Liberty Mutual

Tapco

The Hartford

Travelers

SSCL SPECIALTY LINES BROKERAGE PROGRAM

This SSCL Specialty Brokerage program allows agents instant access to specialty niche programs managed by **Joey Duggins** in our Smart Start Commercial Department. No appointment needed and No premium commitment. Has a 70/30 commission split with Smart Choice (Agent gets 70%).

Joey Duggins, Smart Start Commercial Associate
jdugginis@smartchoiceagents.com (888) 264-3388 ext 3085

NEW Transportation and Trucking. Cover Whale and Fairmatic Transportation and Trucking are now available through Smart Start Commercial Specialty Brokerage in select states! SSCL has a team of Trucking Underwriters to get trucking risks up and running.

Since April 1, 2023, Smart Choice has partnered with Fairmatic; a company that focuses on transportation and trucking, specifically Non-Emergency Medical Transport, Cannabis Delivery, Amazon Last Mile accounts and Artisan Contractor Fleets. All industry segments are 5 vehicle fleet and larger. Fairmatic has adjusted their appetite specifically for Smart Choice (they normally want 10 vehicles). The Fairmatic addition continues to expand our SSCL Trucking division. This business will be written as Brokerage through our Trucking Team out of the Home Office and will transact similar to a Middle Market account. Contact **trucking@smartchoiceagents.com** for more

info. Request A Quote via SSCL Portal

NEW AmTrust Non Profit & More AmTrust offers coverage tailored to non-profit organizations of varying types and sizes including Children Day Care, Private Schools, Adult Day Care, Churches, Food Banks, and more.

NEW K2 Specialty Auto Dealership Program is a Non-Admitted product in Virginia and focuses on Auto Dealers--both franchise and small used car lots. K2 is not available as a subcode appointment at this time. Full submission packets that include an application and loss runs may be sent to Joey Duggins for review and submission.

NEW: Middle Market Available with State Auto and other Carriers via SSCL. Only For Premiums over \$50K, send the following to Roger Gill or Daniel Brown:

- Copy of Current Policy or Current Carrier and Target Premium
- Full Completed ACORD Apps
- 3-5 Years of Loss Runs
- Needs to be over \$50K in premium
- Needs to be 60 days out or further

NEW: Write Farm in Smart Start Specialty! Below are the Farm appetites & Info for Liberty and Nationwide.

- [Liberty Mutual eCliq Available for SSCL](#)
- [Liberty Mutual Farm Appetite for SSCL](#)
- [Nationwide Farm Application for Smart Start Commercial](#)
- [Nationwide Farm Appetite for Smart Start Commercial](#)

Chubb Dentistry BOP Insurance for General Dentistry, Oral Surgeons, Orthodontists and Endodontists [Get Started](#)

GuideOne Commercial Package Policy for Churches. [Learn More](#) [Get Started](#)

Contact Joey Duggins for Support with SSCL Specialty

TRANSPORTATION & TRUCKING INSURANCE

[Visit our New Transportation Insurance Website Page!](#)

NOW AVAILABLE IN THE SSCL Brokerage PROGRAM

The Smart Start CL Trucking Team launched the SSCL Transportation and Trucking Insurance Program in April 2023. Cover Whale, Progressive and Fairmatic Transportation and Trucking are now available through Smart Start Commercial Specialty Brokerage. SSCL has a team of Trucking Underwriters to get trucking risks up and running. LEARN MORE about writing Transportation Risk with SSCL.

As of April 1, 2023, Smart Choice has partnered with Fairmatic; a company that focuses on transportation and trucking, specifically **Non-Emergency Medical Transport, Cannabis Delivery, Amazon Last Mile** accounts and **Artisan Contractor Fleets**. All industry segments are 5 vehicle fleet and larger. Fairmatic has adjusted their appetite specifically for Smart Choice (they normally want 10 vehicles). The Fairmatic addition continues to expand our SSCL Trucking division. This business will be written as Brokerage through our Trucking Team out of the Home Office and will transact similar to a Middle Market account. Contact trucking@smartchoiceagents.com for more info. [Request A Quote via SSCL Portal](#)

Cover Whale is also available in the Smart Agent Program as a **Sub-Code Direct Appointment** for Agents that have 3-5 years of experience writing Trucking Risks and have a minimum of \$500,000 of Trucking Insurance Premium. Production is counted toward the CAP!!

[Learn More](#) [Quote Guide](#) [Welcome Pak](#) **Contact Daniel Brown For Appointment.**

They have multiple programs to support a wide range of trucking operations with in-house binding authority.

✓ Fast Same-Day Quotes

Coverages Available:

- Auto Liability (*Select Programs Only*)
 - Auto Physical Damage
 - Motor Truck Cargo
- ✓ Domestic US Markets & Lloyd's Paper Available

[Visit our New Transportation Insurance Website Page!](#)

SMART CHOCIE AGENTS SUB-CODE PROGRAM SUMMARY

The Smart Choice Agents Program (Sub-Code Direct Appointments) allows agents to obtain appointments with some of the top-rated Personal and Commercial Lines carriers in the industry, with limited premium commitments through sub-codes with Smart Choice. Mostly Top Tier Commissions are split 70/30 with Smart Choice (Agent gets 70%) up to an annual Commission CAP, then agent receives 100% of commissions over the CAP annually. Sub-Code Direct Appointments are the pathway to the primary agency goal of Leadership Agency Status with enhanced earnings and benefits. Although the carriers make the appointment decision, Smart Choice Territory Managers and State Directors work closely with carriers and assist agencies in the appointment process. ***Smart Choice Agents Program Carriers Features include:***

- Access Carriers Directly
- Low Minimum Premium Commitments
- Top-Tier Base and Contingency Bonuses for Many Carriers
- Potential to Earn Top Tier Commission Bonuses & Contingency Sharing
- Only Sub-Code Appointments Count Towards the CA
- Book Rolls with Top Tier Bonuses
- Aggregation Opportunities to Enhance Total Commissions
- Pathway to Leadership Agency with Enhanced Earnings & Benefits
- Travelers, Nationwide, Encompass, Guard & Kelly Klee available in DC

- Below are a few commercial carriers that are offering appointments and provide great opportunities for Smart Choice Agents:

Agent Program Commercial Carriers - *Open for Appointment*

- Liberty Mutual
- The Hartford
- Travelers
- Nationwide
- MMG
- CNA

Contact Roger or Daniel for Appointment Information.

EXPRESS MARKETS PROGRAM SUMMARY

The Express Markets Program allows agents nearly instant access to Top-Rated Carriers & Brokers that provide a broad segment of diverse Commercial and Personal Lines coverages from Admitted Standard Markets to Non Admitted E&S via a direct appointment. The Express Market carriers pay 100% commissions to Agents with no split to Smart Choice; most do not require any premium commitment, and the appointment process is quick. Click to Learn more about the Smart Choice Express Markets.

EXPRESS MARKET FEATURES INCLUDE:

- Nearly Instant Access
- 100% commission paid directly to agent
- Access to Personal, Commercial, Excess/Surplus, & Specialty Markets
- Directly appointed with the carriers
- No or very limited production requirements
- No fees
- [See All Carriers](#)

Below are a few Express Market commercial carriers that are offering appointments and provide great opportunities for Smart Choice Agents:

Standard Commercial Market Partners:

- **Attune** [Learn More](#) [UW Guide](#) [Get Started VIDEO](#) [Get Appointed](#)
- **ISC** [Learn More](#) [Get Appointed](#)
- **BTIS** [Get Appointed](#)
- **Dovetail** [Get Appointed](#)
- **Propeller Bond Program Pays 30%** [Learn More & Get Appointed](#)

Contact Roger or Daniel for Appointment Information or Help.

Non Admitted / E&S Commercial Market Partners:

- **Burns & Wilcox Brokerage (EXPRESS Broad Risk Brokerage–E&S and Standard Markets–pays agents directly)** [Burns & Wilcox Support Team Contact Info](#) [Get Appointed](#)
- **CRC (EXPRESS Broad Risk Brokerage–E&S and Standard Markets–pays agents directly)** [Learn More](#) [Appointment INFO](#) [CRC Programs](#) [Get Appointed](#)
- **Pathpoint New Express** Instant, bindable E&S quotes without appointment. Access multiple A-rated markets in just a few minutes using our robust technology platform. [Learn More & Get Appointed](#)
- **RPS (EXPRESS Broad Risk Brokerage–E&S and Standard Markets–pays agents directly)** [Get Appointed](#)

ACORD FORM HELP

NEED HELP WITH COMPLETING SOME ACORD FORMS?

Total CSR has Acord Form Guides

IDEAS FOR PERSONAL LINES GROWTH

Writing P&C business is as tough as it has ever been. Rates have been increasing like crazy and carriers are cutting agencies left, right, and center. ***Below are 6 activities you can implement immediately to better serve your clients and strengthen your relationship with carriers.*** Agents who execute on these will undoubtedly fare better than others in the coming months and years.

1. Client Communication

Proactively reach out to your existing clients! Letting your clients know about the state of the industry and premium increases BEFORE they get their renewal documents will help reduce the number of clients that reach out to other agents and direct carriers when they see their premiums increase. Call clients who have major premium increases with updated quotes before they call you (or another agent). *A conversation with a client experiencing a 40% rate increase and letting them know you already have new quotes for them or are aware of the increase and working on options for them solidifies your value to them as their agent.*

2. Use A Comparative Rater

More people than ever are requesting new quotes at renewal. Agents that are quoting directly in carrier systems are losing in multiple areas, starting with time. Quoting a single client with six carriers can take about an hour (10 minutes per quote). An agent that uses a comparative rater can quote with a dozen carriers in about 15 minutes.

Using a comparative rater will also help you make more sales and help strengthen your carrier relationships. Quoting every client/prospect with every carrier, every time shows your carrier reps that you are quoting them, even when they haven't been competitive. You will also know when they start to become competitive again without having to be told by another agent or rep. Arguably more importantly, your sales presentations become much more powerful when you can tell your client that you have quoted their business with 6, 10, 15 carriers and the option you are presenting them is the best

value for them.

3. Treat Every Carrier Like A New Appointment

Forget everything you know about quoting with your carriers. Reach out to your reps and underwriters to find out what kind of business they want right now. Many carriers are making changes to their target client profiles, and you simply cannot rely on sending the same old business to the same carriers.

Many carriers are restricting new business. Taking a deep dive into what your carriers want tells your rep that you value their partnership and are willing to do your part to get through this market. This will also help you identify new holes in your agency offerings and open the door for new partnerships.

4. Use Mono Line Carriers When Available

Many national brands like Nationwide and Travelers are closing the door completely on mono-line business for the near future, ***which has opened the door for standard/preferred mono line auto carriers like Clearcover and Elephant and for standard/preferred mono line home carriers like Augusta Mutual and Stillwater to increase their market share.***

5. For Agencies over 5 miles from a AAA Insurance Office

AAA may be available and is open for appointments. Preferred Auto and Homeowners. Production is counted toward the CAP!! *Appointments are available to approved Agents over 5 miles from a AAA Captive Agency Office.* **Learn More Send completed APPOINTMENT FORM to Daniel Brown (804) 896-3959 (dbrown@smartchoiceagents.com)**

6. Add Telemetrics to Auto Policy to Lower Premiums

Whenever possible, add Telemetrics to Auto policy. Most carriers have these programs and may reduce premiums on average around 20%.

INCREASE REVENUE WITH LIFE & FINANCIAL



Kerry Belcher, Sr

NEW Territory Manager and Director of Life & Financial

Our Virginia Smart Choice Team is pleased to announce that Kerry Belcher, Sr will be serving our VA & DC Agents as a Smart Choice Territory Manager effective June 15, 2023. Kerry's role will expand from providing support for only Life & Financial Services, to providing support for our comprehensive Agency Development Program. His service territory will primarily include western Virginia.

Kerry has decades of personal and commercial insurance experience, including Life and Financial Services. He also has broad experience with the Smart Choice Programs, Carriers, Brokers, and Vendors and Agency Development Program--much of which he gained through his agency since joining Smart Choice in 2015.

In addition to his role as a Territory Manager—which includes the provision of a comprehensive Agency Development Program, Kerry brings great opportunities for Smart Choice Virginia Agents to better serve their clients by offering a comprehensive Life and Financial Services program. *As the Independent Insurance Agency model continues to evolve, the revenue stream from Life and Financial products continues to become vital for agency success.*

Kerry will assist Agencies to add or to grow Life and Financial Services revenue all throughout Virginia and DC. **CONTACT KERRY TO GET STARTED!**

[Visit Kerry's LinkedIn Profile](#)

Cell: [\(276\) 492-3975](#) Office: [\(276\) 865-5144](#) [Email Kerry](#)



NEW LIFE PROGRAM COVR PRO ON EZLYNX

Are you looking for a leading digital platform to power your life insurance business on Ezlynx? **Covr Pro** offers a wide array of product and carrier choices, a fast & simple process, and the expert support you need. Submit business from the devices you already use every day. It's that easy! To learn more, visit CovrPro.com, or call 888-988-6482.

Never Take an APP AGAIN

Covr Pro offers a drop ticket solution for 100% of carriers & products on the platform.

All the Carriers Agents Need & Trust with Tool and Support

Real-time quotes and estimators for life, long-term care, linked-benefit and disability insurance.

Expert Support Team

Insurance experts to assist with all of your clients' insurance needs, including advanced solutions.

[Learn More about Covr Pro on Ezlynx](#)

For More Info Contact Choco Harwell

Director Smart Choice Life, Financial Services

o: (336) 217-4652 m: (336) 314-0062

charwell@smartchoiceagents.com

**Become a PIA
Member NOW!**

NEW PIA of VA & DC **PARTNERSHIP**

THE PROFESSIONAL INSURANCE ASSOCIATION OF VA & DC AND SMART CHOICE HAVE JOINED IN PARTNERSHIP TO BRING MANY OPPORTUNITIES TO VIRGINIA INSURANCE AGENTS.

WHY JOIN PIA?

In summary, PIA will provide a 50% membership discount along with savings on their products and services, including E&O, Cyber Insurance, Data Security Services, Insurance Education Program Designations, and much more! We believe a membership with PIA will greatly enhance the success of all agencies regardless of size or stage of development.

Below is a Welcome message from the Virginia, DC and North Carolina PIA Association Executive Kevin Kowar, CIC AU.

Welcome to the Professional Insurance Agents Association of Virginia and DC. Since 1936 we've been protecting your livelihoods by giving Virginia/DC agents a voice on Capitol Hill in Washington and in Richmond's General Assembly.

Over the years we have added many more products and services including a robust education program offering multiple designations as well as CE credits. We also sell insurance products to agents including E&O, cyber liability, EPLI and an umbrella that drops down over your commercial policies including your E&O policy and your personal lines exposures as well.

We are a membership organization and membership has its benefits including – discounts on select education classes, discounts on your annual convention registration, PIA member reimbursement program, Agency Agreement Review Service, Hartford Flood program which pays higher commissions if you are a PIA member, and much more.

Also, PIA has worked with Smart Choice Virginia to offer Smart Choice Agents a 50% discount on annual membership dues.

For more information on membership benefits, please contact Kevin Kowar at

Kevin@piavadc.com or 804-486-4218. If you have questions on membership dues or how to pay, please contact Carol Throckmorton at Carol@piavadc.com or 804-486-4219.

CHECK OUT ALL OF THESE PIA BENEFITS!

[Visit the Virginia/DC PIA Website](#)

[Visit the PIA National Website](#)

Click on the Button below to learn more about the PIA Membership Benefits and to Join PIA with a 50% Discount.

**Become a PIA
Member NOW!**



SMART CHOICE VIRGINIA CONTACT INFORMATION

Meet our new Smart Choice Virginia Territory Managers listed below. We are expanding our resources to provide field support to all areas of Virginia.

Roger L. Gill

Smart Choice Virginia State Director
(804) 731-3050
RGill@SmartChoiceAgents.com

Daniel G. Brown

Smart Choice Virginia & DC Territory Manager
(804) 896-3959
DBrown@SmartChoiceAgents.com

Kerry Belcher

Smart Choice Virginia Territory Manager

(276) 865-5144

KBelcher@SmartChoiceAgents.com

Carol G. Gill

Smart Choice Virginia Territory Manager

(804) 586-3804

CGill@SmartChoiceAgents.com



[Unsubscribe](#) | [Manage your subscription](#)

Smart Choice Virginia

9215 Robin Rd

Disputanta VA 23842

(804) 731-3050