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## **Exhibit B** **Available Services**

This Exhibit B simply describes each Available Service and does not represent the activities required of ILSA pursuant to the Master Service Agreement in performing each such service. In undertaking Available Services for Client, ILSA reserves all rights to perform such services in a manner that it deems, in its sole discretion, as necessary and appropriate for satisfying the Client's request. *By ordering Available Services, client acknowledges its compliance obligation under Cyber Security rules in New York (23 NYCRR 500), and other states adopting such regulations. Client will not hold ILSA responsible for any failure by client to comply.*

**Normal, Priority, and Rush Service.** Where applicable, the services described below are available at the following levels, as required in writing by Client in accordance with the Agreement:

<b><u>Service Type</u></b>	<b><u>Processing Time</u></b>	<b><u>Service Fee Rate</u></b>
Estimated Normal Service	7-10 Business Days	Normal
Priority Service	3-6 Business Days	2x Normal
Rush Service	1-2 Business Days	3x Normal

The timelines set forth above are **only** for ILSA's internal management of the 'new project' applications for Client. The timelines do **not** reflect the timing of application delivery to governmental authorities nor the speed at which governmental authorities will process applications. These timelines do not apply to any recurring services. Refer to the specified timelines provided under applicable recurring services headings below.

### **New Client Services**

ILSA provides clients with online data forms to collect necessary information. New Client Services liaisons are available to assist producers and/or licensing administrators when necessary in filling out these forms. Liaisons ensure that all critical information has been supplied before initiating the required services.

### **Initial Licensing**

ILSA advises clients regarding pre-licensing and examination requirements prior to initiating the application process. When possible, ILSA submits license applications electronically to expedite the licensing process. If paper applications are required, the applications are completed and emailed to the producer or designated account administrator for signature. Instructions are sent via email when necessary.

ILSA personnel also compile and submit all necessary supporting documentation with applications, including Letters of Certification and Certificates of Authority, and issue checks for state fees to the departments of insurance.

ILSA personnel regularly follow up with the departments of insurance to expedite license issuance. Status reports, as well as confirmations of license issuance, are provided via ILSA's Gateway, available 24/7.

### **License Renewals**

#### **Full Service: Automatic License Renewal**

ILSA renews licenses electronically to expedite the renewal process. If paper renewals are required, the applications are completed by ILSA's specialist and emailed to the producer or corporate liaison for signature. Client is responsible for obtaining signatures and returning all provided or state specific generated forms to ILSA to complete processing. For state specific generated forms, if necessary, ILSA may re-produce or request a duplicate copy from the state. License types covered under this section include, but are not limited to; Producer, Adjuster, Surplus Lines, TPA, MGA, RPG, Reinsurance Intermediary.

ILSA personnel also compile and submit all necessary supporting documentation with applications, including Letters of Certification and Continuing Education certificates, and issue checks for state fees to the insurance departments.

If client chooses to handle certain renewals in-house, client must notify ILSA in writing at least 90 days prior to the license expiration date for the affected license(s). If such notification is not received, all applicable fees will apply accordingly. For license renewals that are not permanently removed from ILSA's Full Renewal Service, minimum fees will apply for tracking services.

ILSA's Specialists can assist clients with "urgent" renewals due to expire within 30 days or less. License renewals that need to be processed within (12) calendar days or less prior to the expiration date will be processed under our RUSH or PRIORITY rates. RUSH or PRIORITY rates will also apply to license renewals that cannot be processed prior to (12) calendar days or less of the expiration date, due to inadequate funding of the client's expense account, failure to comply with state specific Continuing Education requirements in a timely manner, or failure to promptly return original signed forms.

**TPA Annual Reports**

Specialty Licensing, such as TPA licensing oftentimes requires Annual Reports as part of or in addition to the renewal of those license registrations. ILSA can process the required TPA Annual Reports. ILSA will require a significant amount of financial information from the client in order to appropriately process those Annual Reports. In the absence of any needed information from the client, ILSA will advise client which fields will need to be completed by client in order to satisfy the report. All aforementioned terms and explanations concerning License Renewals also apply in this category.

ILSA personnel regularly follow up with the insurance departments to verify new license expiration dates. Status reports and new license expiration dates can be viewed or downloaded via ILSA's Client Gateway, available 24/7.

***Basic Service: License Tracking and Reminders:***

ILSA sends email reminders to inform producers or corporate liaisons of upcoming license renewals. ILSA's reminders are sent 90, 60 and 30 days prior to license expiration dates. All license renewals are processed by client in-house.

ILSA's Specialists regularly follow up with the insurance departments to verify new license

expiration dates for license renewals processed by client. Status reports and new license expiration dates can be viewed or downloaded via ILSA's Client Gateway, available 24/7.

**Address Changes**

ILSA prepares and submits change of address forms to the insurance departments, surplus lines associations, and the Secretary of State Offices where licenses and corporate registrations are held. When possible, ILSA submits address changes electronically to expedite the process. If paper forms are required, the notification forms are completed and emailed to the producer or designated account administrator for signature. Instructions are sent via email when necessary. Failure to notify these entities of address changes within their specified, typically very short, time lines can result in fines and/or license revocation.

**Adjuster Course for Texas**

ILSA provides state-certified online adjuster licensing courses via third-party provider. The Texas adjuster examination is given at the end of the course.

**Annual Returns**

***Full Annual Return Service***

ILSA Tax Specialists will track and complete Annual Returns as they come due either by electronic submission or by preparing the appropriate forms. If a signature is required, the client will be responsible for obtaining the signature, and forwarding back to ILSA for processing. The state may charge a fee for filing these returns. Failure to file these returns in a timely manner can result in penalty fees, loss of good standing or the revocation of the Certificate of Authority to do business in that state.

If a client chooses to file an Annual Return in-house, a written notification must be submitted to ILSA at least 90 days prior to the filing deadline. If such notification is not received, all applicable filing fees will apply. Basic tracking fees will apply to all state filings that are not permanently removed from ILSA's ***Full Annual Return Service***.

Ad hoc requests for completion of Annual Returns that are due in 30 days or less will incur RUSH or PRIORITY FEES. In addition, RUSH or PRIORITY FEES will apply to Annual Returns processed within 12 calendar-days of the filing deadline as a result of

inadequate funding of the client's expense account OR failure to return original signed forms in a timely manner.

ILSA may require a copy of the client's filed federal tax return to complete processing of Annual Returns. If this document is not received in a timely manner, it may cause a delay in the processing of your Annual Returns.

***Basic Annual Return Service***

ILSA sends email reminders to inform corporate liaisons of upcoming Annual Return deadlines 90, 60, and 30 days prior to the due date of the returns. Clients in the **Basic Annual Return Service** will be responsible for filing all actual Annual Returns in-house.

**Appointment Requests**

ILSA provides different appointment services based on client needs and ILSAs ability to complete the service.

***Carrier to State Appointment Requests:*** ILSA completes electronic appointments with the states for clients that are insurance carriers based on requests received from those carriers.

***Carrier to State Appointment Renewals:*** ILSA completes the annual renewal of appointments at the states for clients that are insurance carriers based on requests received from those carriers.

***Ad-hoc Agent to Carrier Appointment Requests:***

ILSA will submit 'one off' appointment requests to a single carrier for client in the case where a license would lapse without the appointment being in place by a designated time. ILSA can only submit appointment requests to carriers in which the client has an existing carrier contract in place. In such cases where no carrier contract exists, ILSA offers a Carrier Contracts service as well.

***Specified & Recurring Agent to Carrier Appointments:*** ILSA will submit appointment requests to carriers for clients where it is determined that the appointments to those specified carriers are part of the normal and recurring process of business, and will apply to all persons/agencies/licenses enrolled in the ILSA system.

ILSA personnel provide available license copies, or obtain copies at client's expense, to the insurance companies.

**Background Checks**

In 1994, the Federal Government passed the Violent Crime Control Act which prohibits anyone who has been convicted of a felony involving dishonesty or a breach of trust from participating in the business of insurance. Most states now have regulations that require the insurance companies to complete agent background investigations.

ILSA provides customized professional background checks to meet clients' needs and state requirements including: OFAC, Credit Check, Professional Disbarments, Employment History, Federal and County Criminal Histories, and Social Security Number Verification. All background checks are ordered through an affiliated vendor.

**Bond Procurement**

ILSA works with some of the most trusted and largest A++ insurance companies in the world to obtain competitive premium rates. Bond premiums are paid directly by clients to the insurers.

**Bond Cancellation**

For any bonds that ILSA helps the client secure, ILSA notifies the bonding companies of employees that are no longer with your organization and cancels any bonds held by these employees.

**Carrier Contracts**

Insurance companies require producers to be contracted with them prior to processing appointment requests. Each insurance company has its own specific contract to be completed.

ILSA completes carrier contracts, and sends them to producers via e-mail for signature, if required. ILSA personnel also compile and submit all necessary supporting documentation with contracts, including license copies, and errors & omissions declaration pages.

ILSA personnel regularly follow up with insurance companies to verify approval of the contract and appointment.

**Licensing, Registration, and Corp/Franchise Tax Review Services**

***Secretary of State***

ILSA will conduct a comprehensive search to ensure that a company has properly registered with the Secretary of State (SOS) wherever they are doing business, is in good standing in their domicile state, and has completed all required annual statements/reports. If any discrepancies are found, upon request ILSA can restore the company back into full compliance. **It is important to understand that most states require registration with the SOS, even if it is not part of the licensing process.** Lack of registration and/or failure to file annual statements/reports can lead to authority revocation and fines.

***Department of Revenue***

ILSA will contact the DOR in the various states where the client conducts business and will verify that all corporate and/or franchise taxes have been paid. If delinquencies are discovered, ILSA can, upon request, complete and file any past due reports.

***Surplus Lines***

ILSA will conduct an audit in all states where the agency and agents hold surplus lines licenses, including contacting each state to verify that all reports have been filed and all taxes paid. If delinquencies are discovered, ILSA can, upon request, prepare and submit corrected or past due reports and process payment of back taxes or penalties due.

***Department of Insurance***

ILSA will conduct a thorough audit of all licenses held, past and present, for the client agency and affiliated agents. ILSA will compare information maintained at the Department of Insurance (DOI) to that provided by the client to verify that address, administrative action and license status information are accurate and up to date. Based upon information provided by client to ILSA (based on clear instructions), ILSA will perform a Gap Analysis to ensure that the agency is licensed appropriately in all states where a designated producer and affiliate producers are licensed. If discrepancies are discovered, ILSA will, if requested, assist with the corrections needed to bring the license into compliance.

Times provided for the completion of the Review Services are only estimates and can be affected by the states' processing times and high volume filing periods. ILSA is not bound by these estimates. If the client joins the Annual Returns or Foreign Corporate Tax Returns services while a Corp/Franchise Tax Review is still pending, the client will need to notify ILSA whether it would like ILSA to process any pending Annual Returns or Corporate Tax Filings before the Corp/Franchise Tax Review is completed.

**Continuing Education Tracking**

ILSA advises clients regarding Continuing Education (CE) requirements and recommends state-approved course providers offering both online and classroom courses. E-mail reminders of CE requirements are sent each month, beginning six (6) months prior to expiration date of resident license. ILSA maintains electronic copies of CE certificates of completion provided by the client. CE status is available via ILSA's Gateway, available 24/7.

**Department of Revenue Business Tax Registration**

Certain states require that an application be submitted to the Department of Revenue (DOR) in order to establish an agency's tax account. ILSA will prepare and submit the required forms.

**Foreign Corporate Tax Returns**

***Full Service***

Certain states require that financial reports be submitted yearly in accordance with definitive deadlines. These reports may be referred to as *Foreign Corporate Tax Returns* and they are filed with the Department of Revenue for each state in which an agency has an active registration. ILSA Tax Specialists prepare and submit all required foreign state Corporate Tax Returns.

Many states require a copy of the agency's *Federal Tax Return* in order to file the state foreign Corporate Tax Returns. ILSA is unable to complete these returns without a copy of the Federal Return. ILSA charges \$1 per page for any photocopies of documents sent by email or fax. If the client wishes to avoid the additional photocopy charge, the required number of federal return copies needs to be sent to ILSA by **mail**.

Important filing due dates begin early in the year, as early as March & April. If client's CPA files a Federal Extension for the agency, then ILSA will also

need a copy of that extension. ILSA will then file extensions for every state where needed. **\*\*Important – if ILSA does not receive written notice from client to decline extension filing, ILSA will automatically file extensions by 2/01\*\***

If client chooses to submit a foreign Corporate Tax Return in-house, written notification must be submitted to ILSA at least 90 days prior to the filing deadline. If such notice is not received by ILSA, all applicable filing fees will apply accordingly. Ad hoc requests for completion of Corporate Tax Returns that are due in 30 days or less will incur RUSH or PRIORITY FEES. In addition, RUSH or PRIORITY FEES will apply to Corporate Tax Returns processed within 12 calendar-days of the filing deadline as a result of inadequate funding of the client's expense account OR failure to return original signed forms in a timely manner.

Federal returns must be sent to ILSA at least 2 weeks prior to the due date of the state tax return or the agency will incur a rush fee. Federal returns must be received before any tax returns will be processed. Mail that has been sent for signature must be received at least 1 week before the due date or ILSA will not be responsible for any penalty or late fees. Please note that ILSA sends follow ups for signed documents as a courtesy. The agency is responsible for the timely return of requested forms. If ILSA requests additional information in order to process the returns, and it is not received within two weeks of the deadline, ILSA will not be responsible for any late fees due to the delay, and a rush fee may be incurred. At the beginning of the tax period, if the agency refuses to file extensions, and sends information less than two weeks before the due date, a rush fee will be incurred.

It is the agency's responsibility to inform ILSA of any director & officer and tax filing changes. ILSA is not responsible for any delays or errors due to the agency's failure to inform ILSA of changes in advance.

#### **Basic Service**

ILSA will track Foreign Corporate Tax Returns filings deadlines for the client and send reminders at 90, 60 and 30 days before the due date. The client is responsible for preparing and submitting the returns.

#### **License Cancellation**

Upon request, ILSA notifies insurance departments to cancel licenses that are no longer needed by a producer or held by employees that are no longer affiliated with clients' organizations.

#### **Registered Agent Services**

As a condition of becoming qualified to transact business in a state, certain states require that an insurance agency appoint an in-state agent for purposes of accepting service of process. ILSA will arrange for an in-state registered agent, for these purposes, with a third-party vendor.

#### **Research/Resolution**

ILSA performs standard and customary follow-up on the services we provide, but when a client's circumstances are unusually complex, ILSA's research/resolution fee applies. This service is also available to clients seeking information about emerging aspects of the insurance industry and related services.

#### **Secretary of State Corporate Registration**

Certain states require corporations, limited liability companies, or partnerships to secure a Corporate Registration/Certificate of Authority prior to conducting business in their state. In some of these states, the Certificate of Authority must be issued prior to securing the agency's non-resident license in that state.

ILSA verifies that information provided by the client, via the corporate data form, is correct and sufficient for the corporate registration in the requested states. We research the state databases to confirm that the client does not hold a previous Certificate of Authority in any requested state and to verify name availability or to determine satisfactory fictitious/assumed names where the client's real name is unacceptable to the Secretary of States.

ILSA personnel then compile and submit all necessary forms and supporting documentation to the Secretary of State Offices and issue checks for state fees. ILSA will provide the name and addresses for statutory representation (registered agent) if client is enrolled in ILSA's RA Services AND uses an ILSA affiliated RA vendor.

If the client wishes to do business in a state using a name other than their real name, we can process the application necessary to file the DBA (doing business as) for an additional fee. ILSA also works with an affiliated vendor to assist our clients in filing DBAs at the county level, if required by a particular state.

ILSA personnel regularly follow up with the Secretary of State Offices to expedite certificate issuance.

ILSA also serves as an intermediary between our clients and statutory representatives (registered agents), helping clients to understand and execute any documents that the Secretary of States forward by way of the registered agent.

**Secretary of State Corporate Registration/  
Certificate of Authority Reinstatement**

ILSA will process the applications and any other filings that may be required to restore the client's certificate of authority with the Secretary of State (SOS) back to good standing. In some cases, a tax clearance, power of attorney, late annual reports and/or late corporate tax returns may be required.

**Secretary of State Corporate Registration/  
Certificate of Authority Withdrawal**

ILSA will process the applications to withdraw appropriately ~~cancel~~ the client's certificate of authority with the Secretary of State (SOS). In some cases, a tax clearance, annual & corporate tax return, and/or power of attorney may be required.

**Surplus Lines Tax Filings**

*ILSA provides the following Services related to Surplus Lines:*

- ***Surplus Lines Tax Filings*** (Policy Filings)
- ***Surplus Lines Tax Reporting*** (Reconciliation reports related to the applicable policy filings)
- ***Surplus Lines Membership Registrations*** where applicable/required for licensed surplus lines individuals/agencies.

Prior to delivering any Surplus Lines Tax Filing Services, ILSA verifies a client's surplus lines licensing status. ILSA can assist a client in obtaining any needed licenses. In the few states where tax filings must be submitted through a resident broker,

ILSA refers the client directly to the Department of Insurance for a list of resident brokers.

Once ILSA has verified that the client has the required surplus lines licenses, clients are given access to ILSA's Surplus Lines Industry Connection (SLIC). This secure web application collects extensive information about surplus lines policies from clients and allows clients to submit electronic copies of supporting documents, such as declaration pages and binders.

Client Should submit policy information to us through the SLIC interface no later than 15 days after coverage is bound, except where business is written in states that have filing/reporting deadlines less than 30 calendar days from the effective date of the policy(ies). In such situations, client will be advised by ILSA of acceptable policy submission times, in order to allow sufficient processing time to submit to states timely. Additionally, complete policy information and/or related forms needed that affects a filing or report that is due within that calendar month or 1<sup>st</sup> of the following month should be submitted no later than the 10<sup>th</sup> of each month to provide sufficient time for ILSA surplus lines specialists to review and submit your policy filings before the states' deadlines, and add the filing(s) to the affected report. Filings and reports can be submitted after the aforementioned timeframe, but ILSA will charge the standard amendment fee if the report has already been prepared for the filing period. ILSA strives to prepare reports and send to clients for reconciliation at least 15 calendar days before the due date of said report. Untimely filing submissions received by client adversely affects ILSA's ability to process filings and reports timely with the states. Untimely submissions that prompt rush service on the part of ILSA staff to ensure the filings/reports are filed on time can incur Rush fees. States may also levy late fines and penalties/interest for untimely filings/reports. Once a client submits information into SLIC, they are provided with a confirmation, within 72 business hours, that their information has been received for processing. ILSA surplus lines specialists process work via queue ordered by due dates, these specialists will verify the information provided against the binder or policy provided, and address any discrepancies or omissions with the client. They verify the producer's estimate of the taxes and other

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fees owed, and notify client of the premium tax, stamping fees or other related taxes/fees due with filings.

Specialists maintain a filing calendar for each client. Clients are strongly encouraged to submit information as policies are written, but e-mails remind clients to address any oversights in a timely manner. As a filing deadline approaches, specialists prepare the affidavits and other required forms and forward them to the client for review and signature.

If client fails to return reports, or documentation related to, that were sent for reconciliation/signature at 7 – 8 calendar days before the due date of that report, client will receive an email from ILSA urging client to return the needed documentation for completion. Client will receive similar correspondence increasing in urgency at three (3) calendar days before due date. At one (1) day before due date the client will receive correspondence from ILSA that the documentation deadline is end of business day that day during ILSA business hours. If the documentation is not received by the due date, client will receive from ILSA communication that states ILSA cannot guarantee timely filing of the item(s), and that ILSA is not responsible for any state assessed fines/penalties & interest for late filing of the items. At one (1) day before and on the due date, even if the item(s) are received, Rush fees may apply.

It is the client's responsibility to adhere to each state's required method of payment. This includes OPTIn, other forms of EFT payment or payment by check.

Signed forms and prepared checks can be returned to ILSA in order to be scanned to the electronic archive; and then sent to the applicable insurance department, stamping office, department of revenue or other governmental agency. Specialists then track submissions to ensure receipt.

If a client chooses to file a Surplus Lines Tax Filing or Report in-house, a written notification must be submitted to ILSA at least 90 days prior to the filing deadline. If such notification is not received, all applicable filing fees will apply accordingly. Basic tracking fees will apply to all report filings that are not permanently removed from ILSA's **Surplus Lines Tax Reporting Services**.

Ad hoc requests for completion of Surplus Lines Tax Filings or Reports that are due in 30 days or less will incur RUSH or PRIORITY FEES. In addition, RUSH or PRIORITY FEES will apply to Surplus Lines Tax Filings or Reports that are processed within 12 calendar-days of the filing deadline, as a result of client's failure to provide all policy information needed to prepare and reconcile accurate reports.

**IMPORTANT: If ILSA receives filings that are not within the state guidelines, ILSA will not be responsible for any penalties, fines or other actions assessed by the state. Please be advised that any actions taken by the state may take up to two to three years.**

Some states require a copy of the complete policy be submitted along with surplus lines filings. To avoid additional photocopying charges, the client may provide the required copies to ILSA.

#### **Standard Monthly Invoice Packets**

ILSA will prepare and send standard monthly invoice packets to the client. These packets may contain up to three (3) separate Service Fee Invoices and an Estimated State Fee Invoice, as outlined below:

#### ***Service Fee Invoice***

Each month ILSA will process the client's Service Fee Invoice for services rendered in the prior month. If no services were rendered during the prior month, the client will not receive a Service Fee invoice in their invoice packet, unless they have a past due Service Fee Invoice.

#### ***Registered Agent Service Fee Invoice***

If the client is enrolled in Registered Agent services through ILSA, they will receive an invoice once the service is rendered. Typically, these fees are billed annually in April. However, if service is rendered after the annual billing, the client will be invoiced for a pro-rated amount for those services once rendered. If no Registered Agent services were rendered during the prior month and it is not the annual billing period, the client will not receive a Registered Agent Service Fee Invoice in their invoice packet, unless they have a past due Registered Agent Service Fee Invoice.

#### ***Surplus Lines Service Fee Invoice***

If the client is enrolled in Surplus Lines Tax Filings services with ILSA, ILSA will process the client's

Surplus Lines Service Fee invoice for services rendered in the prior month. If no Surplus Lines Tax Filings services were rendered in the prior month, the client will not receive a Surplus Lines Service Fee invoice in their invoice packet, unless they have a past due Surplus Lines Service Fee invoice.

***Estimated State Fee Invoice***

Each month, ILSA will process the client's Estimated State Fee invoice for recurring services within 120 days. (For example, January invoices will have estimated state fees for May; February invoices will have estimated state fees for June, etc.) If no estimated state fees are applicable for the period 90 to 120 days following the invoice date, the client will not receive an Estimated State Fee Invoice in their invoice packet.

Outstanding unpaid service fee invoices will be included in the Monthly Invoice Packet. Each invoice has its own number, so it is possible for a client to receive more than one invoice for more than one type of service within the same invoice packet. Past due invoices may be subject to interest as outlined in the Master Service Agreement.

**Trigger & Cap Accounts**

With the "Trigger & Cap" (T&C) Program, the client can avoid the process of funding each project individually. By maintaining their Expense Account levels, projects will be processed continuously and service fees will be billed and paid monthly, eliminating the need to track and pay invoices. The T&C Program ensures that no task is delayed due to lack of funds.

A client who is enrolled in our recurring services (e.g. License Renewals, Annual Returns, Foreign Corporate Tax Filings) tells ILSA the minimum (Trigger) and maximum (Cap) amounts they would like ILSA to maintain in their expense account. ILSA's Accounting Department will monitor this account on a weekly basis and invoice to replenish the account as needed.

The client will continue to receive Estimated State Fee Invoices when applicable, however the invoice amount will be zero. The invoice will serve as a reminder of which services are due within the next 120 days.

**MISCELLANEOUS SERVICES**

**Administrative Action Notification**

When an insurance department issues an administrative action against a producer or entity it is imperative that the matter be disclosed to every state where licenses are held, usually within 30 days of the final Consent Order. ILSA prepares the appropriate correspondence and submits it to the proper authority.

**Appointment Termination Notification (Carrier to State)**

ILSA can handle preparing the appropriate correspondence, on behalf of insurance company clients, to notify agents that their appointment has been terminated.

**Consent of Use of Name**

In the event that an entity's actual or similar name is already in use ILSA prepares the appropriate correspondence to be sent to the entity using the name to secure their approval for ILSA's client to use such name.

**Corporate Affiliations/Terminations**

When client hires new producers, upon request, ILSA will handle affiliating the individual with the corporate licenses. When employees are no longer associated with an agency, ILSA will prepare the appropriate documentation to terminate the individual's affiliation with the agency. Many states mandate that this information be provided within a certain time frame.

**Customized Reports**

ILSA can prepare numerous customized licensing and compliance reports.

**DBA/Fictitious Name Filing**

A DBA is a name, other than the true legal name, which may be required for use to solicit insurance business. The use of a DBA would be required for insurance solicitation if the true legal name of the business entity is not acceptable by an insurance department or if the entity solicits business using different names. ILSA prepares the appropriate documents and forwards it to the DOI and/or SOS for approval.



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**Duplicate License Requests**

ILSA prepares and submits the appropriate documents and fees to secure duplicate licenses when clients advise that they have lost, never received, or misplaced the original.

**Name Changes**

ILSA prepares the appropriate correspondence and secures the amended Articles of Incorporation or Organization and files it with the Insurance Departments, the Secretary of State Offices where corporate licenses and corporate registrations are held. For individual name changes, ILSA secures the appropriate certification, prepares the correspondence and completes required forms for submission to the Insurance Departments.

**Newspaper Publications**

Many states require public notification of entities seeking to secure approval to do business in the

specific state. ILSA can prepare notifications and submit the publication requests on client's behalf.

**Photocopies**

ILSA photocopies legal documents that must be submitted with license applications or renewals for submission to the Insurance Departments.

**Secretary of State DBA Renewals Service**

In the states where required, ILSA will process the trade name renewals with the Secretary of State (SOS). ILSA may not be permitted to process trade name renewals for certain domicile states

**Surplus Lines Association Business Registrations**

Some states require annual registration with their Surplus Lines Association. ILSA will track and process these registrations as they come due.