



Susan Combs began her entrepreneurial journey in 2005 when she formed Combs & Company at 26 years old. A mentor told Susan that her tenacious spirit and “fixer” personality would shake things up in the insurance industry. Combs & Company is a full service insurance brokerage firm with an expertise in the “weird & unusual.” Leveraging a knack for solving difficult circumstances, Combs & Co. has become a go-to resource for those companies that don’t fit an insurance carriers’ typical profile, such as entertainment, food, and international companies setting up their first U.S. operations. Susan also serves on the Advisory Board of Directors for Allay, Inc and Oscar Health, both insurance technology companies based in San Francisco and NYC respectively.

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Susan has built her company on the concept of “Do more, better,” and has worked to instill that attitude in every member of her team. She also takes this message to the companies she advises and the developing leaders who she mentors through Women in Insurance & Financial Services (WIFS). Susan is noted as the youngest National President (2014-2015) in the 80+ year history of WIFS, and served on the National Board for 7 years.

Susan works diligently to stay current with the myriad of changes in the insurance industry. Currently, Susan is one of just seven brokers in New York City to have the Patient Protection and Affordable Care Act (PPACA) designation. Her expertise in this complex area of health insurance has established Susan as a highly sought after expert witness, advisor, and speaker on the Affordable Care Act (ACA) by law firms, reinsurance companies, and organizations around the country.

Before starting Combs & Company, Susan was the Special Advisor to Employee Benefits at the DeWitt Stern Group, the nation’s leading entertainment insurance broker. Susan relocated to New York City after graduating from the University of Missouri in 2001 and began her career with Paychex (NASDAQ: PAYX), becoming their Worker’s Compensation expert and one of the leading salespeople in the NYC Metro area.

Susan is part of several organizations with the express desire of helping others. Her current efforts include: member of the Corporate Wellness Advisory Board for the NYC Department of Health; active with: Mizzou Women Give, University of Missouri Monticello Society, National Association of Health Underwriters (NAHU), New York Women in Film & Television, Griffiths Society Mentor, and Women in Insurance & Financial Services (WIFS). Susan is a national speaker on insurance topics and for women-focused organizations. She’s been guest lecturer at a number of schools, including the University of Missouri and New York University. She’s also frequently utilized as the resident insurance expert for eHow.com, a leading online destination for solutions, expert advice, and information on almost any topic. As if that wasn’t enough, Susan is also an avid half marathoner, and plays on charitable hockey and football teams.

Most recently, Susan was recognized as the 2017 “Broker of the Year” by BenefitsPro Magazine, the first woman to receive this honor. In 2016, Susan was featured in the book “Above & Beyond the Glass Ceiling” as well as recognized as one of the New York Business Journal’s Women of Influence and Acquisition International’s Most Tenacious Business Leader. In 2015 Susan was named by Advisor Today “4 Under 40” list out of over 40,000 NAIFA members. In 2014 and 2015, she was awarded with the Leading Producers Round Table (LPRT) Soaring Eagle Award by National Association of Health Underwriters. In 2015 she was honored with induction into the Jefferson Club at the University of Missouri. Susan is a Brava Award from SmartCEO Magazine recipient, winner of The Elite Awards Best Rising Star by LifeHealthPro, and was named one of the “Top 20 Women You Need To Know” in insurance by LifeHealthPro. She’s been inducted into the Monticello Society and Legacy Society by the University of Missouri, and in 2011, Susan was awarded the prestigious Graduate Of the Last Decade (G.O.L.D.) award from the University of Missouri.

Susan prides herself in “making it” in New York City, but remains true to her Midwestern roots. Although she lives in New York City with her husband, Sean, and their four-legged “kids,” she enjoys heading back to Missouri for a visit with her mom (former entrepreneur) and dad (retired 2-star General and circuit judge), who still live in her hometown of King City, MO (population 1013). Susan’s oldest brother, David, works in IT in Kansas; her middle brother, Matt, is an oncology RN in Kansas City, MO, and resides in St. Joseph, MO with his wife Joan and their daughter Josie.