

Bail Agency Startup Checklist

A companion to *How to Start a Bail Bonds Agency: The Definitive Guide*. Check off each step as you complete it. Requirements vary by state — confirm every item with your regulator.

1. Research and planning

- ☐ Confirm commercial bail is legal in your state and in the counties you plan to serve
- ☐ Identify every licensing authority: insurance department, bail board, court or sheriff
- ☐ Read your state's bail statutes and regulations, including premium rate rules
- ☐ Study local jails: booking times, posting procedures, court calendars
- ☐ Estimate startup costs and 6–12 months of operating reserves
- ☐ Write a business plan covering market, competition, pricing rules and risk limits

2. Personal licensing

- ☐ Meet age, residency and background requirements
- ☐ Complete required pre-licensing education and any arrest-powers course
- ☐ Pass the state licensing exam
- ☐ Submit fingerprints and the license application
- ☐ Calendar your continuing education and renewal deadlines

3. Agency and business setup

- ☐ Form a business entity and obtain an EIN
- ☐ Obtain any separate agency, permittee or company license your state requires
- ☐ File a fictitious business name if using a trade name
- ☐ Get city and county business licenses
- ☐ Open separate operating and collateral trust accounts
- ☐ Buy general liability and, where appropriate, errors and omissions coverage

4. Surety relationship

- ☐ Compare sureties: limits, build-up fund (BUF) terms, rates and support
- ☐ Review the general agent or surety contract with an attorney
- ☐ File the surety appointment with your regulator
- ☐ Set up power of attorney ordering, tracking and voiding procedures
- ☐ Learn the surety's reporting deadlines and formats

5. Office, forms and systems

- ☐ Choose an office location that meets any state signage or display rules
- ☐ Set up 24/7 phone coverage
- ☐ Obtain approved forms: application, indemnity agreement, premium and collateral receipts
- ☐ Post or file the approved rate schedule
- ☐ Set up bond management software and secure file storage
- ☐ Adopt a records-retention and data-privacy policy

6. Operations and risk

- ☐ Write underwriting guidelines for defendants and indemnitors
- ☐ Create a check-in and court-reminder process
- ☐ Set a forfeiture response plan with deadlines for each county
- ☐ Line up licensed recovery help where your state allows it
- ☐ Train staff on rates, disclosures and prohibited practices

7. Marketing and launch

- ☐ Check state advertising rules (license numbers, solicitation limits)
- ☐ Build a website and claim business listings
- ☐ Introduce yourself to jail staff, court clerks and defense attorneys where appropriate
- ☐ Join your state bail association
- ☐ Review compliance after 90 days and annually

Legal disclaimer. This checklist is general educational information, not legal, tax, insurance or financial advice, and does not create an attorney-client relationship. Bail laws, licensing rules, premium rates and forfeiture procedures differ by state and county and change often. Confirm requirements with your state regulator and consult a licensed attorney and accountant. Updated November 2026.