



## Policies and Procedures

# Licensing

<p><b>Purpose</b></p>	<p>To document mandated insurance licenses and corporate registrations (as applicable) so that <b>Thomas C. Santoro</b> is able to remain in good standing with each state(s) in which they conduct business.</p>
<p><b>Scope</b></p>	<p>These policies and procedures are for all of <b>Thomas C. Santoro</b> (hereafter referred to as “The Company”) locations including all satellite offices. These procedures are to be followed by all employees and independent contractors where applicable.</p>
<p><b>Procedures</b></p>	<p><b>Licensing</b></p> <p>The Company maintains active agency (business entity) licenses as well as agent (employee, owner, producer, notary) licenses. When necessary, the Company also maintains active non-resident state licenses.</p> <p>The following people are licensed in accordance with state specific <b><u>(insert reference to applicable state statute, for example Neb. Rev. Stat. 44, 4047-4066)</u></b> regulations:</p> <ul style="list-style-type: none"> <li>• Persons who give rate quotes; Thomas C. Santoro</li> <li>• Persons who discuss coverage and exceptions; Thomas C. Santoro</li> <li>• Persons who make underwriting decisions; Thomas C. Santoro</li> <li>• Persons who sign commitments; Thomas C. Santoro</li> <li>• Persons who sign policies; Thomas C. Santoro</li> </ul> <p>A tracking report is maintained by the account manager as a monitoring control and periodically reviewed by the office manager to help ensure the appropriate business professionals are licensed and renewed when necessary.</p> <p>Licensed individuals, along with their active licenses, have been communicated to each underwriter. The underwriter is notified when a license becomes inactive.</p> <p>Licensed individuals maintain the necessary continuing education requirements including any necessary ethics requirements. Documentation is maintained to evidence the requirements have been met.</p>

	The Company maintains and has on file the appropriate American Land Title Association Policy Forms License.
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<b>Contact Officer</b>	<i>Thomas C. Santoro</i>
<b>Date Approved</b>	<i>September 1990</i>
<b>Date of Commencement</b>	<i>September 1990</i>
<b>Amendment Dates</b>	<i>January 2014 January 2015 January 2016 January 2017 January 2018 January 2019</i>
<b>Date for Next Review</b>	<i>January 2020</i>
<b>Related References and Links</b>	<ul style="list-style-type: none"> <li>• <i>'License Monitoring Tracking Report' is kept in a file in the file room.</i></li> <li>• <i>The completed continuing education materials for each licensee are kept with the Florida Bar association.</i></li> <li>• <i>The active licenses (agency and agent) are kept in our office and with the Florida Bar Association.</i></li> </ul>