

**State:** Colorado **Filing Company:** Anywhere Insurance Services, LLC  
**TOI/Sub-TOI:** 35.0 Interline Filings/35.0001 Personal Interline Filings  
**Product Name:** Rating Organization Renewal Application  
**Project Name/Number:** /

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### Supporting Document

(ex. Supporting Document Name Attachment Name)

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Certificate of Formation and LLC Agreement [Certificate of Formation and LLC Agreement.pdf](#)

List of Members and Subscribers [List of Members and Subscribers 2025.pdf](#)

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**State:** Colorado **Filing Company:** Anywhere Insurance Services, LLC  
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## Filing at a Glance

Company: Anywhere Insurance Services, LLC  
Product Name: Rating Organization Renewal Application  
State: Colorado  
TOI: 35.0 Interline Filings  
Sub-TOI: 35.0001 Personal Interline Filings  
Filing Type: Other  
Date Submitted: 01/15/2025  
SERFF Tr Num: MOCC-134372710  
SERFF Status: Closed-Filed  
State Tr Num: 362910  
State Status: Filed  
Co Tr Num: ANY-07CO-25

Effective Date: On Approval  
Requested (New):  
Effective Date: On Approval  
Requested (Renewal):  
Author(s): Courtney Burke, Christine O'Brien, Josh Timmons, Jordyn Brown, Robin Anfinson, Mariano Ravelo, Toni Hasenfus, Emily Laing  
Reviewer(s): Nicholas Linch (primary)  
Disposition Date: 02/24/2025  
Disposition Status: Filed  
Effective Date (New):  
Effective Date (Renewal):

**State:** Colorado **Filing Company:** Anywhere Insurance Services, LLC  
**TOI/Sub-TOI:** 35.0 Interline Filings/35.0001 Personal Interline Filings  
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## General Information

Project Name: Status of Filing in Domicile:  
 Project Number: Domicile Status Comments:  
 Reference Organization: Reference Number:  
 Reference Title: Advisory Org. Circular:  
 Filing Status Changed: 02/24/2025  
 State Status Changed: 02/24/2025 Deemer Date:  
 Created By: Jordyn Brown Submitted By: Jordyn Brown  
 Corresponding Filing Tracking Number:

### Filing Description:

Anywhere Insurance Services, LLC (Anywhere) is currently licensed as a Rating Organization in the state of Colorado and is requesting to renew its license.

## Company and Contact

### Filing Contact Information

State Filing Department (re: Anywhere) PCcomplianceANY@milliman.com  
 Attn: Courtney Burke,  
 19200 Von Karman Ave 714-676-0815 [Phone]  
 Suite 950  
 Irvine, CA 92612

### Filing Company Information

Anywhere Insurance Services, LLC	CoCode:	State of Domicile: Delaware
6125 Luther Ln, Suite 415	Group Code:	Company Type:
Dallas, TX 75225	Group Name:	State ID Number:
(239) 287-8091 ext. [Phone]	FEIN Number: 87-2053826	

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## Filing Fees

### State Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

### State Specific

Please enter state-specific code(s) found in Colorado's Filing Requirements Bulletins, or on the General Instructions page.

Please list all applicable state-specific codes. If no codes are applicable, please enter N/A.: 563

All rate and loss cost filing types MUST be submitted with completed Rate Data Fields in accordance with Section 10-4-401 C.R.S. This requirement does not apply to form filing types. Rate and loss cost filings not including this data will be rejected. If this is a rate or loss cost filing. have these fields been completed?: N/A - Not a Rate Filing

Have you completed the Forms Schedule Tab? The Form Schedule Tab must be completed for all Form filings. The Summary Disclosure Form is the only form required to be submitted.: N/A - Not a Form Filing

Please answer YES or NO to the following: Are you using a General Linear Model (GLM) in your rating for this program? If so, please submit the "Colorado GLM Request for Details 10-2016" document and information found in SERFF under Required Documents.: No

State: Colorado Filing Company: Anywhere Insurance Services, LLC  
TOI/Sub-TOI: 35.0 Interline Filings/35.0001 Personal Interline Filings  
Product Name: Rating Organization Renewal Application  
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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Nicholas Linch	02/24/2025	02/24/2025

# State of Colorado



## Department of Regulatory Agencies Division of Insurance

### Rating Organization License

I, Michael Conway, Commissioner of Insurance of the State of Colorado, do hereby certify that

#### **ANYWHERE INSURANCE SERVICES, LLC**

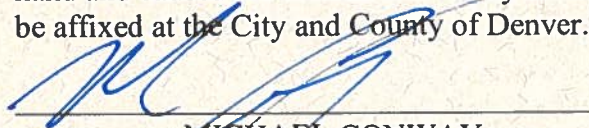
of Delaware, has, according to their application complied with the provisions of the laws of the State of Colorado with reference to their qualifications as a Rating Organization and is hereby authorized to continue to act as a Rating Organization in the State of Colorado, for the filing of classifications of risks, manual rates, loss cost rate filings, minimum premiums and rating plans, and coverage forms and endorsements, for the following multiple types of insurance and technical services:

Motor Vehicle (Property)	Motor Vehicle (Casualty)
General Property	General Casualty
Homeowners	Fidelity and Surety
Workers' Compensation	

Technical services shall include the collection, compilation, publication and analysis of statistical data from any source, research or other studies and reports that may be of assistance in the analysis of any of the kinds of insurance enumerated above.

Pursuant to Colorado Revised Statute 10-4-408(2), this amended license is effective: March 16, 2025 to March 15, 2028.

In Witness Whereof, I have hereunto set my hand and caused the official seal of my office to be affixed at the City and County of Denver.

  
\_\_\_\_\_  
MICHAEL CONWAY  
COMMISSIONER OF INSURANCE

  
\_\_\_\_\_  
DATE





**COLORADO**

**Department of  
Regulatory Agencies**

Division of Insurance

Michael Conway  
Commissioner of Insurance

Date: February 18, 2025

TO: Anywhere Insurance Services, LLC

6125 Luther Lane

Suite 415

Dallas, TX 75225

From : Colorado Division of Insurance

C/O Nicholas Linch, 303-894-3025

1560 Broadway, Suite 850

Denver, Colorado 80202

[Nicholas.Linch@state.co.us](mailto:Nicholas.Linch@state.co.us), CC: [davidj.martinez@state.co.us](mailto:davidj.martinez@state.co.us),

RE: Rating Organization License SERFF Filing # MOCC-134372710

Enclosed please find the Rating Organization License for Anywhere Insurance Services, LLC signed by Colorado Commissioner of Insurance, Michael Conway. Pursuant to Colorado Revised Statute 10-4-408(2), this license is effective: March 16, 2025 to March 15, 2028.



SERFF Tracking #:

MOCC-134372710

State Tracking #:

362910

Company Tracking #:

ANY-07CO-25

State: Colorado

Filing Company: Anywhere Insurance Services, LLC

TOI/Sub-TOI: 35.0 Interline Filings/35.0001 Personal Interline Filings

Product Name: Rating Organization Renewal Application

Project Name/Number: /

## Disposition

Disposition Date: 02/24/2025

Effective Date (New):

Effective Date (Renewal):

Status: Filed

Comment: This filing has been closed as filed. Please find the attached Rating Organization License for Anywhere Insurance Services, LLC signed by Colorado Commissioner of Insurance, Michael Conway. Pursuant to Colorado Revised Statute 10-4-408(2), this license is effective: March 16, 2025 to March 15, 2028. The license and cover letter will also be mailed separately.

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	License Renewal Continuation Request		Yes
Supporting Document	Certificate of Formation and LLC Agreement		Yes
Supporting Document	List of Members and Subscribers		Yes
Supporting Document	Registered Agent Documentation		Yes
Supporting Document	Statement of Technical Qualifications		Yes
Supporting Document	Third Party Filing Authorization		Yes

**SERFF Tracking #:**

MOCC-134372710

**State Tracking #:**

362910

**Company Tracking #:**

ANY-07CO-25

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**State:**

Colorado

**Filing Company:**

Anywhere Insurance Services, LLC

**TOI/Sub-TOI:**

35.0 Interline Filings/35.0001 Personal Interline Filings

**Product Name:**

Rating Organization Renewal Application

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/

***Attachment Anywhere Insurance\_signed license.pdf could not be reproduced here for the following reason: PDF header signature not found.***

State: Colorado

Filing Company:

Anywhere Insurance Services, LLC

TOI/Sub-TOI: 35.0 Interline Filings/35.0001 Personal Interline Filings

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## Supporting Document Schedules

<b>Satisfied - Item:</b>	License Renewal Continuation Request
<b>Comments:</b>	Please see the attached License Renewal Continuation Request.
<b>Attachment(s):</b>	License Renewal_Continuation Request Cover Letter - CO.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Certificate of Formation and LLC Agreement
<b>Comments:</b>	Please see attached Certificate of Formation and LLC Agreement.
<b>Attachment(s):</b>	Certificate of Formation and LLC Agreement.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	List of Members and Subscribers
<b>Comments:</b>	Please see attached List of Members and Subscribers.
<b>Attachment(s):</b>	List of Members and Subscribers 2025.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Registered Agent Documentation
<b>Comments:</b>	Please see attached Registered Agent Documentation.
<b>Attachment(s):</b>	Registered Agent Documentation - CO.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Statement of Technical Qualifications
<b>Comments:</b>	Please see attached Statement of Technical Qualifications
<b>Attachment(s):</b>	Anywhere Technical Qualifications Updated 01-02-25.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Third Party Filing Authorization
<b>Comments:</b>	Please see attached Filing Authorization Letter.
<b>Attachment(s):</b>	Filing Authorization Letter_2025_01_03.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	



19200 Von Karman Avenue  
Suite 950  
Irvine, CA 92612 USA

Tel +1 714 676-0817  
milliman.com

January 15, 2025

Sent Via UPS

Colorado Department of Regulatory Agencies – Division of Insurance  
1560 Broadway, Suite 850  
Denver, CO 80202

**RE: Anywhere Insurance Services, LLC  
FEIN# 87-2053826  
Rating Organization License Renewal Request**

Our File Number: ANY-07CO-25

Dear Sir or Madam:

We have been retained by Anywhere Insurance Services, LLC (Anywhere) to assist with maintaining its Rating Organization. Anywhere is currently licensed as a Rating Organization in the state of Colorado and is requesting to renew its license.

Please be advised that Anywhere's mailing and administrative office is presently located at:

6125 Luther Ln, Suite 415  
Dallas, TX 75225

We enclose the following for your consideration:

- Certificate of Formation and LLC Agreement
- List of Members and Subscribers
- Registered Agent Documentation
- Statement of Technical Qualifications
- Third Party Filing Authorization

All relevant books and records are located at the administrative office listed above. Anywhere's phone number is 732-789-8275.

Please note the required Rating Organization license fee of \$25 will be mailed to the Colorado Department of Regulatory Agencies, Division of Insurance. If any additional documentation or information is required, please do not hesitate to contact me. I can be reached directly at the number below.

Thank you for your assistance in this matter.

Sincerely,

Courtney Burke, JD, CPCU  
Principal and Compliance Consultant  
Milliman  
PCComplianceANY@milliman.com  
714.676.0815

Enclosures

# Delaware

Page 1

The First State

*I, JEFFREY W. BULLOCK, SECRETARY OF STATE OF THE STATE OF DELAWARE, DO HEREBY CERTIFY THE ATTACHED IS A TRUE AND CORRECT COPY OF THE CERTIFICATE OF FORMATION OF "ANYWHERE INSURANCE SERVICES, LLC", FILED IN THIS OFFICE ON THE FIFTH DAY OF AUGUST, A.D. 2021, AT 6:39 O`CLOCK P.M.*



  
Jeffrey W. Bullock, Secretary of State

6147552 8100  
SR# 20212905699

Authentication: 203857225  
Date: 08-05-21

You may verify this certificate online at [corp.delaware.gov/authver.shtml](http://corp.delaware.gov/authver.shtml)

State of Delaware  
Secretary of State  
Division of Corporations  
Delivered 06:39 PM 08/05/2021  
FILED 06:39 PM 08/05/2021  
SR 20212905699 - File Number 6147552

**STATE OF DELAWARE  
LIMITED LIABILITY COMPANY  
CERTIFICATE OF FORMATION**

**First:** The name of the limited liability company is **Anywhere Insurance Services, LLC.**

**Second:** The address of its registered office in the State of Delaware 251 Little Falls Drive, City of Wilmington, County of New Castle, State of Delaware 19808. The name of its registered agent at such address is Corporation Service Company.

In Witness Whereof, the undersigned has executed this Certificate of Formation on this 5<sup>th</sup> day of August 2021.

By: /s/Wayne Slavin  
Wayne Slavin,  
Authorized Person

ANYWHERE INSURANCE SERVICES, LLC

LIMITED LIABILITY COMPANY AGREEMENT

This Limited Liability Company Agreement (the “Agreement”) is entered into and shall be effective as of August 5, 2021 by and between Anywhere Insurance Services, LLC, a Delaware limited liability company (the “Company”), and Sure, Inc., the sole member of the Company (the “Member”).

PRELIMINARY STATEMENT

The purpose of this Agreement is to form the Company in accordance with the Delaware Limited Liability Company Act, as may be amended from time to time (the “Act”), and to set out fully the rights, obligations and duties of the Company and the Member.

ARTICLE I  
DEFINITIONS

1.01 Definitions. The defined terms used in this Agreement shall have the meanings specified below:

“Affiliate” means, with respect to a specified person, (i) any person that directly or indirectly controls or is controlled by or is under common control with the specified person, and (ii) any person that is a director, officer of, manager of, general partner in or trustee of, or serves in a similar capacity with respect to, the specified person or of which the specified person is a director, officer, manager, general partner or trustee, or with respect to which the specified person serves in a similar capacity.

“Agreement” means this Limited Liability Company Agreement.

“Certificate of Formation” means the Certificate of Formation of the Company as filed with the Secretary of State of the State of Delaware on August 5, 2021, as the same may be amended from time to time.

ARTICLE II  
GENERAL PROVISIONS

2.01 Formation of the Company. The parties confirm the formation of the Company as a limited liability company pursuant to the provisions of the Act. Except as expressly provided herein, the rights and obligations of the Member and the administration and termination of the Company shall be governed by the Act. The Member shall take all actions necessary or appropriate to effectuate the provisions of this Agreement and the conduct of the operations of the Company as contemplated hereby.

2.02 Name of the Company. The name of the Company shall be “Anywhere Insurance Services, LLC” or such other name as the Manager may from time to time determine. The Manager shall cause to be filed on behalf of the Company such corporate, assumed or fictitious

name or foreign qualification certificate or certificates as may from time to time be required by law.

2.03 Business of the Company. The business of the Company shall be to pursue and engage in any business for which limited liability companies may be formed under the Act.

2.04 Place of Business of the Company; Registered Agent. The principal place of business of the Company shall be determined by the Manager. The Manager may, at any time and from time to time, change the location of the Company's principal place of business. The Company shall maintain a registered agent in the State of Delaware at all times.

2.05 Duration of the Company. The Company shall continue in existence until terminated in accordance with Article VIII hereof.

2.06 Title to Company Property. The Company may hold any of its assets in its own name or in the name of its nominee, which nominee may be one or more individuals, partnerships, trusts or other entities.

### ARTICLE III CAPITAL CONTRIBUTIONS

The Member shall make such capital contributions to the Company as the Member deems appropriate. The Member shall have no obligation to make additional capital contributions except as the Member expressly agrees.

### ARTICLE IV DISTRIBUTIONS; PROFITS AND LOSSES

All profits and losses shall be allocated to the Member, and distributions shall be made to the Member in such amounts and at such times as the Member determines.

### ARTICLE V MANAGEMENT

5.01 Management of the Company. The Member hereby appoints Wayne Slavin as the sole manager (the "Manager") of the Company, and shall have the full and complete authority, power, and discretion to manage and control the business, affairs, and properties of the Company, to make all decisions regarding such matters, and to perform any and all other acts or activities incident to the management of the Company's business. The Member may remove or replace the Manager at any time in its discretion. The Manager may delegate the day to day management and control of the business and affairs of the Company to any officer, employee or agent of the Company as the Manager deems necessary or advisable.

5.02 Certain Powers of the Manager. Without limiting the generality of Section 5.01, the Manager shall have power and authority, on behalf of the Company, to:

(a) Acquire from any person by purchase, lease or otherwise, any real or personal property which may be necessary, convenient or incidental to the accomplishment of the purposes of the Company;

(b) Borrow money for the Company from banks, other lending institutions, the Manager, or Affiliates of the Manager on such terms as the Manager deems appropriate, and in connection therewith, to mortgage, hypothecate, encumber, and grant security interests in the assets of the Company to secure repayment of the borrowed sums;

(c) Enter into, perform and carry out contracts of any kind necessary to, in connection with or incidental to, the accomplishment of the purposes of the Company, which contracts may extend beyond the term of the Company;

(d) Prepay in whole or in part, refinance, recast, increase, modify or extend any deed of trust, mortgage or other indebtedness of the Company, and, in connection therewith, to execute any extensions, renewals or modifications of such deeds of trust or mortgages;

(e) Employ or engage persons, firms or companies (including the Member or an Affiliate of the Member) for the operation, maintenance, marketing and financing of the Company and to pay reasonable compensation for such services;

(f) Cause to be paid any and all taxes, charges and assessments that may be levied, assessed or imposed upon any assets of the Company;

(g) Purchase liability and other insurance to protect the Company's property and business;

(h) Invest any Company funds (by way of example but not limitation) in time deposits, short-term governmental obligations, commercial paper, or other investments;

(i) Employ accountants, legal counsel, managing agents, or other experts to perform services for the Company and to compensate them from Company funds;

(j) Execute on behalf of the Company all instruments and documents, including, without limitation: checks; drafts; notes and other negotiable instruments; mortgages or deeds of trust; security agreements; financing statements; documents providing for the acquisition, mortgage or disposition of the Company's property; assignments; bills of sale; leases; partnership agreements; limited liability company agreements of other limited liability companies; and any other instruments or documents necessary or desirable in the opinion of the Member, in connection with the business of the Company; and

(k) to engage in such other activities and incur such other expenses as the Manager deems reasonably necessary, advisable or appropriate for the furtherance of the Company's purposes so long as such activities may be lawfully carried on or performed by a limited liability company under the Act, and to execute, acknowledge and deliver any and all instruments to implement the foregoing.

5.03 Officers. The Manager may appoint officers of the Company to serve in such capacity as the Manager designates, and the Manager may discharge any such officer with or without cause at any time. The officers shall be delegated such authority as the Manager determines and, in the absence of express delegation, the officers shall have such authority as is customary and lawful corresponding to their offices, subject in all instances to Manager supervision. Each officer shall perform his duties in good faith, in a manner reasonably believed by him to be in the best interests of the Company, and with such care as an ordinarily prudent person in a like position would use under similar circumstances.

Any officer may resign by giving written notice of his or her resignation to the Manager and such resignation shall become effective upon delivery of such notice unless a later time is specified therein. Any vacancy in the position of any officer may be filled by the Manager.

5.04 Liability and Indemnity of Officers and Other Agents. The Company shall indemnify, to the fullest extent permitted by the Act, and any other applicable law, any officer, manager, employee or agent of the Company for all costs, losses, liabilities and damages paid or accrued by any such officer, employee or agent of the Company in connection with the business of the Company, provided such officer, employee or agent of the Company acted in good faith and in a manner such officer, employee or agent of the Company reasonably believed to be in, or not opposed to, the best interests of the Company, and, with respect to any criminal action or proceedings, had no reasonable cause to believe such conduct was unlawful. All reasonable and necessary expenses incurred by any officer, employee or agent of the Company in connection with the Company's business shall be paid by the Company or reimbursed to them by the Company.

## ARTICLE VI RIGHTS AND OBLIGATIONS OF MEMBER

6.01 Limitation of Liability. The Member's liability shall be limited as set forth in this Agreement, under the Act, and any other applicable law. The Member, whether acting as a Member or in any other capacity, shall be entitled to indemnification from the Company for any loss, damage, demand, judgment, claim or penalty whatsoever incurred by the Member by reason of any act or omission (whether or not constituting negligence or gross negligence) performed or omitted by the Member in good faith on behalf of the Company.

6.02 Waiver of Fiduciary Duties. Notwithstanding anything herein to the contrary, the Manager does not, shall not and will not owe any fiduciary duties of any kind whatsoever to the Company, or to the Member, by virtue of its role as the Manager, including, but not limited to, the duties of due care and loyalty, whether such duties were established as of the date of this Agreement or any time hereafter, and whether established under common law, at equity or legislatively defined. It is the intention of the parties to this Agreement that any such fiduciary duties be affirmatively eliminated as permitted by Delaware law and under the Delaware Limited Liability Company Act, as it may be amended from time to time, and the Member hereby waives any rights with respect to such fiduciary duties.

6.03 Company Debt Liability. The Member shall not be personally liable for any debts or losses of the Company.

ARTICLE VII  
BOOKS, RECORDS, ACCOUNTING AND TAX STATUS

7.01 Books and Records. The Manager shall keep true books of account with respect to the operations of the Company. Such books shall be maintained at the principal place of business of the Company, or at such other place as the Manager shall determine.

7.02 Accounting Basis and Fiscal Year. The books of account of the Company shall be kept in such accounting method as the Manager may from time to time determine. The fiscal year of the Company shall be the same as that of the Member.

7.03 Tax Status. For income tax purposes, the Member intends to treat the Company as a disregarded entity. All items of income, gain, loss, or deduction of the Company shall be reported as if directly accrued, received, incurred, or paid by the Member.

ARTICLE VIII  
DISSOLUTION AND TERMINATION

8.01 Events of Dissolution.

(a) The Company shall be dissolved:

(i) on a date specified by the Member; or

(ii) upon the sale or other disposition of all or substantially all of the Company's assets.

(b) Dissolution of the Company shall be effective on the day on which the event occurs giving rise to the dissolution, but the Company shall not terminate until the Certificate of Formation shall have been canceled and the assets of the Company shall have been distributed as provided herein. Notwithstanding the dissolution of the Company, prior to the termination of the Company, as aforesaid, the business and affairs of the Company shall continue to be governed by this Agreement. Upon dissolution, the Manager or a liquidator appointed by the Manager, shall liquidate the assets of the Company and apply and distribute the proceeds thereof as contemplated by this Agreement and cause the cancellation of the Certificate of Formation.

8.02 Distributions Upon Liquidation.

(a) After payment of liabilities owing to creditors, the Manager or a liquidator appointed by the Manager shall set up such reserves as it deems reasonably necessary for any contingent or unforeseen liabilities or obligations of the Company. Said reserves may be paid over by the Manager or such liquidator to a bank, to be held in escrow for the purpose of paying any such contingent or unforeseen liabilities or obligations and, at the expiration of such period as the Manager or such liquidator may deem advisable, such reserves shall be distributed to the Member or his assigns in the manner set forth in Section 8.02(b) below.

(b) After paying such liabilities and providing for such reserves, the Manager or such liquidator shall cause the remaining net assets of the Company to be distributed to the Member. In the event that any part of such net assets consists of notes or accounts receivable or other non-cash assets, the Manager or such liquidator may take whatever steps he deems appropriate to convert such assets into any other form which would facilitate the distribution thereof.

ARTICLE IX  
MISCELLANEOUS

9.01 Notices. Any and all notices, elections, consents or demands permitted or required to be made or given under this Agreement shall be in writing, signed by the Member giving such notice, election, consent or demand and shall be delivered personally, made by facsimile transmission, sent by overnight courier or sent by registered or certified mail, return receipt requested. Any and all notices, elections, consents or demands permitted or required to be made or given under this Agreement shall be deemed to have been given if by hand, at the time of the delivery thereof to the receiving party, if made by facsimile transmission, at the time that receipt thereof has been acknowledged by electronic confirmation or otherwise, if sent by overnight courier, on the next business day following the day such notice is delivered to the courier service, or if sent by registered or certified mail, on the third business day following the day such mailing is made.

9.02 Successors and Assigns. This Agreement, and each and every provision hereof, shall be binding upon and shall inure to the benefit of the Member, his successors, successors-in-title, heirs and assigns, and each and every successor-in-interest to the Member, whether such successor acquires such interest by way of gift, purchase, foreclosure, or by any other method, shall hold such interest subject to all of the terms and provisions of this Agreement.

9.03 Captions. Titles or captions of Articles or Sections contained in this Agreement are inserted only as a matter of convenience and for reference, and in no way define, limit, extend or describe the scope of this Agreement or the intent of any provision hereof.

9.04 Applicable Law. This Agreement and the rights and obligations of the parties hereunder shall be governed by and interpreted, construed and enforced in accordance with the laws of the State of Delaware.

9.05 Gender, Etc. In the case of all terms used in this Agreement, the singular shall include the plural and the masculine gender shall include the feminine and neuter, and vice versa, as the context requires.

9.06 Creditors. None of the provisions of this Agreement shall be for the benefit of or enforceable by any creditor of the Member or of the Company.

**[The remainder of this page has been intentionally left blank; Signature page follows]**

IN WITNESS WHEREOF, the undersigned have executed this Agreement as of the date first set forth above.

**COMPANY:**

ANYWHERE INSURANCE SERVICES, LLC

By: W. Slavin  
Name: Wayne Slavin  
Title: Sole Manager

**SOLE MEMBER:**

SURE, INC.

By: W. Slavin  
Name: Wayne Slavin  
Title: President

# Anywhere Insurance Services, LLC

## List of Members and Subscribers

Intentionally left blank until members and subscribers are added.

Company Name	NAIC #

## REGISTERED AGENT – COLORADO

The name and address of the registered agent of Anywhere Insurance Services, LLC in the State of Colorado is:

Contact Name: Amanda Bensel

Email Address: [registeredagentaddress@cscglobal.com](mailto:registeredagentaddress@cscglobal.com)

Phone: 800-927-9800

**Registered Agent:** Corporation Service Company  
1900 W. Littleton Boulevard  
Littleton, CO 80120

**Anywhere™**

**Anywhere™**

**Technical Qualifications as a Rate  
Service Organization**



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### 2. Anywhere within the Insurance Landscape

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- a. Our Experience
- b. Our People
- c. Approvals
  - States Approved as a Rate Service/Rating/Advisory Organization
  - Product Filings Submitted & Approved



## 1. Introduction of Anywhere

Anywhere Insurance Services, LLC (Anywhere), a Delaware Limited Liability Company, is seeking to obtain a license as a rate service organization pursuant to [New York Insurance Law Section 2313](#). Specifically, this technical qualification document is meant to meet New York Insurance Code 2313.d.5 (“a statement showing its technical qualifications for acting in the capacity for which it seeks a license”).

Anywhere was founded on August 5<sup>th</sup>, 2021 as a wholly owned subsidiary of Sure, Inc. (Sure), a Delaware Company. Sure is an insurance technology company, founded in 2015, that powers digital insurance platforms behind several sophisticated insurance carriers and brands such as Farmers, Chubb, Mutual of Omaha, Assurant, Toyota, Mastercard, Intuit, and Carvana.



## 2. Anywhere within Insurance Landscape

### Mission

Anywhere's mission is to provide simple solutions for insurance by offering go-to-market insurance products paired with the end-to-end technology driven by our parent company, Sure.

### Gaps in the Market

Anywhere's primary purpose is to address the increasing market demand for online and embedded insurance purchases. The embedded insurance market is expected to grow from **\$156.06B** in Gross Written Premium in 2024 to **\$703.44B** in 2029, which is a **35.14%** compound annual growth rate during the forecast period.<sup>1</sup>

When launching modern insurance programs, oftentimes legacy insurance product filings do not meet the needs of brands and carriers because of lengthy build times, constant maintenance, and costly integrations. Today, speed to market and flexibility are critical concerns for brands and carriers, while consumers expect convenience and simplicity when buying insurance within a standalone experience or as an add-on to other purchases (i.e. embedded insurance).

### Our Solutions & How it Works

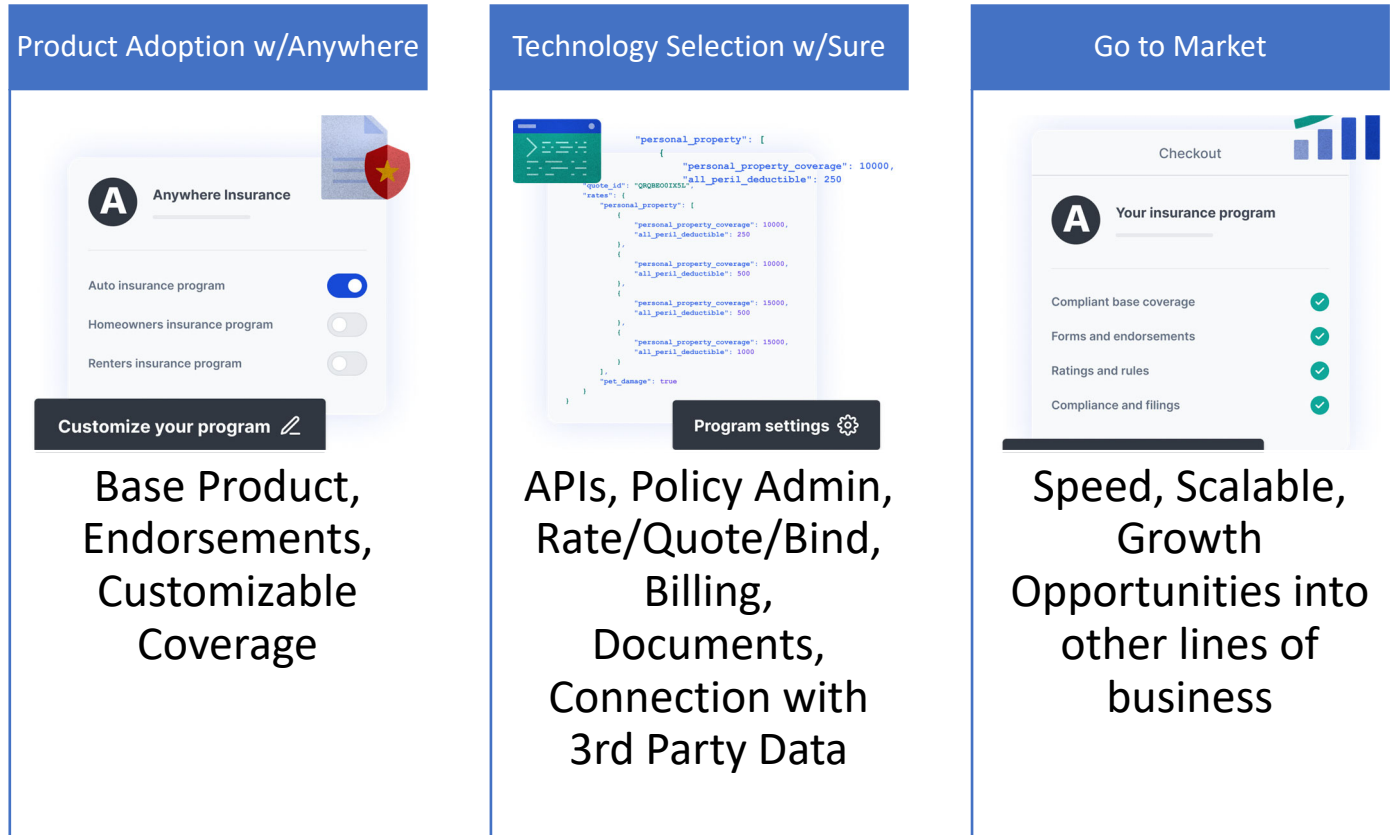
By leveraging the technology capabilities of Sure and the suite of insurance products from Anywhere, launching new insurance programs for brands and carriers do not need to take several years. Anywhere was specifically developed to address the acute pain points associated with insurance products and technology: slow speed to market, expensive to launch, and poor consumer experience.

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<sup>1</sup> [Embedded Insurance Report – Market Share Analysis, Industry Trends & Statistics, Growth Forecasts \(2024-20229\)](#)

# Anywhere™

Here is the high-level step by step launch process for carriers and brands for Anywhere:



## Benefits to Consumers & Carriers

By participating in the Anywhere program as a subscribing member, carriers have a faster speed to market, complete with technology integration that is cost-effective with less heavy lifting on product or IT. This addresses market needs for insurance products for those that need it most and meets the digital needs for modern consumers.



### 3. Anywhere as a Rate Service Organization

#### Our Experience

Anywhere was founded by Sure to provide insurance products and services to brands and carriers and to enable these brands and carriers with an all-in-one packaging of product and technology. Ultimately, the goal is to provide a delightful, purchase experience to the end user, the insurance consumer.

Anywhere is in a unique position, as a wholly owned subsidiary of Sure, to leverage Sure's understanding of the pain points within the insurance market. As an insurance technology company that has worked with some of the most recognizable brands and carriers, Sure understands the needs of the modern insurance consumer and the failing legacy systems many carriers employ today. By using Anywhere as a rate service organization that provides compliant, data-driven insurance products and Sure's technological capabilities, carriers are enabled to compete in the marketplace.

#### Our People

Anywhere has partnered with industry leading actuarial consultants, Milliman, to assist in the development of insurance products (rates, rules, forms). We have also engaged with legal, regulatory and insurance compliance experts to make sure we meet all regulatory requirements in the process of developing these products. Furthermore, Anywhere has also employed in-house financial and legal staff, as well as a credentialed property & casualty actuary (see management biographies below), to make sure these products are developed appropriately and with sound actuarial principles. Therefore, we believe Anywhere is led by a group of qualified insurance professionals with decades of experience in actuarial studies, risk management, and compliance expertise.

# Anywhere™

## Anywhere Management Biographies:

 <p>Wayne Slavin: President</p>	<p>Wayne Slavin is the President of Anywhere and Chief Executive Officer of Sure. Slavin has worked with top brands and carriers to understand their needs and create value within the insurance industry. He holds a M.S. in Technology Management from Columbia University and a B.S. in Management from San Diego State University.</p>
 <p>Vic Russo: Finance Manager</p>	<p>Vic Russo is the Finance Manger &amp; Secretary of Anywhere and Chief Financial Officer of Sure. Vic is a Certified Public Accountant that has decades of experience with compliance, audit &amp; internal controls, strategic planning, budgeting &amp; forecasting, etc. He holds a B.S. in Business &amp; Economics and Accounting from Lehigh University.</p>
 <p>Jason Clark: Legal Officer</p>	<p>Jason Clark is the Legal Officer of Anywhere and General Counsel of Sure. Jason has been practicing law since 2000 and acting as in-house counsel since 2007 for various corporations including Mr. Cooper, Bank of America, Santander and Topgolf. His diverse background experience includes regulatory, compliance, contracts, operations, human resources, litigation and intellectual property. He holds a B.S. from Hardin Simmons University and obtained his J.D. and M.B.A. from St. Mary's University School of Law.</p>
 <p>Lu Wang, FCAS: Lead Actuary</p>	<p>Lu Wang is the lead actuary of Anywhere and Actuarial Manager of Sure. He is a credentialed property &amp; casualty actuary in good standing (Fellow of the Casualty Actuarial Society). Within Anywhere, Lu oversees insurance product development, including regulatory filing support and rate development, as well as acting as an actuarial subject matter expert and liaison between Anywhere's internal stakeholders (engineers, product, design, etc.) and external parties.</p>

# Anywhere™

	Lu has over 13 years of actuarial experience (pricing & reserving) on both personal and commercial lines of business. Lu has worked as an actuarial manager for Farmers and as an actuarial consultant for Deloitte and EY, where his previous clients include large national carriers. His professional actuarial experience includes assessing rate indication methodologies to determine consistency with leading actuarial practices, conducting reserve analyses on various lines of business (personal/commercial auto, homeowners, workers compensation, etc.), and serving as project manager for numerous Actuarial Opinion engagements. Lu holds a B.S. in actuarial science from New York University.
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## Approvals

### **States Approved as a Rate Service/Rating/Advisory Organization**

Currently, Anywhere is approved as a Rate Service Organization (RSO), Rating Organization (RO), or Advisory Organization (AO) in **46 states** and **1 territory (DC)**. For the breakdown of these approvals, please see the below table:

Status	State
Approved RSO	AZ, MN, MS, NV, TN, UT, WI
Approved RO*	AK, AL, CO, CT, DC, DE, GA, HI, ID, IL, IN, KS, LA, MA, MD, MI, MO, MT, OH, OR, PA, RI, SC, SD, VT, WA, WV
Approved AO*	AR, CA, ID, IL, IA, KY, ME, MO, NE, NH, NM, ND, OK, TX, VA, WY
Pending**	FL, NJ, NY

\* Anywhere has received approval to operate as both a RO and AO for ID, IL, and MO

\*\* Application in review or in development



### Insurance Product Filings Submitted & Approved

In addition, please see the below table for the states in which we've submitted insurance product filings and the status of each line of business (PPA = Private Passenger Auto, HO = Homeowners). Please note that an "Approved" status indicates both form and rate/rule approvals.

In summary, our PPA and HO product filing has been approved in **18** and **12** states respectively, with several states currently under review by each state's Department of Insurance.

We are happy to provide SERFF Filing Numbers for each filing and/or a sample filing for review if the Department requests.

Approved PPA Filing (18)	OH, IL, MS, WI, NV, WV, AL, PA, IN, CO, OK, KY, TN, LA, MD, OR, DE, AZ
Approved HO Filing (12)	OH, IL, WI, MI, IN, NV, OR, KY, PA, TN, LA, CO
Submitted PPA Filing (7)	VA, TX, MN, WA, CA, MA, GA
Submitted HO Filing (8)	AZ, TX, CA, MN, MD, VA, GA, MA

## Anywhere Insurance Services, LLC

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January 3, 2025

**Re:     Anywhere Insurance Services, LLC  
       Rate Service Organization License Filing Authorization**

To Whom It May Concern:

Milliman, Inc. is authorized to submit filings in furtherance of Rate Service Organization Licensure in all states on behalf of **Anywhere Insurance Services, LLC**, FEIN # 87-2053826. Milliman, Inc. is authorized to provide additional information and respond to questions regarding these filings on our behalf as necessary.

Please direct all correspondence and inquiries regarding this filing to:

State Filings Department  
Milliman, Inc.  
19200 Von Karman Avenue, Suite 950  
Irvine, CA 92612  
Email:PCcomplianceANY@milliman.com  
Phone: (714) 634-8337

Please contact me if you have any questions regarding this authorization.

Kind Regards,



Wayne Slavin, CEO

**SERFF Tracking #:**

MOCC-134372710

**State Tracking #:**

362910

**Company Tracking #:**

ANY-07CO-25

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**State:**

Colorado

**Filing Company:**

Anywhere Insurance Services, LLC

**TOI/Sub-TOI:**

35.0 Interline Filings/35.0001 Personal Interline Filings

**Product Name:**

Rating Organization Renewal Application

**Project Name/Number:**

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