

## Policies and Procedures

# Licensing

<b>Purpose</b>	To document mandated insurance licenses and corporate registrations (as applicable) so that <b>Thomas C. Santoro Title Services, LLC</b> is able to remain in good standing with each state(s) in which they conduct business.
<b>Scope</b>	These policies and procedures are for all of <b>Thomas C. Santoro Title Services, LLC</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.
<b>Procedures</b>	<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 <u>(insert reference to applicable state statute, for example Neb. Rev. Stat. 44, 4047-4066)</u> regulations:</p> <ul style="list-style-type: none"><li>• Persons who give rate quotes; Trina M. Larsen</li><li>• Persons who discuss coverage and exceptions; Trina M. Larsen</li><li>• Persons who make underwriting decisions; Trina M. Larsen</li><li>• Persons who sign commitments; Trina M. Larsen</li><li>• Persons who sign policies; Trina M. Larsen</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> <p>The Company maintains and has on file the appropriate American Land Title Association Policy Forms License.</p>
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<b>Contact Officer</b>	<i>Trina M. Larsen</i>
<b>Date Approved</b>	<i>June 2025</i>
<b>Date of Commencement</b>	<i>June 2022</i>
<b>Amendment Dates</b>	
<b>Date for Next Review</b>	<i>June 2026</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>