



AMERICA'S ONE

TITLE AGENCY

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Policies and Procedures

Licensing

Purpose	To document mandated insurance licenses and corporate registrations (as applicable) so that America's One Title Agency is able to remain in good standing with each state(s) in which they conduct business.
Scope	These policies and procedures are for all of America's One Title Agency (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.
Procedures	<p>Licensing</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 (Mich. PA 218, Insurance Code of 1956) regulations:</p> <ul style="list-style-type: none"> • Persons who give rate quotes • Persons who discuss coverage and exceptions • Persons who make underwriting decisions • Persons who sign commitments • Persons who sign policies <p>A tracking report (attached) is maintained by Andrea L, Admin Assistant as a monitoring control and periodically reviewed by Dave Nichols, President to 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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Contact Officer	<i>David J. Nichols, President</i>
Date Approved	<i>10/01/2013</i>
Date of Commencement	<i>10/01/2013</i>
Amendment Dates	<i>1/1/2015</i>
Date for Next Review	<i>01/2017</i>
Related References and Links	<ul style="list-style-type: none"> • <i>'License Monitoring Tracking Report' is kept on the s:Best Practices/AOT Best Practices/Licensing, network drive.</i> • <i>Continuing education materials for each licensee are kept on the s:Best Practices/AOT Best Practices/Licensing, network drive.</i> • <i>Active licenses (agency and agent) are kept on the s:Best Practices/AOT Best Practices/Licensing, network drive.</i>

