

Understanding Domestic Surplus Lines Insurers (DSLII)

Q: What is surplus lines insurance?

A: Specialty insurance for high risk, increased capacity, & new/emerging markets that is placed by a licensed surplus lines broker.

Q: What is a surplus lines insurer?

A: An insurance company domiciled outside of the state, but eligible to write surplus lines policies within the state.

Q: What is a domestic surplus lines insurer?

A: A surplus lines insurance company domiciled inside the state, and authorized to write surplus lines policies for risks within and outside the state.

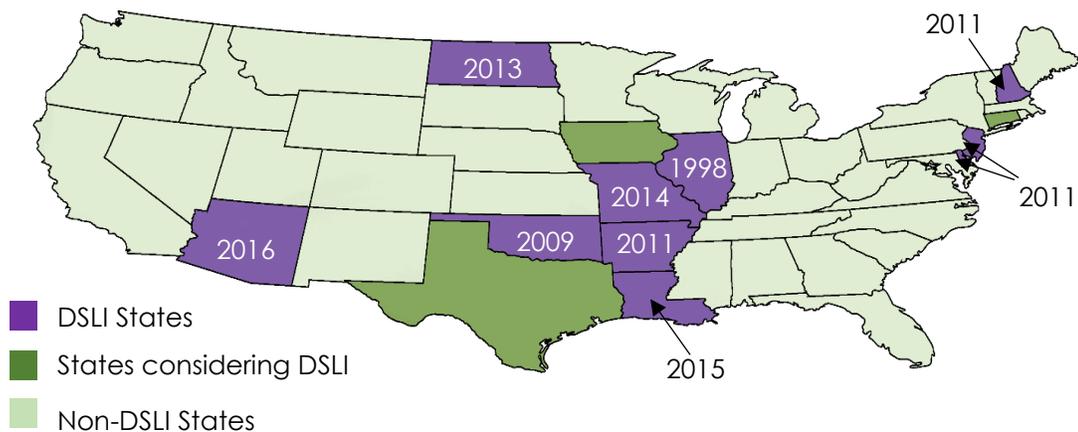
Q: What is the difference between a domestic surplus lines insurer and a surplus lines insurer?

A: The difference is where the insurer is domiciled.

Q: What are the benefits of domestic surplus lines insurers?

A: Additional state revenue, job and economic opportunities, and the ability for an insurer to operate efficiently with streamlined regulation by the domiciliary state's Department of Insurance.

States with Approved DSLII Legislation



Q: How many domestic surplus lines insurers are in each state?

A: AZ - 3, AR - 2, DE - 23, IL - 15, LA - 0, MO - 4, ND - 2, NH - 6, NJ - 2, OK - 1