



WE BRING  
**SIMPLICITY**  
TO  
INSURANCE  
LICENSING

...

(We do it for you so you don't have to!)

- Agent and Agency Licensing
- Adjuster and Adjuster Firm Licensing
- Surplus Lines Licensing
- Licensing Management for Agents, Agencies, Adjusters and Adjuster Firms

Supportive  
Insurance  
Services, LLC



## Our story

Based in Vincennes, Indiana, Supportive Insurance Services began in 2001 as a one-person, home-based shop when Barb Donnar, President and CEO, ventured out on her own after working for Golden Rule Insurance Company where she managed licensing and commissions for more than 100,000 producers and agencies. "When I started Supportive, I thought I'd be doing licensing consulting work," says Barb, "but I kept getting calls from people who said they wished I would set up a licensing facility as there was a real need for it."

During those early days, Barb wore all kinds of hats: owner, marketing specialist, IT manager, and customer service rep. And while she clearly had the requisite knowledge to succeed in this complex field, Barb realized the need for marketing leadership to help her business grow and a competent staff to handle the daily workflow. In 2004, Barb's former colleague, insurance marketing professional Jeff Brinkmann, joined her as Vice President of Sales & Marketing. "Barb persuaded me to come and work with her, which was a great decision on my part," says Jeff. "When I came on board, there were just three of us, and today we have a close-knit staff of 22 highly trained professionals focused on the licensing needs of insurance agencies, agents, adjusters and insurers. We have a tremendous amount of experience in insurance licensing; our employees have an average of 20 years of licensing and insurance experience. Barb has 30 years of experience providing licensing services and support."

In fact, Barb adds, "the majority of our staff worked with Jeff and me at Golden Rule, bringing a strong camaraderie and ease of doing business with us to form the family culture that exists at Supportive. This goes a long way in the way we approach our business and the unparalleled service we provide to our clients. When speaking to our clients, you will find that it's our attentiveness, responsiveness and friendliness that come up time after time – something of which we're very proud."





## Our team enables your team to focus on the business of insurance

Insurance is a complex business, whether you're an agency focused on addressing your clients' risks and building your book of business, a claims adjuster whose job it is to facilitate a fair and expeditious resolution after a loss, or a broker that specializes in writing hard-to-place or non-standard risks. You and your staff have a lot on your plate. The last thing you want to deal with is state licensing requirements.

But, unfortunately, it's part of the job. You have to be licensed to operate, and you must remain in compliance year after year to keep your licensing current. Yet it isn't as easy as it sounds, especially when doing business in a number of states. You have 51 jurisdictions with 51 different sets of rules, regulations and requirements filled with fine print that can be subject to changes. You also have the potential for penalties if filings are incorrect or deadlines are missed. Without an experienced individual taking on this responsibility, getting and maintaining your licenses can be quite daunting – and, of course, costly.

At Supportive Insurance Services, we thrive on meeting the myriad challenges of the insurance licensing world. This is our passion, what we love to do. We have a dedicated staff of knowledgeable experts who can manage the entire process for you – from obtaining initial licenses to maintaining them and filing the documents required by the various states. We take the pain out of licensing, simplifying it, making it affordable, and enabling you and your staff to get on with the business of insurance.



## Our focus is simple: your licensing needs

Supportive Insurance Services specializes in non-resident licensing for agents, agencies, adjusters, and adjusting firms in addition to providing licensing maintenance and check-ups for our clients. We also handle corporate registrations and annual reports. We invite you to take a look at what we do and how we can help you.

### Non-Resident Agent and Agency Licensing

Obtaining non-resident insurance licenses for agents and agencies can be taxing, as there is a great deal of paperwork involved and different state requirements. The potential for oversight and inaccuracies can cost a firm or individual significant dollars in fines and cause suspension or revocation of licenses and missed opportunities if not properly executed.

Some agency owners don't realize that the agency itself, as well as individual producers, need to secure a license, or that the agency must register as a corporation and receive a Certificate of Authority (COA) in

SUPPORT

GUIDANCE



non-resident states. Moreover, agencies marketing on-line, "crossing state borders," have to be licensed in those states. Contacting each state's insurance department or visiting each website to understand the requirements involved (applications and forms, fees, etc.) is time-consuming and can be confusing. As one agent deftly put it, "calling an insurance department is like calling the IRS – you never get the same person twice, and the more people you talk to, the more different answers you're likely to get."

*"Managing multiple licenses in almost every state for our agency staff used to be a huge headache. Since we turned it over to Barb and her team we hardly have to think about licensing at all. They take care of the renewals for us and track them in an easy to use online database. When we need a new license for one of our employees all it takes is a simple phone call or email to SIS and we have a new license in days. I can't say enough about the fantastic service we receive from Supportive Insurance Services."*

**Rebecca Brigham Easton, Vice President**  
COMP Risk Management

With Supportive Insurance Services, we'll take care of all the steps involved. All you need to do is complete our simple forms and send us the funds. We do the rest. We will file the non-resident insurance license applications on your behalf, pay state fees, submit all necessary supporting documentation and follow-up with each state until all licenses are issued. We'll also handle your license maintenance, including renewals and address changes, and keep track of your continuing education credits.

### Adjuster Licensing

Independent and staff claim adjusters, along with adjuster licensing firms, also face different and potentially confusing licensing requirements from one state to the next. Some states, in fact, may not even require a license for independent or staff adjusters, which can complicate matters even further when looking to work in a state which does. Depending on the rules of the non-resident state, you'll have to comply with that state's requirements. This involves choosing a designated home state (DHS), which qualifies you for licensing purposes and allows you to designate the non-resident state as your "home state". You'll then have to complete the resident licensing requirements in the state you select. This means contacting the state licensing department to find out what needs to be done, including whether pre-licensing courses are mandatory, if an exam is required (and if so by whom and where), whether or not you can file electronically, the fee amount, the timing of licensing issuance; how often the license needs to be renewed, what continuing education courses need to be completed, etc.

At Supportive Insurance Services, our team will provide you with all the information you and your organization needs to become a licensed adjuster or adjuster firm. All you need to do is complete the data form, tell us the states where the licenses are needed, send us the funds, take any required exams, and sign on the dotted line. We'll research state requirements to determine all insurance licensing requirements are met. Our staff will also handle all of the forms and submissions required for the insurance license(s) you need. In addition, you can also look to us to handle the maintenance of all your adjuster and adjuster firm licenses.

HELP

ADVICE

ASSISTANCE

## Surplus Lines Licensing

As a surplus lines broker, just as with other insurance licenses, you and your agency need to hold non-resident licenses in all states where you'll be conducting business. This means knowing what each state requires. You need to know whether a special exam is needed and if a General Property & Casualty license is required. Your agency may also need to file Certificates of Authority with the various Secretary of State offices, obtain registered agent services and bonds. That's a lot of time and effort on the part of your staff, particularly if they are not familiar with licensing. Let Supportive Insurance Services work with you and your agency to make sure you are in compliance with each state's requirements. We'll take care of the licensing end while you and your staff focus on providing surplus lines solutions.

## Licensing Management

Getting proper insurance licenses is the first step in meeting state regulations. But it doesn't end there...maintaining these licenses is critical. At Supportive Insurance Services, we provide a Licensing Management Service to customers – agents, agencies, adjusters, and adjusting firms – so that you don't have to worry about missing a renewal or falling out of compliance with continuing education courses. With this service, we will:

- ◆ Provide you with online access to your license information
- ◆ Notify you of upcoming license renewals and process them on your behalf
- ◆ Track your continuing education completions
- ◆ Request duplicate licenses
- ◆ Notify insurance departments of name, address, director and officer changes
- ◆ Notify insurance departments of administrative actions



*"We have been using Supportive Insurance Services for over 4 years now and are very pleased with the entire team's professionalism. With hundreds of agency and individual licenses to manage they are an invaluable business partner to us."*

**Jonathan Hageman, Director of Operations**  
Dubraski & Associates Insurance Services

Additionally, many jurisdictions require companies register with the Secretary of State office prior to filing for an agency license.

Once these corporate registrations are in place, most states also require you to file an annual report. These filings may take place at different times during the year if you are licensed in various states, and if you don't file your annual report on time, your corporate registration can be revoked and your agency licenses cancelled. No worries. Our Annual Report Maintenance service keeps track of all your state deadlines and makes sure the appropriate filings are completed.



*"We have been a client of Supportive Insurance Services for many years and have had nothing but wonderful professional service from them. They are quick to help us with any service we may need. The staff is great to work with! I would highly recommend them to anyone."*

**Jill Moore**  
Guy Hurley Blaser & Heuer LLC



## **We make it happen**

Licensing doesn't have to be complicated and cause extra work and headaches for your staff. Or, even worse, result in potential compliance problems for your firm if not done properly. Let our experienced staff at Supportive Insurance Services take care of the A to Z of insurance licensing, whether you're an agent, agency, adjuster, adjuster firm or a surplus lines broker. Rely on our expertise, integrity, consistency and stability so that you can keep your staff focused on expanding and growing your business.



### **For more information, please contact:**

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