



State	Foreign Eligibility Requirements	Listing Requirements (if different than eligibility requirements)	Alien Eligibility Requirements	Waiver	Whits List	List voluntary	Statutory Authority	Initial Filing Fee	Renewal	Domestic Insurers Permitted	Additional Guidance 1	Additional Guidance 2	Additional Guidance 3
Alabama	1. Must be authorized in at least one state for the kind of insurance involved 2. Capital and surplus amounting to at least \$5,000,000 or guaranteed trust fund amounting to at least \$5,000,000 3. Must have transacted insurance as an authorized insurer in its state or country of domicile for not less than five years, unless it's a wholly owned subsidiary of an insurer authorized to transact insurance in this state. 4. Must not be under voting control held in whole or substantial part by any government or governmental agency	None	1. Establish trust fund of at least \$2,500,000 administered by U.S. financial institution 2. Capital and surplus amounting to at least \$15,000,000 3. Must have transacted insurance as an authorized insurer in its state or country of domicile for not less than five years, unless it's a wholly owned subsidiary of an insurer authorized to transact insurance in this state. 4. Must not be under voting control held in whole or substantial part by any government or governmental agency	None	No	N/A	Ala Code 1975 § 27-10-26	None	None	No	FAQ - Surplus Lines		
Alaska	1. Annual Statement - electronic version filed with the NAIC is acceptable due July 1. 2. Certificate of Authority or Compliance (from Domiciliary Regulator showing lines authorized to write) due July 1. 3. Capital & Surplus \$15,000,000	None	1. Surplus lines broker may place insurance with an alien insurer if the insurer is listed on the Quarterly Listing of Alien Insurers maintained by the NAIC. 1. Annual Report; certified and in U.S. Dollars. Due annually 9 months after reporting period for non-HD listed alien insurers. 2. Application (Form 08-124). 3. Biographical Data. 4. Certificate of Authority from Domiciliary Regulator (country). 5. Fees \$500 (renewal), and \$100 (for filing certified annual statement) (only required for alien insurers not on the NAIC Quarterly List). 6. Capital and Surplus \$15,000,000 7. Power of Attorney: Appointment of Director to receive service of process (Form 08-25). 8. Plan of Operation. 9. Designation of Person to accept service of process (Form 08-254). 10. Articles of Incorporation and By-laws. (certified copies). 11. Underwriting Policy. 12. List of Control of Insurer. 13. Trust Fund \$2,500,000 14. Valuation of Assets from Trustee.	None	Yes	Yes	AS § 21-34-050	\$1,000 (alien non-HD list only)	\$500 (alien non-HD list only)	No	Application for Listing		
Arizona	1. Application must be filed by broker on or before June 1 of each year. 2. Broker's Sponsorship (through a licensed resident surplus lines broker). 3. Sworn Statement that the broker has ascertained the financial condition of the insurer by completion of the ADOI SI Form 110 - Ed 7/23/2011. 4. Certificate of Public Supervisory Official (ADOI SI Form 111 - Ed 07/21/2011, certifying capital and surplus). 5. Report of Examination (certified). 6. Annual Statement (certified). 7. Certificate of Compliance. 8. Capital and Surplus \$15 million.	None	A surplus lines broker may place insurance with an alien insurer if the insurer is listed on the Quarterly Listing of Alien Insurers maintained by the NAIC. ARS § 20-413 provides that for an alien insurer to be placed on the AL List of Qualified Unaffiliated Insurers, a sponsoring surplus lines broker must submit to the Director a completed Certificate of Surplus Lines Broker (Section 1) and, Broker Affidavit (Section 3). (SI Form 110 ed: 07/21/2011)	None	Yes	No	A.R.S. § 20-413(C)	None	None	Form SI-112 Application for Domestic-Surplus Lines Insurer Registration	Instructions for Renewal	SI Form 110	
Arkansas	1. Insurer must be authorized to write in its domiciliary jurisdiction 2. How Capital and Surplus or its equivalent under the laws of its domiciliary jurisdiction, which equals the greater of the minimum capital and surplus requirement under the law of its home state, or \$15,000,000.	None	A surplus lines broker may place insurance with an alien insurer if the insurer is listed on the Quarterly Listing of Alien Insurers maintained by the NAIC.	None	Yes	No	A.C.A. § 24-65-310	None	None	Yes (A.C.A. § 24-65-320)	A.C.A. § 24-61-011	Surplus Lines Insurers	
California	1. Licensed in its state of domicile to write the type of coverage being placed and, 2. Maintain a minimum of \$45 million in capital and surplus (unless excepted).	None	Any Alien (non-U.S. domiciled) insurer that is listed on the Quarterly Listing of Alien Insurers maintained by the NAIC International Insurers Department.	None	Yes	Yes	Cal Ins Code § 1706.20	\$6,113	\$3,057	No	Filing Requirements Guide	Surplus Line Insurers and Nonadmitted Insurer Eligibility	
Colorado	1. Capital and Surplus \$15,000,000. 2. Licensed as home state (remaining requirements necessary only if company wishes to be included on eligibility list). 3. A certified copy of the most recent Report of Examination and company's response. 4. Certificate of Deposit evidencing a minimum \$2,000,000 market value. 5. Certificate of Authority/Compliance which must specify authorized lines in the state of domicile or port of entry. 6. Auditor Report. 7. Unless a foreign insurer file their annual statement electronically with the NAIC, a hard copy of that document is also required. 8. In the case of an insurance exchange, provide evidence that the exchange meets the requirements of section 1013-108(1)(b)(1), C.R.S.	1. Filing Fee: non-refundable filing fee of \$1,206 (\$4,175 if company's Colorado premium is between \$1,000,001 and \$10 million; \$5,510 if company's Colorado premium exceeds \$10 million). 2. Other fees determined to be necessary by the Commissioner as warranted by any special circumstances. 3. Gross premium report by March 1 (must be submitted electronically on excel spreadsheet). 4. Except for gross premium report, all qualification filings must be mailed to Colorado DOI via postal service or overnight mail. Electronic filings will not be accepted.	A surplus lines broker may place insurance with an alien insurer if the insurer is listed on the Quarterly Listing of Alien Insurers maintained by the NAIC. Filing fee required if company wishes to be included on Colorado's eligibility list.	None	Yes	Yes	C.R.S.A. § 10-3-308	\$1,205 (\$4175 if company's Colorado premium is between \$1,000,001 and \$10 million; \$5,510 if company's Colorado premium exceeds \$10 million)	None	No	Form 1	Insurers	
Connecticut	1. Completed Form SI-2 (on our web site) 2. A certificate of compliance, certified by the public official with authority for the supervision of insurance in the company's domiciliary jurisdiction, allowing that it is authorized to transact the kind or kinds of insurance proposed to be transacted in Connecticut. 3. Provide proof that the company maintains total capital and surplus of at least \$15,000,000. 4. Completed Power of Attorney Form. The Applicant should complete the form and attach an exhibit disclosing the name and address of the individual to whom a service of process should be forwarded. 5. All filings of the required materials shall be accompanied by a non-refundable fee of \$1,000 by check or money order payable to the "Treasurer, State of Connecticut". 6. In addition to annual filing for eligibility, insurer must report its financial condition to the commissioner on a quarterly basis.	None	1. Provide the name and address of the United States Manager or Representative. 2. Provide proof that the Applicant is listed on the Quarterly Listing of Alien Insurers maintained by the International Insurers Department of the National Association of Insurance Commissioners. 3. Complete the Power of Attorney Form. The Applicant should complete the form and attach exhibit disclosing the name and address of the individual to whom a service of process should be forwarded.	None	Yes	No	Regs. Conn. State Agencies § 38-7-81.9	\$1000 (foreign only)	\$126 (foreign only)	Yes (7 C.F.R. § 38-11)	Regs. Conn. State Agencies § 38-7-81.11	Standard for Surplus Lines Eligibility	
Delaware	Any insurer domiciled in a U. S. jurisdiction is considered eligible to transact surplus lines business in Delaware if that non-admitted insurer maintains capital and surplus of at least \$15 million or the minimum capital and surplus requirement under the law of the insurer's home state, whichever is greater.	None	If a non-admitted insurer domiciled outside the United States is listed on the Quarterly Listing of Alien Insurers maintained by the International Insurers Department of the NAIC, that insurer is considered eligible to transact surplus lines business in Delaware (1910a).	None	No	N/A		None	None	Yes (18 Del.C. § 1025)	Eligible Non-Admitted Surplus Lines Companies		
District of Columbia	DC may not impose eligibility requirements on, or otherwise establish eligibility criteria for, nonadmitted insurers domiciled in a U.S. jurisdiction, except: DC may require that the insurer be authorized to write the type of insurance limits domiciliary jurisdiction; and DC may require that the insurer have capital and surplus or its equivalent under the laws of its domiciliary jurisdiction which equals the greater of: The minimum capital and surplus requirements under the law of DC; or \$15,000,000	None	DC may not prohibit a surplus lines broker from placing nonadmitted insurance with, or procuring nonadmitted insurance from, a nonadmitted insurer domiciled outside the U.S. that is listed on the Quarterly Listing of Alien Insurers maintained by the International Insurers Department of the NAIC.	None	No	N/A		None	None	No	Surplus Line Information		

Florida	<p>Insurers willing to pursue eligibility from the Florida OIR must first register with the FLS&O https://www.flso.com/Licensing-Registration/Insurer-Registration. Requirements for inclusion on the listing:</p> <ol style="list-style-type: none"> OIR request must include written request for eligible surplus lines status. Prepay electronically for the processing of fingerprint cards. Provide an executed Service of Process Consent and Agreement form under corporate seal and signed by the president or chief executive officer and secretary. Provide a copy of the state of domicile's certificate of authority showing the lines of business the insurer is authorized to write. Provide most recent year end annual statement in the NAIC format. Provide quarterly financial statements in NAIC format covering the current year-to-date. Provide most recent report of examination performed by it's state of domicile. Provide copy of the latest Audited CPA report on the insurer prepared on a basis consistent with the law of the insurer's state of domicile. Detail any history in withdrawing from Florida as a whole or in discontinuing a particular line of business in Florida. Should include any parent companies or subsidiaries. Listing of all company officers, directors and shareholders. A biographical affidavit for each officer, director and shareholder listed above. An investigative background report for each person listed above except for those companies in the organizational structure between the immediate parent and the ultimate parent. Empirement cards for each person listed above. A brief history of the company since its incorporation. 	None	<p>Insurers willing to pursue eligibility from the Florida OIR must first register with the FLS&O https://www.flso.com/Licensing-Registration/Insurer-Registration. Requirements for inclusion on the listing:</p> <ol style="list-style-type: none"> OIR request must include written request for eligible surplus lines status. Prepay electronically for the processing of fingerprint cards. Provide an executed Service of Process Consent and Agreement form under corporate seal and signed by the president or chief executive officer and secretary. Provide a copy of the state of domicile's certificate of authority showing the lines of business the insurer is authorized to write. Alien applicants must submit evidence of a U.S. trust fund in an amount not less than \$54 million. Those seeking approval for ocean marine and/or aviation risk only are not required to have a trust fund. Provide most recent year end annual statement in the NAIC format. Provide quarterly financial statements in NAIC format covering the current year-to-date. Provide most recent report of examination performed by it's state of domicile. Provide copy of the latest Audited CPA report on the insurer prepared on a basis consistent with the law of the insurers state of domicile. Detail any history in withdrawing from Florida as a whole or in discontinuing a particular line of business in Florida. Should include any parent companies or subsidiaries. Listing of all company officers, directors and shareholders. A biographical affidavit for each officer, director and shareholder listed above. An investigative background report for each person listed above except for those companies in the organizational structure between the immediate parent and the ultimate parent. Empirement cards for each person listed above. A brief history of the company since its incorporation. 	None	<p>Yes</p> <p>No</p> <p>West's U.S.A. § 626.918(3)</p>	None	None	No	Application Instructions		
Georgia	<p>Surplus lines brokers may not place coverage with a nonadmitted insurer unless, at the time of placement, the nonadmitted insurer:</p> <ol style="list-style-type: none"> Is authorized to write such insurance in its domiciliary jurisdiction; and Possesses capital and surplus, or its equivalent under the laws of its domiciliary jurisdiction, that equals the greater of the minimum capital and surplus requirements under the laws of Georgia or \$15 million. § 33-5-25(b)(1)(A). 	None	Georgia utilizes the NAIC Quarterly List of Alien Insurers.	No	N/A	Ga. Code Ann. § 33-5-25	None	None	Yes (O.C.G.A. § 33-5-20.1)		
Hawaii	The broker must determine that the unauthorized insurer has capital and surplus or its equivalent under the laws of its domicile state that equal the greater of the minimum capital requirement of this state or a minimum of \$15,000,000.	None	Insurer must be on HD list, provided that (a) if an alien insurer is not on the HD list, the surplus lines broker shall maintain on file financial reports of the insurer; and (b) evidence to the commissioner that the insurer maintains in the United States \$5,400,000 trust fund.	No	N/A	HRS § 4318-307	None	None	No		
Idaho	<ol style="list-style-type: none"> The insurer is authorized to place that type of insurance in its domiciliary jurisdiction; and The insurer has capital and surplus, or its equivalent under the laws of its domiciliary jurisdiction, that is the greater of the minimum capital and surplus requirements under the laws of this state or \$15 million. 	<ol style="list-style-type: none"> Filing fee: \$800 with application, \$500 renewal fee due March 1. Annual Statement/Report (required with original application). Application or Letter of Intent listing types of business company wishes to write, agreeing to abide by Idaho Law and that the company will only accept business placed through Idaho licensed surplus lines brokers (required with original application). Designation of Legal Agent for Surplus Lines Companies (required with original application). 	A surplus lines broker may place insurance with an alien insurer if the insurer is listed on the Quarterly Listing of Alien Insurers maintained by the NAIC.	Yes	No	I.C. § 41-1217	\$500	\$500	No	Requirements for Listing	
Illinois	<ol style="list-style-type: none"> Is permitted in its domiciliary jurisdiction to write the type of insurance involved; and Has, based upon information available to the surplus line producer, a policyholder surplus of not less than \$10,000,000 determined in accordance with the laws of its domiciliary jurisdiction; and Has standards of solvency and management that are adequate for the protection of policyholders. 	None	Licensed surplus line producers may procure surplus line insurance from an unauthorized insurer domiciled outside of the United States only if the insurer meets the standards for unauthorized insurers domiciled in the United States (see Foreign Insurer Eligibility, above) or is listed on the Quarterly Listing of Alien Insurers maintained by the International Insurers Department of the NAIC.	No	N/A	215 Ill.S.C.S. § 445.0-5	None	None	Yes (215 Ill.S.C.S. § 445)		
Indiana	Indiana does not impose formal eligibility requirements other than a sponsoring broker requirement for foreign surplus lines insurers as noted below. Such requirements could come into effect eventually, however, through SEMPACT. The Company Commission is charged with promulgating uniform rules for competing states regarding foreign insurer eligibility requirements as authorized by the NRRA.	None	NAIC Listing. If alien insurer appears on NAIC Quarterly List, it is approved to do business in Indiana.	Yes	No	IC § 27-18-2.3	None	None	No	Surplus Lines Annual Filing	
Iowa	<ol style="list-style-type: none"> A nonadmitted insurer seeking to qualify as an eligible surplus lines insurer shall submit a request to so qualify in a form and format as directed by the commissioner. Must demonstrate capital and surplus or its equivalent under the laws of the insurer's domiciliary jurisdiction which equals the greater of either of the following minimum capital and surplus requirements under the laws of the state or fifteen million dollars. Must demonstrate evidence that the nonadmitted insurer is in good standing with its domiciliary regulator. 	<ol style="list-style-type: none"> Complete an application including: <ul style="list-style-type: none"> A completed National Association of Insurance Commissioners Uniform Certificate of Authority Application (NAIC UCA-A) Expansion Application, available through the division's Web site or through the NAIC Web site, www.naic.org/industry. The name of an Iowa-licensed resident insurance producer qualified in Iowa to write surplus lines insurance, whom the nonadmitted insurer is designating as the person to accept inquiries and notices on behalf of the nonadmitted insurer. Remittance of the greater of a \$300 filing fee or a regulatory fee, and a \$500 examination fee for all new applicants. Must maintain the greater of either minimum capital and surplus of \$5 million or risk-based capital pursuant to Iowa Code chapter 522E. Have been actively in operation for at least three years without significant changes in ownership or management during the three-year period. 	A nonadmitted insurer domiciled outside of the United States that is listed on the quarterly listing of alien insurers maintained by the national association of insurance commissioners.	Yes	No	I.C.A. § 515.4	\$500	\$100	No	Procedure for application and renewal of nonadmitted insurer as an eligible surplus lines insurer	
Kansas	<ol style="list-style-type: none"> File with the commissioner of insurance a certified copy of the insurer's most recent annual statement or if domiciled outside the United States, have filed the company's most recent annual statement with the National Association of Insurance Commissioners. The required annual statement certification must be from the insurance department (or other regulatory authority) where the insurer is domiciled and the certification must be attached to the annual statement. The annual statement must be submitted in the form adopted by the National Association of Insurance Commissioners. The annual statement shall reveal a capital or surplus equal to or greater than \$4,500,000. Any insurer submitting its annual statement for review by the commissioner as a prerequisite to offering surplus lines coverages in Kansas must submit a non-refundable filing fee of \$200. 	None	There is a \$200 fee to be added to the State's eligibility list. Must be listed on the HD List.	Yes	No	K.S.A. 40-216e	\$200	\$200	No	Foreign Surplus Lines Insurer Filing Requirements	
Kentucky	<ol style="list-style-type: none"> "Annual Statement/Report" certified and in U.S. dollars preferred, plus \$100 annual statement fee. Service of Process form. Require what the insurer be authorized to write the type of insurance in its domiciliary jurisdiction; and Requires that the insurer have capital and surplus or its equivalent under the laws of its domiciliary jurisdiction which equals the greater of: The minimum capital and surplus requirements under the law of Kentucky; or \$15,000,000 	None	<ol style="list-style-type: none"> "Annual Statement/Report" certified and in U.S. dollars preferred, plus \$100 annual statement fee. Service of Process form. Kentucky may not prohibit a surplus lines broker from placing nonadmitted insurance with a nonadmitted insurer domiciled outside the U.S. that is listed on the Quarterly Listing of Alien Insurers maintained by the International Insurers Department of the NAIC. 	None	N/A	KRS § 34.10(2)	None	None	No	Surplus Lines	
Louisiana	<ol style="list-style-type: none"> Brokers may only place surplus lines insurance with insurers that are financially sound. Authorized in those domiciliary jurisdictions to write the type of insurance placed. The surplus lines broker has determined that the surplus lines insurer has capital and surplus or its equivalent under the laws of its domiciliary jurisdiction which equals the greater of the minimum capital and surplus requirements under the laws of this state or fifteen million dollars. Evidence obtained from the insurer's domiciliary jurisdiction showing the types of insurance it may write in that jurisdiction. 	<ol style="list-style-type: none"> A copy of the insurer's annual statement as of the preceding December thirty-first, evidencing that the insurer has complied with the provisions of R.S. 22:425. Evidence that, if the insurer issues workers' compensation insurance in this state, it has established and maintained a workers' compensation claims office pursuant to R.S. 23:1161 or has retained a licensed claims adjuster. A copy of the producer production report in a form required by the commissioner listing all business placed with the company by licensed surplus lines brokers. The report shall be filed with the commissioner no later than April fifteenth of each year. Evidence obtained from the insurer's domiciliary jurisdiction showing the types of insurance it may write in that jurisdiction. 	<ol style="list-style-type: none"> In order to place surplus lines insurance with an alien insurer, it shall be listed by the International Insurers Department of the National Association of Insurance Commissioners on its Quarterly Listing of Alien Insurers. The commissioner may waive the HD requirement upon an affirmative finding of the insurer's meeting the requirements for capital and surplus or acceptability for foreign insurers. 	Requirements may be satisfied by an insurer's possessing less than the minimum capital and surplus upon an affirmative finding of acceptability by the commissioner. The finding shall be based upon such factors as quality of management, capital and surplus of any parent company, company underwriting profit and investment income trends, market availability, and company record and reputation within the industry. In no event shall the commissioner make an affirmative finding of acceptability when an unauthorized insurer's capital and surplus is less than four million five hundred thousand dollars.	Yes	No	LSA-R.S. 22:426	None	None	Yes (LSA-R.S. 22:136.1)	Foreign Producer Production Report
Maine	<ol style="list-style-type: none"> The insurer must be authorized to place that type of insurance in its domiciliary jurisdiction; and The insurer must have capital and surplus, or its equivalent under the laws of its domiciliary jurisdiction, that is the greater of the minimum capital and surplus requirements under the laws of this state or \$15 million capital and surplus or acceptability for foreign insurers. 	<ol style="list-style-type: none"> Application form Certificate of compliance from state of domicile Plan of operation Report of most recent examination certified by domiciliary supervisory official Consent to service of process form 	A non-United States insurer is considered eligible to write insurance on an unauthorized basis in Maine if it is listed on the quarterly listing of alien insurers maintained by the National Association of Insurance Commissioners.	Yes	No	24-A M.R.S.A. § 2007.2	None	None	No	Application for Surplus Lines Eligibility	Surplus Lines Application Information
Maryland	<ol style="list-style-type: none"> Must be authorized in its domiciliary jurisdiction to write the type of insurance it seeks to write. Have capital and surplus, or their equivalent under the laws of its domiciliary jurisdiction, equal to the greater of the minimum capital and surplus requirements under the laws of its domiciliary jurisdiction or \$15,000,000. File application. Certified copy of the most recent annual statement. Certificate of Compliance from domiciliary jurisdiction. An appointment of the commissioner as agent for the acceptance of service of process. Filing fee of \$1,000 (non-refundable) and \$1,000 Fraud Prevention Fee, made payable to the Maryland Insurance Administration. 	None	Surplus lines brokers not prohibited to place surplus lines insurance with an alien insurer that has qualified with the nonadmitted insurer information office of the National Association of Insurance Commissioners.	Yes	No	MD Code, Insurance, § 3-31a	\$1,000 (+\$1,000 fraud prevention fee)	\$1,000 (+\$1,000 fraud prevention fee)	No	Registration Requirements for Surplus Lines Insurers	
Massachusetts	<ol style="list-style-type: none"> Annual filing fee \$150 (by March 1). CPA Audited Financial Report to be filed 120 days after company's fiscal year end. Licensed in its domiciliary jurisdiction; and Capital and surplus or its equivalent under the laws of its domiciliary jurisdiction equal to the greater of the minimum capital and surplus requirements under the laws of the home state or \$15 million. 	None	<ol style="list-style-type: none"> Use of nonadmitted insurers not on commissioner's approved list is prohibited. No company will be determined to be an eligible alien unauthorized insurer unless it has provided satisfactory evidence to the commissioner of its good repute and financial integrity. Has capital and surplus or its equivalent under the laws of its domiciliary jurisdiction in an amount of at least \$20,000,000. Has a trust in a United States trust fund of not less than the greater of \$4,000,000 or a percentage of its United States surplus line gross liabilities arising from business written after January 1, 1998 excluding certain lines. Submitted to the commissioner an application evidencing the company's compliance with the requirements that has been approved by the commissioner. 	None	Yes	Yes	M.G.L.A. 175A:108A	\$150	\$150	No	Annual Filing Fee and License Renewal Fee and License Renewal Fee by Insurer

Michigan	1. Submit application, including general information on applicant; 2. Listing of lines to be written in Michigan and verification of authority to write these lines in company's state of domicile; 3. Certification of capital and surplus requirements of \$15,000,000 4. Submit \$300 fee (no renewal filings).	None	1. Submit application, including general information on applicant; 2. Listing of lines to be written in Michigan and verification of authority to write these lines in company's state of domicile; 3. Verification that company has been placed on the Quarterly Listing of Alien Insurers maintained by the NAIC. 4. Certification of capital and surplus requirements of \$15,000,000 5. Submit \$300 fee (no renewal filings).	None	Yes	No	M.C.A. § 601.1520(1)	\$500	\$500	No	Application for Verification of Eligibility as Surplus Lines Insurer in the State of Michigan	
Minnesota	1. The insurer is authorized to place that type of insurance in its domiciliary jurisdiction. 2. The insurer has capital and surplus, or its equivalent under the laws of its domiciliary jurisdiction, that is the greater of the minimum capital and surplus requirements under the laws of this state or \$15 million. 3. Shall file an annual statement and an annual financial audit	1. \$500 application fee payable to Minnesota Department of Commerce. 2. An original Certificate of Compliance issued within the last 6 months by domiciliary state verifying applicant's authority to transact insurance business. 3. Appointment of Attorney for Service of Process. A completed copy of the Uniform Consent to Service of Process (NAIC Form 12) is required. 4. Current Biographical Affidavits for the President and Treasurer as listed on the Joint Page of the most recent financial statement. 5. Plan of Operation and proposed Direct Writer Premium for both countryside and Minnesota for each of the next three years. 6. Holding Company System Registration Statement and exhibits. 7. Copy of the most recent audited financial statement of Direct Parent and Ultimate Controlling Person, if different. This item is not necessary if the Parent and/or Ultimate Controlling Person is an insurance company licensed in Minnesota.	The commissioner shall not prohibit a surplus lines broker from placing nonadmitted insurance with, or procuring nonadmitted insurance from, an alien insurer that is included on the Quarterly Listing of Alien Insurers maintained by the National Association of Insurance Commissioners International Insurers Department. 1. \$500 application fee payable to Minnesota Department of Commerce. 2. Designation of Addressee (form enclosed). 3. Biographical affidavits for all directors and principal officers. 4. Appointment of Attorney for Service of Process. 5. Annual Statement (JD Financial Reporting Format) 6. Audited Financial Statements and Report from an independent CPA firm for the most recently completed year. The text must be in English. 7. U.S. Trust Fund Agreement and Certification. The Trustee shall provide a statement of market value for the trust, certified with an original signature, and listing the trust's investments	None	Yes	Yes	M.S.A. § 60A.26(1)	\$500	None	No	Application Check List - Exempt	Application Check List - Alien
Mississippi	Has capital and surplus or its equivalent under the laws of its domiciliary jurisdiction which is the greater of the same requirements as to capital and surplus as is required of a company licensed to do business in the State of Mississippi or \$15 million dollars.	1. Submit electronic submission of the application. 2. Submit annual \$500.00 fee. 3. Submit most recent annual financial statement as filed with the domiciliary state. If the most recent financial statement has been filed with the National Association of Insurance Commissioners, the applicant may incorporate that filing by reference. 4. Submit quarterly financial statements for all quarters subsequent to the most recent annual statement. 5. If the most recent financial statement has been filed with the National Association of Insurance Commissioners, the applicant may incorporate that filing by reference. 6. Submit with the application a certificate of compliance/authority issued by the domiciliary state which clearly indicates the line or lines of insurance which the applicant is authorized to write in that state. The certification must be dated within six (6) months of submittal of the application. 7. Submit with the application a plan of operation which briefly describes the types of business and products which the company intends to write in Mississippi on a surplus lines basis. 8. Submit required attestation	An alien insurer must be listed on the NAIC Quarterly Listing of Alien Insurers.	Eligibility may be satisfied by an insurer's possessing of less than the minimum capital and surplus upon an affirmative finding of acceptability by the commissioner. The finding shall be based upon such factors as quality of management, capital and surplus of any parent company, company underwriting profit and investment income trends, market availability and company record and reputation within the industry. In no event shall the commissioner make an affirmative finding of acceptability when the nonadmitted insurer's capital and surplus is less than \$4,500,000.	Yes	Yes	Miss. Code Ann. § 43-21-17	\$500	\$500	No	Nonadmitted Insurer - Eligible Information	Application Verification - Eligible
Missouri	1. Must be authorized to write the kind of insurance in its domiciliary jurisdiction. And fulfills one of the following: a. Have capital and surplus or its equivalent under the laws of its domiciliary jurisdiction, which equals the greater of the minimum capital and surplus requirements under the laws of this state or fifteen million dollars. b. Appears on the most recent list of eligible surplus lines insurers published by the director.	1. Each insurer shall file with the NAIC a copy of the current annual statement and sworn, signed joint page certified by such insurer no more than six months after the close of the period reported upon and which is either filed with and approved by the regulatory authority in the domicile of the nonadmitted insurer, or certified by an accounting or auditing firm licensed in the jurisdiction of the insurer's domicile or on the case of an insurance exchange, the statement may be an aggregate combined statement of all underlying syndicates operating during the period reported. 2. Each non-admitted insurer is to submit a listing of all Missouri business to the Department. This listing is to include the name of the agency, producer name and address of the agency or producer, name and address of the insured, effective date, policy number and total gross premium amount.	Must appear on the most recent Quarterly Listing of Alien Insurers maintained by the NAIC.	Requirements may be satisfied by an insurer's possessing less than the minimum capital and surplus upon an affirmative finding of acceptability by the director. The finding shall be based upon such factors as quality of management, capital and surplus of any parent company, company underwriting profit and investment income trends, market availability and company record and reputation within the industry, and in no event shall the director make an affirmative finding of acceptability when the nonadmitted insurer's capital and surplus is less than four million five hundred thousand dollars.	Yes	Yes	V.A.M.S. 388.0125	None	None	Yes (V.A.M.S. 388.0125)	Notice to all Eligible Surplus Lines Carriers	
Montana	A surplus lines broker may not place coverage with a nonadmitted insurer unless, at the time of placement, the nonadmitted insurer: 1. Is authorized to write such insurance in its domiciliary jurisdiction; and 2. Possesses capital and surplus, or its equivalent under the laws of its domiciliary jurisdiction, that equals the greater of the minimum capital and surplus requirements under the laws of Montana or \$15 million.	1. Confirm appointment of the Commissioner of the state of Montana as insurer's attorney to receive service of process and designate the name and address of the person to whom process against the insurer, served upon the Commissioner of Insurance, is to be forwarded (SURLINENSF) 2. Submit a current certificate from the Commissioner of Insurance in the insurer's domicile state showing the insurer is authorized to transact the kinds of insurance proposed to be transacted in the state of Montana. 3. Maintain capital and surplus or its equivalent under the laws of its state of domicile of no less than \$15 million. 4. Provide the Commissioner of the state of Montana a 9 x 14 inch copy of its current Annual Statement and a copy of the insurer's most recent Quarterly Statement. Statements in other sizes are not acceptable. 5. Provide the Commissioner with a description of the products the insurer plans to sell in Montana and provide the Commissioner with a detailed description of the insurer's proposed market plan.	A producer may not place insurance with that unauthorized insurer unless, at the time of placement, the unauthorized insurer appears on the national association of insurance commissioners' Non-Admitted Insurers Quarterly Listing.	An insurer possessing less than \$15 million capital and surplus may satisfy the requirements of this subsection upon an affirmative finding of acceptability by the commissioner. The commissioner's finding must be based upon such factors as the quality of management, capital, and surplus of a parent company; company underwriting profit and investment income trends; market availability; and company record and reputation within the industry. The commissioner may not make an affirmative finding of acceptability when the surplus lines insurer's capital and surplus is less than \$4.5 million.	Yes	No	M.C.A. 33-2-301(3)	None	None	No	Requirements for Surplus Lines Insurers	
Nebraska	1. Is authorized to write such insurance in its domiciliary jurisdiction. 2. Has established satisfactory evidence of good repute and financial integrity. 3. Possesses capital and surplus — or its equivalent under the laws of its domiciliary jurisdiction — that equals the greater of the minimum capital and surplus requirements under the laws of Nebraska or \$15 million.	None	A surplus broker may not place coverage with any alien insurer unless it appears on the NAIC's Quarterly List of Alien Insurers.	If minimum capital and surplus does not meet the requirements then the insurer may write coverage based upon an affirmative finding of acceptability by the director. The finding shall be based upon such factors as quality of management, capital and surplus of any parent company, company underwriting profit and investment income trends, market availability, and company record and reputation within the industry. The director shall not make an affirmative finding of acceptability if the nonadmitted insurer's capital and surplus is less than four million five hundred thousand dollars.	No	N/A	Nebr.Rev.St. § 44-1504	None	None	No	Licensing, Auditing, Questionnaire, Surplus Lines	
Nevada	1. Must be authorized in the state of its domicile to write the kinds of insurance which it intends to write in Nevada. 2. A broker shall not knowingly place surplus lines insurance with an insurer which is unsound financially. 3. An insurer is not eligible to accept surplus lines or independently procured risks unless it has capital and surplus or its equivalent in an amount of not less than \$15,000,000 or the minimum capital and surplus requirements pursuant to NRS 680A.120.	None	A broker may not place surplus lines insurance with an alien insurer, unless the alien insurer is listed on the Quarterly Listing of Alien Insurers maintained by the NAIC, or, if the alien insurer is not listed on the Quarterly Listing of Alien Insurers, it has and maintains in a bank or trust company which is a member of the US Federal Reserve System a trust fund established pursuant to terms in NRS 685A.070.	The requirements may be satisfied by an insurer possessing less than the minimum capital and surplus upon an affirmative finding of acceptability by the Commissioner. The finding must be based upon such factors as quality of management, capital and surplus of any parent company, company underwriting profit and investment income trends, market availability and company record and reputation within the industry. The Commissioner shall not make an affirmative finding of acceptability when the nonadmitted insurer's capital and surplus is less than \$4,500,000.	No	N/A	N.R.S. 685A.070	None	None	No	Bulletin 2011-6	Surplus Lines Insurers
New Hampshire	1. Insurer must be authorized to write in its domiciliary jurisdiction. 2. Have capital and surplus which equals the greater of the minimum capital and surplus requirements under the law of its home state, or \$15 million.	1. Application form for foreign Surplus Lines companies. 2. \$25 non-refundable fee payable to "NH Insurance Department" 3. Certificate of Compliance from the Surplus Lines insurer's state of domicile. 4. Page 3 (liabilities, surplus and other funds) of current Annual Statement/Quarterly Statement. 5. To maintain listing on the list of eligible surplus lines insurers the information above must be submitted annually by March 15th.	The insurer must be a nonadmitted insurer domiciled outside the United States that is listed on the Quarterly Listing of Alien Insurers maintained by the International Insurers Department of the National Association of Insurance Commissioners.	None	Yes	Yes	N.H. Rev. Stat. § 405:24	\$250	None	Yes (N.H. Rev. Stat. § 405:24(V))	Eligible Surplus Lines Insurers	Application for authority
New Jersey	1. Be authorized to write such business in their state of domicile. 2. Maintain minimum capital and surplus of \$15 million or the minimum capital and surplus amount required in New Jersey.	1. By March 1 of each year, submit to the Department its Certificate of Compliance and/or Certificate of Authority from its state of domicile. 2. File its annual statement with the National Association of Insurance Commissioners (NAIC) in accordance with that organization's guidelines. 3. Also, by April 1 of each year, registered to utilize the Surplus Lines Information Portal (SLIP) to electronically report all policies / direct premiums written in the year prior, including a zero-premium report if no business was filed.	1. Alien insurers must be listed on the NAIC HD file. 2. By June 1, 2017, unless SLIP is electronically reported all policies/direct premiums written in 2016 related to insurers for whom New Jersey was the Home State. If no such business was written in the prior year, a "No Business" report must still be filed in SLIP by the June 1 date. 3. Verify the name, title, and contact information of the company's designated Surplus Lines Information Portal (SLIP) administrator – the individual with whom the Department will routinely communicate regarding electronic submissions of policy data.	None	Yes	No	N.J.S.A. 17:22-6.4(b)	None	None	Yes (N.J.S.A. 17:22-6.4(b))	NH Eligible Insurers, Surplus Lines Insurers	Alien Surplus Lines Insurers Eligible in New Jersey Domestic Surplus Lines Insurers Eligible in New Jersey
New Mexico	1. The insurer is authorized to write the particular line of business in the state in which it is domiciled. 2. The insurer has capital and surplus or their equivalent that equals the greater of: 1) fifteen million dollars (\$15,000,000); or 2) the minimum capital and surplus required in that state for that particular line of business.	None	Alien insurers must be on the NAIC Quarterly Listing of Alien Insurers.	Requirements may be satisfied by an insurer possessing less than the capital and surplus upon an affirmative finding of acceptability by the superintendent. The finding shall be based upon such factors as quality of management, capital and surplus of any parent company, company underwriting profit and investment income trends, market availability, and company record and reputation within the industry. In no event shall the superintendent make an affirmative finding of acceptability when the surplus lines insurer's capital and surplus is less than four million five hundred thousand dollars (\$4,500,000).	No	N/A	N.M.S.A. 197A-107A-114.1(D)	\$1,000	None	No	N.M.S.A. 197A-107A-114.1	
New York	1. Insurer is solvent and otherwise substantially complies with solvency requirements for authorized insurers. 2. Has surplus to policyholders sufficient to support its writings, reasonable in relation to its outstanding liabilities, adequate to its financial needs. 3. For an individual incorporated foreign unauthorized insurer, the insurer maintains surplus to policyholders of not less than US \$46,000,000. 4. For a partnership of foreign unauthorized insurers, each licensed in its domicile and which partnership is duly authorized by its domiciliary jurisdiction to insure risks on a joint and several basis, each insurer maintains surplus to policyholders of not less than US \$46,000,000.	1. Prior Year Annual Statutory Financial Statement. 2. Prior Year Combined Annual Statutory Financial Statement. 3. Prior Year Parent Company Financial Statement. 4. Management Discussion and Analysis. 5. Current Income or Certificate of Authority. (If dated more than 60 days prior to submission date, include a current insurance department issued certificate indicating lines of business authorized to write). 6. Statement of Actuarial Opinion ("SAO") and Actuarial Opinion Summary ("AOS") Prior Year. 7. IRS Tax Returns Prior Year. 8. EI-1 Form Certifying to New York business written. 9. Copies of each/any Binding Authority Agreements. 10. Current Reinsurance Program. 11. Report on Examinations.	If an alien insurer, evidence that it appears on the most recent NAIC HD list of alien insurers.	None	None	Yes	Yes	11 NYCRR 77.11	None	None	No	EILING REGULATIONS FOR NEW APPLICANTS EILING REGULATIONS FOR REAPPLICANTS
North Carolina	1. Must have capital and surplus or its equivalent under the laws of its domiciliary jurisdiction, which equals the greater of either North Carolina's minimum capital and surplus requirements under G.S. 58-77.5 (fifteen million dollars (\$15,000,000)).	1. Submit a letter to the Department requesting surplus lines status 2. Report capital and surplus which equals \$15,000,000 or higher 3. Submit a copy of its current certified annual statement 4. Submit a non-refundable filing fee	1. Must report a trust fund on deposit in a United States national bank an amount not less than \$5,400,000 for the protection of all of its policyholders in the United States. This trust fund is to consist of cash, securities, letters of credit or other authorized investments and shall have an expiration date of not less than five years. 2. Alien insurers must also be listed in the latest NAIC Quarterly Listing of Alien Insurers in order to be considered for registration.	The insurance commissioner may waive the minimum capital and surplus requirements for unauthorized foreign insurers if he makes an affirmative finding of acceptability after considering quality of management, capital and surplus of a parent company, company underwriting profit and investment income trends, market availability, and company record and reputation within the industry. The commissioner may not make a finding of acceptability if the insurer's capital and surplus is under \$4.5 million. § 58-21-20.	Yes	Yes	N.C.G.S. § 58-21-20(b)	\$500	\$1,000	Yes (2018 HB 387, effective 6-28-19)	Surplus Lines Companies	
North Dakota	1. Establish satisfactory evidence of good repute and financial integrity. 2. Have capital and surplus or its equivalent under the laws of its domiciliary jurisdiction which equals the greater of the minimum capital and surplus requirements under the law of North Dakota or fifteen million dollars.	Registration as an eligible surplus lines insurer requires the submission of a complete application consisting of a request letter and the following information: 1. Agent for Service of Process (SFN 8338) 2. Affidavit (SFN 4795) pursuant to N.D.C.C. § 26.1-44-02 3. Data Processing Questionnaire (SFN 4792) 4. Most recently filed Annual Statement, with original signatures on joint page, and demonstrating compliance with minimum capital and surplus requirements (not applicable to insurers listed on the NAIC's Listing of Alien Insurers) 5. Financial examination report, issued by the company's domiciliary state, with an "as of" date not more than five years prior to the application date (not applicable to insurers listed on the NAIC's Quarterly Listing of Alien Insurers).	1. For an insurer not domiciled in the United States or its territories, the insurer is listed on the quarterly listing of alien insurers maintained by the national association of insurance commissioners international insurers department. 2. Eligible surplus lines insurers, including any insurer listed on the NAIC Quarterly Listing of Alien Insurers, must register with the Insurance Department.	Requirements may be satisfied by an insurer possessing less than the minimum capital and surplus upon an affirmative finding of acceptability by the commissioner. The finding must be based upon such factors as quality of management, capital and surplus of any parent company, company underwriting profit and investment income trends, market availability, and company record and reputation within the industry. The commissioner may not make an affirmative finding of acceptability when the nonadmitted insurer's capital and surplus is less than four million five hundred thousand dollars	Yes	Yes	N.D.C. 26-144.02(b), (d)	\$100	\$10	Yes (N.D.C. 26-144.02)	Surplus Lines Application	
Ohio	1. Must be authorized to write the type of insurance in its domiciliary jurisdiction. 2. Have capital and surplus or its equivalent under the laws of its domiciliary jurisdiction which equals a greater of the minimum capital and surplus requirements of Ohio or \$15,000,000.	1. The State of Ohio does not require annual filings or Annual Statements as long as the filings required by the National Association of Insurance Commissioners (NAIC) are filed with the NAIC by their due dates.	Insurer must be listed on the quarterly listing of alien insurers maintained by the international insurers department of the national association of insurance commissioners.	None	Yes	Yes	R.C. § 3905.53(A)	\$1,000	\$1,000	No	Approved Surplus Lines Insurers	

Oklahoma	1. The surplus lines insurer shall have capital and surplus or its equivalent under the laws of its domiciliary jurisdiction which equals the greater of the minimum capital and surplus requirements under the laws of Oklahoma for nonadmitted insurers or Fifteen Million Dollars (\$15,000,000).	1. Complete the Agreement & Application for Approval Form (Domestic: UCAA Form 2P; Foreign: UCAA Form 2E). 2. Complete the OK Insurance Department's SL-0 Contact Address List. 3. Remit fee of \$1,000 application review fee + \$10 consent to service of process appointment + \$10 certificate of approval for a total of \$1,160 payable to the Oklahoma Insurance Department (include copy of check). 4. Foreign Only: Submit a Signed Annual Statement filed with company state of domicile, along with any quarterly statements filed since. Capital & Surplus minimum requirement is Fifteen million (\$15,000,000) dollars. 5. Submit the UCAA Uniform Consent to Service of Process (UCAA Form 12). 6. Submit a certified copy of the Company's recoded Articles of Incorporation. 7. If the Company is a member of a Holding Company System, submit a copy of the latest Form B-C. 8. Foreign Only: Submit a recent (within 90 days) Certificate of Compliance with a copy of the Certificate of Authority from Company's state of domicile and a current Certificate of Deposit. 9. Foreign Only: Provide a copy of the Company's latest Financial & Market Condition Examination Report. 10. Submit a Plan of Operation (UCAA Form 13) and premium projections. 11. Submit the lines of business the company intends to accept (UCAA Form 3). Will not accept lines of business that are not authorized in the Company's state of domicile.	Alen insurer must be listed on the National Association of Insurance Commissioners Nonadmitted Insurers Quarterly Listing.	Requirements may be satisfied by an insurer possessing less than the minimum capital and surplus upon an affirmative finding of acceptability by the Director of the Department of Commerce and Business Services. The finding shall be based upon such factors as quality of management, capital and surplus of any parent company, company underwriting profit and investment income trends, market availability and company record and reputation within the industry. In no event shall the director make an affirmative finding of acceptability when the nonadmitted insurer's capital and surplus is less than \$4.5 million.	Yes	Yes	31 O.S. Ann. § 1105	\$1,160	\$60	Yes (6 OHS Ann. § 1101.1)	Checklist for application	
Oregon	1. Have capital and surplus or its equivalent under the laws of its domiciliary jurisdiction that equals the greater of either the minimum capital and surplus requirements of its domiciliary jurisdiction or \$15 million.	1. For an insurer to maintain surplus lines eligibility in Oregon, either a surplus lines license or the insurer must file the insurer's annual statement by June 30 each year. 2. There is no annual statement filing fee for surplus lines insurers. 3. The annual statement can be filed electronically with the National Association of Insurance Commissioners (NAIC). The insurer also must file a hard copy of the signed joint page in Oregon as proof of filing.	Maintain trust fund in amount not less than \$5.4 million or listed on the NAIC Quarterly List of Alen Insurers as of the date of placement of the policy.	None	Yes	Yes	O.R.S. § 738.015	None	None	No	Surplus Lines Insurers	
Pennsylvania	1. Must be authorized to write the type of insurance in its domiciliary jurisdiction. 2. Have capital and surplus or its equivalent under the laws of its domiciliary jurisdiction which is greater than or equal to fifteen million (\$15,000,000) dollars.	None	The company must be listed on the Quarterly List of Alen Insurers maintained by the International Insurers Department of the National Association of Insurance Commissioners ("NAIC"). If the company meets the above qualifications then a written request for surplus lines eligibility to include documentation evidencing listing by the NAIC must be provided.	Requirements may be satisfied by an insurer's possessing less than the minimum capital and surplus upon an affirmative finding of acceptability by the commissioner. The finding shall be based upon such factors as quality of management, capital and surplus of any parent company, company underwriting profit and investment income trends, market availability and company record and reputation within the industry. In no event shall the commissioner make an affirmative finding of acceptability when the nonadmitted insurer's capital and surplus is less than four million five hundred thousand (\$4,500,000) dollars.	Yes	Yes	41 P.S. § 491.105(d)	None	None	No	Eligible Insurers, Frequently Asked Questions	
Puerto Rico	1. Must be authorized to write the type of insurance in its domiciliary jurisdiction. 2. Have capital and surplus or its equivalent under the laws of its domiciliary jurisdiction which is greater than or equal to fifteen million (\$15,000,000) dollars. 3. Submit application for status of eligibility to the Office of the Commissioner of Insurance.	None	The company must be listed on the Quarterly List of Alen Insurers maintained by the International Insurers Department of the National Association of Insurance Commissioners ("NAIC")	None	Yes	Yes	201 P.R.A. § 1007	None	None	No	Application for status of eligibility, surplus line insurer	
Rhode Island	1. Has capital and surplus or its equivalent under the laws of its domiciliary jurisdiction which equals the greater of the minimum capital and surplus requirements under the laws of Rhode Island or fifteen million dollars (\$15,000,000).	1. Certificate of Authority from the insurer domiciliary state evidencing that the insurer is authorized to write such business in its domiciliary jurisdiction. 2. Confirmation of its Capital and Surplus from its most recent Annual and/or Quarterly Statements. 3. Fourth appointment of a surplus lines broker or another individual who is a resident of this state as agent for service of process. Also, please provide the address where the individual may be served along with a copy of a letter which indicates that the individual has agreed to act in this capacity in accordance with R.I. Gen. Laws § 27-3-41. 4. An application fee of \$100 made payable to "General Treasurer, State of Rhode Island." 5. Completion of the Rhode Island Information Questionnaire.	A broker may place business with an alen insurer if the insurer is listed on the Quarterly Listing of Alen Insurers maintained by the NAIC.	Requirements may be satisfied by an insurer possessing less than the minimum capital and surplus upon an affirmative finding of acceptability by the commissioner. The finding shall be based upon such factors as quality of management, capital and surplus of any parent company, company underwriting profit and investment income trends, market availability and company record and reputation within the industry. In no event shall the commissioner make an affirmative finding of acceptability when the nonadmitted insurer's capital and surplus is less than four million five hundred thousand dollars (\$4,500,000).	Yes	Yes	Gen Laws 1956, § 27-3-40	\$100	None	No	Bulletin 2011-6	
South Carolina	1. A properly executed annual statement as filed with the insurance department of the Applicant's home state and certified to that effect showing a minimum of \$15 million in capital and surplus. A quarterly statement should also be included in an application submitted more than one month and fifteen days after the end of the most recent quarter. If the most recent annual statement and the most recent quarterly statement are filed with the NAIC, then these items are not required to be submitted. 2. A current Certificate of Compliance/Authority from the insurance department of its home state showing the lines of business that it is authorized to write in its home state. 3. A description of the business to be written in South Carolina and the names of the surplus lines brokers that it intends to have place the business. 4. Completed Form 1000 and Form 1027 SL.	None	1. It must be listed with the National Association of Insurance Commissioners International Insurers Department (IID). Once approved to be added to the Department's list of Alen Eligible Surplus Lines Insurers, it must remain on the IID List. Should the Department receive notification from the IID that the Applicant has been removed from its list, it will immediately be removed from the Department's list of Alen Eligible Surplus Lines Insurers. 2. A description of the business to be written in South Carolina and the names of the surplus lines brokers that it intends to have place the business. 3. Completed Form 1000 and Form 1027 SL.	None	No	No	Code 1976 § 38-45-0	None	None	No	Requirements for Approval as an Insurer Surplus Lines Insurers in South Carolina	Requirements for Approval as an Alen Surplus Lines Insurer in South Carolina
South Dakota	The insurer has capital and surplus or its equivalent under the laws of its domiciliary jurisdiction which equals the greater of the minimum capital and surplus requirements under § 38-6-23 or fifteen million dollars.	None	The insurer is a nonadmitted insurer domiciled outside the United States that is listed on the Quarterly Listing of Alen Insurers maintained by the International Insurers Department of the National Association of Insurance Commissioners.	The requirements may be satisfied by an insurer's possessing less than the minimum capital and surplus upon an affirmative finding of acceptability by the director. The finding shall be based upon such factors as quality of management, capital and surplus of any parent company, company underwriting profit and investment income trends, market availability, and company record and reputation within the industry. The director may not make an affirmative finding of acceptability if the nonadmitted insurer's capital and surplus is less than four million five hundred thousand dollars.	No	N/A	SDCL § 38-32-27	None	None	No	Surplus Lines Insurers, Company Form	
Tennessee	1. The unauthorized insurer is a United States domiciled insurer and it is authorized to write the type of insurance in its domiciliary jurisdiction. 2. The unauthorized insurer has capital and surplus or its equivalent under the laws of its domiciliary jurisdiction which equals the greater of the minimum capital and surplus requirements under the law of Tennessee or fifteen million dollars (\$15,000,000), whichever is greater.	1. \$675.00 application fee [see Tenn. Code Ann. § 56-4-101(3)]; 2. Certificate of Compliance identifying the type(s) of insurance authorized to write in its domiciliary jurisdiction, bearing original (not photocopied) certification [see Tenn. Code Ann. § 56-14-109(b)(1)]; 3. Most recent statutory Annual or Quarterly Statement, demonstrating minimum capital and surplus of fifteen million dollars (\$15,000,000), bearing original (not photocopied) certification by the domiciliary jurisdiction [see Tenn. Code Ann. § 56-14-109(b)(1)(A)].	The unauthorized insurer is not a United States domiciled insurer but is listed by the NAIC International Insurers Department.	If the unauthorized insurer does not satisfy the requirements the commissioner may make an affirmative finding that the unauthorized insurer is acceptable. The commissioner's finding shall be based upon such factors as quality of management, capital and surplus of any parent company, company underwriting profit and investment income trends, market availability and company record and reputation within the industry. In no event shall the commissioner make an affirmative finding of acceptability when the unauthorized insurer's capital and surplus is less than four million five hundred thousand dollars (\$4,500,000); or	Yes	Yes	T. C. A. § 56-14-109(a)	\$675 application (+\$40 fee for letter of notification of eligibility)	\$270 annual review fee (+ \$315 annual statement filing fee)	No	Foreign Surplus Lines, Insurer Eligibility Requirements, Tennessee	Surplus Lines
Texas	1. NAIC annual statement (filed with the NAIC only) including page 14 for Texas and the actuarial opinion due 3/1; Management discussion and analysis of operations due 4/1 and CPA report due 6/1. 2. Certified copy of the current license or certificate of authority. 3. Description of proposed Texas writings by line (initial eligibility only). 4. Current examination report (filed with department and stamping office). 5. NAIC quarterly financial statements (filed with NAIC only).	None	1. Insurers must either be listed on the NAIC International Insurance Department (IID) Quarterly Listing of Alen Insurers. Insurers in this category must file financial statements and reports with the NAIC, and do not file any evidence with TDIC. 2. Those not included on the NAIC list must complete the Checklist for Alen (Non-U.S.) Surplus Lines Insurers (form FRS-423) and submit the following materials: 3. Insurer annual report and/or audited financial statement. 4. Certified copy of the current license or Certificate of Authority from the insurer's country of domicile. 5. Copy of the Trust Fund Agreement and a current Statement of Account from the trustee of the trust fund, which must maintain at least \$3.4 million in a Federal Reserve member bank. 6. Premiums written in Texas by each surplus lines broker. 7. Actuarial opinion. 8. Attorney for service of process.	None	Yes	Yes	28 T.A.C. § 154.0	None	None	Texas Statute 981.073 (Premiums, effective date 1-1-18)	Link Requirements Checklist	How to become eligible
Utah	Utah statute does not list eligibility requirements but has the following guidelines for inclusion on the commissioner's "eligible" list: 1. Delivers a request to the commissioner to be on the list. 2. Establishes satisfactory evidence of good reputation and financial integrity. 3. Delivers to the commissioner a copy of the unauthorized insurer's current annual statement certified by the insurer. 4. Commences each subsequent year to file its annual statements with the commissioner within 60 days of the date on which it is filed with the insurance regulatory authority where the insurer is domiciled. 5. Is in substantial compliance with the solvency standards in Chapter 17, Part 6, Risk-Based Capital, or maintain capital and surplus at least \$15,000,000, whichever is greater. 6. Maintains in the United States an irrevocable trust fund in either a national bank or a member of the Federal Reserve System, or maintains a deposit meeting the statutory deposit requirements for insurers in the state where it is domiciled, which must fund or invest in an amount not less than \$2,500,000 for the protection of all of the insurer's policyholders in the United States.	1. Submit the completed Surplus Lines Insurer Application Checklist 2. Payment of \$1,075 fee (\$1,000 Application and \$75 F-Commerce) to the Utah Department of Insurance. 3. Submit a letter addressed to the Commissioner requesting to be on the list. 4. Complete the Utah Department of Insurance Unadmitted (surplus lines) Insurer Application Information Form. 5. Submission of documentation establishing satisfactory evidence of good reputation and financial integrity. The following are required: a. Most recent financial examination by the company's state of domicile. b. NAIC UCAA Biographical Affidavits of the company's directors and key officers. c. Certification that no states have taken regulatory action against the company. If regulatory action has been taken, a letter of explanation must be provided. 6. A certified copy of the company's current annual statement that was filed with the insurance regulatory authority in the state of domicile. 7. Evidence of compliance with the Risk-Based Capital Requirements of the National Association of Insurance Commissioners or Capital and Surplus at least \$15,000,000, whichever is greater. 8. A Certificate of Compliance from domestic state.	Alen insurer not domiciled in the US must be listed on the NAIC's Quarterly Listing of Alen Insurers.	None	Yes	Yes	U.C.A. 1953 § 31A-15-105(d)(6)	\$1,075 application	None	No	Application Checklist	
Vermont	1. Must not be insolvent or financially un sound. 2. Has capital and surplus or its equivalent under the laws of its domiciliary jurisdiction which equals the greater of the minimum capital and surplus requirements under the law of Rhode Island or fifteen million dollars (\$15,000,000).	None	For nonadmitted insurers domiciled outside the U.S., a broker may place business with such insurers provided the insurer is listed on the Quarterly Listing of Alen Insurers maintained by the International Insurers Department of the NAIC.	A non-admitted insurer may receive approval upon an affirmative finding of acceptability by the Commissioner. The finding shall be based upon such factors as quality of management, capital, and surplus of any parent company, company underwriting profit and investment-income trends, market availability, and company record and reputation within the industry. In no event, however, shall the Commissioner make an affirmative finding of acceptability when the surplus lines insurer's capital and surplus is less than \$4,500,000.00.	No	N/A	8 V.S.A. § 602	None	None	No	Surplus Lines Insurers	
Virginia	1. Evidence that it is authorized to write the type of insurance in its domiciliary jurisdiction, and 2. Proof that it has capital and surplus or its equivalent under the laws of its domiciliary jurisdiction, which equals the greater of (i) the minimum capital and surplus requirements under §§ 38.2-1028, 38.2-1029, 38.2-1030 or § 38.2-1031, or (ii) \$15 million.	1. A properly executed annual statement as filed with the insurance department of its state of domicile and certified to that effect showing a minimum of \$15 million in capital and surplus. A quarterly statement should also be included in an application submitted more than one month and fifteen days after the end of the latest quarter. If the most recent annual statement and the most recent quarterly statement are filed with the National Association of Insurance Commissioners (NAIC), then these items are not required to be submitted. 2. A current certificate of compliance from the insurance department of the company's state of domicile.	An alen insurer is deemed approved by the Commission if such insurer is listed on the Quarterly Listing of Alen Insurers maintained by the NAIC.	An unlicensed foreign insurer may receive approval upon an affirmative finding of acceptability by the Commission. The finding shall be based upon such factors as quality of management, capital and surplus of any parent company, company underwriting profit and investment income trends, market availability, and company record and reputation within the industry. In no event shall the Commission make an affirmative finding of acceptability when the surplus lines insurer's capital and surplus is less than \$4.5 million.	Yes	Yes	V.A. Code Ann. § 30-2-2411	None	None	Yes (V.A. Code Ann. § 30-2-2411.1)	Requirements for approval	
Washington	1. Authorized to write such insurance in its domiciliary jurisdiction, and 2. Has capital and surplus, or its equivalent under the laws of its domiciliary jurisdiction, that equals the greater of the minimum capital and surplus requirements under the laws of Washington or \$15 million. RCW 48.15.090(3)(b).	1. Statutory Statement including Page 20) State Page for Washington State, Actuarial Opinion and a Copy of Domiciliary Certificate of Authority 2. Management Discussion and Analysis 3. Quarterly (Upcoming when available) 4. IRS Results (when available) 5. In addition, we would appreciate receiving the latest triennial DOI examination results and either a 10-K or 10Q report.	Any alen insurer that is listed on the quarterly listing of alen insurers maintained by the international insurers department of the national association of insurance commissioners.	The requirements may be satisfied by an insurer's possessing less than the minimum capital and surplus upon an affirmative finding of acceptability by the commissioner. The finding must be based upon such factors as quality of management, capital and surplus of any parent company, company underwriting profit and investment income trends, market availability, and company record and reputation within the industry. The commissioner is prohibited from making an affirmative finding of acceptability when the foreign insurer's capital and surplus is less than four million five hundred thousand dollars.	No	N/A	RCWA 48.14.090	None	None	No	Carrier Requirements	

West Virginia	<p>1. Has established satisfactory evidence of good repute and financial integrity.</p> <p>2. Has capital and surplus or its equivalent under the laws of its domiciliary jurisdiction which equals the greater of the minimum capital and surplus requirements under the law of this state; or \$15 million.</p>	<p>1. Complete and file Form SL.1 – Foreign Insurer Surplus Lines Eligibility Application (SL.1).</p> <p>2. Submit a current certificate from the Commissioner of Insurance in the insurer's State of Domicile showing the insurer is authorized to transact the kinds of insurance proposed to be transacted in the State of West Virginia.</p> <p>3. Maintain capital and surplus or its equivalent under the laws of its State of Domicile of no less than fifteen million dollars (\$15,000,000).</p> <p>4. File a signed copy of the annual statement Jurat Page.</p> <p>5. Submit a description of the products the insurer plans to sell in the State of West Virginia and provide a detailed description of the insurers proposed market plan.</p> <p>6. Remit a check made payable to the West Virginia Offices of the Insurance Commissioner in the amount of one hundred dollar (\$100) for filing statements preliminary to admission (WV Code §533-12C & 33-3-13).</p>	<p>1. Complete and file Form SL.2 – Alien Insurer Surplus Lines Eligibility Application (SL.2).</p> <p>2. Insurer's name must appear on the NAC's most recent quarterly listing of alien insurers.</p> <p>3. Submit a current certificate from the Insurance Regulatory Authority in the insurer's jurisdiction of domicile showing the insurer is authorized to transact the kinds of insurance proposed to be transacted in the State of West Virginia.</p> <p>4. File Form SL-Alien A/E – Alien Surplus Lines Insurer Affidavit of Filing an Affidavit of Filing and Financial Attestation. Available at www.wvinsurance.gov</p> <p>5. Submit a description of the products the insurer plans to sell in West Virginia and provide a detailed description of the insurers proposed market plan.</p> <p>6. Remit a check made payable to the West Virginia Offices of the Insurance Commissioner in the amount of one hundred dollar (\$100.00) for filing statements preliminary to admission (WV Code §533-12C & 33-3-13).</p>	<p>The requirements may be satisfied by an insurer's possessing less than the minimum capital and surplus upon an affirmative finding of acceptability by the commissioner. The finding shall be based upon such factors as quality of management, capital and surplus of any parent company, company underwriting profit and investment income trends, market availability and company record and reputation within the industry. In no event shall the commissioner make an affirmative finding of acceptability when the nonadmitted insurer's capital and surplus is less than \$4,500,000.</p>	Yes	No	W. Va. Code, §33-12C-5(d)(7)	\$100	\$100	No	Requirements		
Wisconsin	<p>1. In its domiciliary jurisdiction, the unauthorized insurer is authorized to write the type of insurance to be placed with the insurer.</p> <p>2. Has capital and surplus or its equivalent under the laws of its domiciliary jurisdiction that equals the greater of either the minimum capital and surplus requirements under the laws of this state or \$15,000,000.</p>	None	<p>The insurer is listed on the quarterly listing of alien insurers maintained by the international insurers department of the National Association of Insurance Commissioners.</p>	<p>The commissioner affirmatively finds that the unauthorized insurer's capital and surplus are acceptable. The commissioner's finding shall be based on factors that include quality of management, capital and surplus of any parent company, company underwriting profit and investment income trends, market availability, and company record and reputation within the industry. In no event may the commissioner find that the unauthorized insurer's capital and surplus are acceptable if the unauthorized insurer's capital and surplus are less than \$4,500,000.</p>	No	N/A	W.S.A. 618-416	None	None	Yes (W.S.A. 618-416(1))	Surplus Lines Insurers		
Wyoming	<p>1. Be authorized to write the kind of insurance in its domiciliary jurisdiction.</p> <p>2. Have established satisfactory evidence of good repute and financial integrity.</p> <p>3. Have capital and surplus or its equivalent under the laws of its domiciliary jurisdiction which equals the greater of the minimum capital and surplus requirements under the law of this state; or fifteen million dollars (\$15,000,000.00).</p>	None	<p>For an insurer not domiciled in the United States or its territories, the insurer is listed on the quarterly listing of alien insurers maintained by the NAC international insurers department.</p>	<p>Requirements may be satisfied by an insurer's possessing less than the minimum capital and surplus upon an affirmative finding of acceptability by the commissioner. The finding shall be based upon such factors as quality of management, capital and surplus of any parent company, company underwriting profit and investment income trends, market availability and company record and reputation within the industry. In no event shall the commissioner make an affirmative finding of acceptability when the nonadmitted insurer's capital and surplus is less than four million five hundred thousand dollars (\$4,500,000.00).</p>	No	N/A	W.S.177-26-11-107	None	None	No	Wyoming Surplus Lines Insurers: Frequently Asked Questions		

These materials are intended to serve as reference tools and should not be relied upon as definitive sources or as substitutes for your own thorough review of the applicable laws, regulations, rules, bulletins, or other materials published by relevant state or federal governments or agencies. These materials are also not a substitute for legal advice on the subject matter.

If you have any questions or notice any errors please contact State Relations Manager, John Meetz, at john@wvria.org