



Collectors Insurance Agency Licensing Service

Frequently Asked Questions

How do I determine which state licenses I may need, or which exemptions apply to my company?

If you are uncertain of your business's requirements, we can help you locate the resources to help you make an informed decision. Our licensing representatives are extremely knowledgeable and helpful, but ultimately cannot replace qualified legal advice specific to your business operations and practices.

Why is the licensing information packet needed?

The licensing information packet was designed to obtain information about your company that will be required on state applications. The state specific question section was designed to eliminate questions that may not be required for your particular service request. Requested information left blank on our information packet may result in missing information on your state applications. Clear and thorough completion of our licensing packet will help to eliminate extra steps required later by you, for state submission.

How is our company information kept at CIA?

CIA will maintain a secure database of your information. Company information will be used solely for requested services as outlined within the Licensing Service Agreement. This database and company information will be confidential and shall remain the property of CIA.

Will we have a dedicated Licensing Representative?

One dedicated representative will get to know and understand your agency, and help you throughout the entire licensing process. We believe that developing a one-on-one relationship is best for both parties involved in the process.

How long will the licensing process take?

Depending upon the state, becoming compliant can vary greatly. Many factors, including state backlog at the time of submission may impact the overall time line. The process could take at least a couple of weeks for states with a simple Certificate of Authority requirement, or up to 6 months for states which require a license.

What do the fees on the fee report cover?

Most fees required to become licensed are included in our fee report. The report includes fees that may also be billed to you directly by our vendor partners. The application completion fees are payable to CIA for the completion of your applications. The minimum jurisdictional fees are the state filing fees required to submit your application. Jurisdictional fees that are bolded in the fee report are states that we can file on your behalf. CIA will invoice you in advance for these jurisdictional fees.

Are there any additional fees which may not be included in the state fee area?

There is a one-time only set-up fee of \$250.00, if requesting less than 10 states. There is an additional \$250.00 fee for IACC members requesting licensing services. Fees for good standing certificates and copies of Articles of Incorporation/Organization are additional, and are ordered through, and invoiced directly by CT Corporation.

Will you file applications directly with each state?

As part of our service, we can file some applications on behalf of your company. A Power of Attorney will be required for this purpose. We will invoice you for state filing fees, and submit the applications to the state on your behalf. States which require an original officer signature, or other supporting documents or information not provided to CIA, will be sent to you for completion and state submission. For states that we cannot file, the partially completed application will be sent to you with a checklist for completion, including the filing fee amount required, and a state cover letter.

How will applications be sent to me, if you cannot file directly with the state?

Applications that must be filed by you will be sent via USPS, or by a method of your choice. All applications will be sent to you with a checklist for completion, including the filing fee amount required, and a state cover letter. We also flag the application where you will need to sign, date, notarize, or complete missing information.

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Will you assist with In-state Manager and/or In-state Offices which may be required?

We can help with In-state Managers and/or In-state offices for the states which have these requirements. These individuals are not necessarily affiliated with ACA International; however, they have provided services for ACA members for many years. You will be invoiced for these services directly by each vendor.

Can you assist with Registered Agent services?

We can provide you with discounted registered agent services for all states through our valued vendor partner CT Corporation. You will be invoiced for these services directly by CT Corporation.

What does the license renewal service include?

We will track your license renewals to ensure that they are renewed properly each year. We will complete the required forms, or enter the data on line, as required. Renewal documents will be sent to the state on your behalf, or mailed to you for signatures, additional information, state filing fee, etc., for state submission. Your representative will also follow up with each state to confirm approval.

Can you assist with our Annual Reports?

Our valued vendor partner, CT Corporation, can handle your annual reports for you. Their advanced technology tools, and more than 100 years of legal experience and expertise will make sure that you remain in good standing. Simply let your licensing representative know that you would like a quote for this service. You will be invoiced for these services directly by CT Corporation.

How may I contact the licensing unit?

Please contact the licensing unit at (952) 928-8000 or by e-mail at licensing@acainternational.org.

Disclaimer: This information is not intended as legal advice and may not be used as legal advice. It should not be used to replace the advice of your own legal counsel.