



Susan L 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 could shake up things in the insurance industry. Susan and the Combs Crew like to think they’ve done just that, becoming a go-to resource for companies that don’t fit insurance carriers’ typical profiles, such as entertainment, food, and international companies setting up U.S. operations.

Susan built Combs & Company on the ethos of “Do more, better,” and she brings this same message to the companies she advises and the future industry leaders she mentors. In 2022, Susan decided to share the wisdom she’s learned from her own mentors by publishing **Pancakes For Roger: A Mentorship Guide for Slaying Dragons**. The best-selling book is a tribute to her late father, Maj. Gen. Roger E. Combs, and a chance for Susan to inspire those she may never meet in person.

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Susan is the first to say she didn’t grow up dreaming of being an insurance broker, but ever since her exposure to the industry in the early 2000’s, she’s worked tirelessly to become an expert resource. Susan holds multiple certifications, including the PPACA (Patient Protection and Affordable Care Act) designation. In fact, her expertise in the complex area of health insurance has made her a highly sought-after expert witness, advisor, and speaker on the Affordable Care Act (ACA) by law firms, reinsurance companies, organizations around the country.

Susan relocated to New York City after graduating from the University of Missouri in 2001. Her first stop was at Paychex (NASDAQ: PAYX), where she became a Worker’s Compensation expert and leading salesperson in the NYC metro area. She then joined the DeWitt Stern Group (now Risk Strategies) as a Special Advisor to Employee Benefits. Then came Combs & Company, and she’s not looked back since.

Susan didn’t just want to work in the insurance industry; she wanted to help it evolve and become a more desirable profession for those who didn’t see it as a viable career. She chose to focus on bringing women into the industry and worked through various organizations to make that happen. Many of her efforts focused on Women in Insurance & Financial Services (WIFS), becoming the youngest National President (2014-2015) in the organization’s history (founded in 1936).

Susan didn’t stop with WIFS. Her current efforts include: Advisor to the University of Missouri School of Law Veterans Clinic; Board of Trustees member for the University of Missouri Jefferson Club; Mizzou Women Give, National Association of Health Underwriters (NAHU), National Association of Insurance and Financial Advisors (NAIFA), and New York Women in Film & Television. Between her industry work and successful book, Susan has seen her speaking engagements increase in frequency and diversify in the types of companies, organizations, and schools seeking her knowledge.

Susan’s work has not gone unnoticed. In 2022, she was inducted into The Law Society, founded in 1984 by the University of Missouri Law Foundation as a way to honor her commitment and support of their Veterans Clinic. She was named the 2017 “Broker of the Year” by BenefitsPro Magazine, the first woman to receive the award. Other accolades include: featured in the book, **Above & Beyond the Glass Ceiling**; recognized as one of the New York Business Journal’s Women of Influence; won Acquisition International’s Most Tenacious Business Leader; named by Advisor Today as one of the “4 Under 40;” Brava Award from SmartCEO Magazine; one of the “Top 20 Women You Need To Know” in insurance by LifeHealthPro; and Graduate Of the Last Decade (G.O.L.D.) award from the University of Missouri.

Susan prides herself on “making it” in New York City but remains true to the Midwestern roots instilled in her by her parents. She lives in Astoria, Queens with her husband, Sean, and their four-legged “kids,” and is an avid CrossFit and Strongman athlete. She enjoys heading back to Missouri to visit with her mom (former entrepreneur), who still lives in her hometown of King City, MO (pop. 1,013). Susan’s oldest brother, David, works in IT in Kansas; her middle brother, Matt, is Hospice RN in Missouri, and resides in St. Joseph, MO with his wife Joan and their daughters Josie and Evie.