

# Surplus lines insurance products

**American Institute for Chartered Property Casualty Underwriters/Insurance Institute of America - Surplus Lines**



Description: -

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Excess and surplus lines insurance -- United States.

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## **What Is Excess And Surplus Lines Insurance? (2021)**

As such, the surplus lines insurance industry has a unique ability to effectively adapt to changing market conditions as well as consumer and commercial firm preferences.

## **Surplus Lines: Insurtech and Technological Opportunities, Challenges**

Workers Compensation Insurance: In almost every state employers must provide workers comp when there are W2 employees. It depends on the jurisdiction.

## **Surplus Lines: Insurtech and Technological Opportunities, Challenges**

Some states require that evidence of the procurement of declinations simply be maintained in the offices of the surplus lines broker; whereas, others require that affidavits be filed with the applicable insurance department or surplus lines stamping office.

## **What Is Excess And Surplus Lines Insurance? (2021)**

Moreover, surplus lines brokers must conduct a diligent search of the admitted market absent an exception , which hinders the ability to quickly bind coverage through the internet or app-based products. Whereas states monitor the eligibility of U. Customers can claim you injured them or damaged their property - and lawsuits are very expensive.

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