

## LISTS OF APPROVED SURPLUS LINES INSURERS

The date following each state indicates the last time information for the state was reviewed/changed.

STATE	CITATION	DOES STATE PUBLISH LIST OF ALL CURRENTLY ELIGIBLE SURPLUS LINES INSURERS OR LIST OF INELIGIBLE UNAUTHORIZED INSURERS?	STATE REQUIREMENTS FOR INCLUSION ON THE NAIC INTERNATIONAL INSURERS DEPARTMENT'S QUARTERLY LISTING OF ALIEN INSURERS? **
AL (3/25)	AAC 482-1-036-.05	Yes - State publishes lists of certain unauthorized insurers that are known to be ineligible either as to financial requirements or as to claims practices.	No
AK (3/25)	AS §§ 21.34.050; 21.34.040	Yes - List published at least semiannually. Nonadmitted insurer shall be eligible surplus lines insurer, if it appears on the most recent eligible surplus lines list published by the director.	Yes - Nonadmitted insurer may be eligible to provide coverage if it is listed on the Quarterly Listing of Alien Insurers maintained by the NAIC International Insurers Department.
AZ (3/25)	A.R.S. §§ 20-413(G); 20-413(C)	Yes - Director may periodically publish a list of unauthorized insurers that satisfy financial responsibility requirements.	Yes - A surplus lines broker may place insurance with an alien insurer that is listed on the Quarterly Listing of Alien Insurers maintained by the NAIC International Insurers Department.
AR (3/25)	A.C.A. §§ 23-65-310; 23-65-305	Yes - Commissioner may maintain a list of approved foreign and alien surplus lines insurers in addition to those alien insurers maintaining status on NAIC's nonadmitted insurer's quarterly listing.	Yes - Surplus lines insurance may be placed by a broker if the nonadmitted insurer is domiciled outside of the U.S. and is listed on the Quarterly Listing of Alien Insurers maintained by the NAIC International Insurers Department.
CA (3/25)	Ins. §§ 1765.2(f); 1765.1(b); 1764.1	Yes - Commissioner shall establish a list of all surplus line insurers that have met requirements and shall publish a master list at least semiannually.	Yes - If the insurer is not domiciled in the U.S., and the insurer is listed on the Quarterly Listing of Alien Insurers maintained by the NAIC International Insurers Department, the surplus lines broker may place coverage with the insurer.
CO (3/25)	C.R.S.A. § 10-5-108; 3 CCR 702-2:2-4-1	Yes - Commissioner shall maintain a list of approved nonadmitted surplus lines insurers at least annually.	Yes - Alien surplus lines insurers must maintain status on current NAIC International Insurers Department listing.

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CT (3/25)	Regs. §§ 38a-740-4; 38a-740-8	Yes - Commissioner shall from time to time publish a list of all authorized insurers and mail a copy to each licensed surplus broker at his office of last record.	Yes - Alien insurer must be on NAIC International Insurers Department list.
DE (3/25)	18 Del.C. § 1936; 1931 Surplus Lines Bulletin 9	No  <a href="https://insurance.delaware.gov/divisions/berg/authorizedcompanies/">https://insurance.delaware.gov/divisions/berg/authorizedcompanies/</a>	Yes - Eligible surplus lines insurer includes any nonadmitted insurer domiciled outside of the U.S. that is listed on the Quarterly Listing of Alien Insurers maintained by the International Insurers Department of the NAIC.
DC (3/25)	No provision	No	No
FL (3/25)	F.S.A. § 626.918; Bulletin 2011-2 (July 21, 2011); 2012-1 (January 4, 2012)	Yes - Department shall from time to time publish a list of all currently eligible surplus lines insurers and mail a copy to each licensed surplus broker at his office of last record.	No – For nonadmitted insurers domiciled outside the U.S., an agent may place business with such insurers provided the insurer is listed on the Quarterly Listing of Alien Insurers maintained by the International Insurers Department of the NAIC.
GA (3/25)	Ga. Code Ann. § 33-5-25	No	Yes - The insurer is listed on the Quarterly Listing of Alien Insurers maintained by the International Insurers Department of the NAIC
HI (3/25)	HRS § 431:8-302	No	Yes - A surplus lines broker may place insurance with any insurer not domiciled in the U.S. or its territories if it is listed on the Quarterly Listing of Alien Insurers maintained by the International Insurers Department of the NAIC.
ID (3/25)	I.C. §§ 41-1217; 41-1214; 41-1232; IDAPA 18.06.06.017 IDAPA 18.06.06.021	Yes - Director shall from time to time compile or approve a list of all surplus lines insurers deemed by him to be currently eligible and shall send a copy of the list to each broker at the broker's office of record. While any list of eligible surplus lines insurers is in effect, brokers shall restrict business to these insurers.	Yes - A surplus lines broker may place insurance with any alien insurer that is listed on the Quarterly Listing of Alien Insurers maintained by the International Insurers Department of the NAIC.

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IL (3/25)	50 Ill.Adm.Code 2701.30; 215 ILCS § 5/445	No	Yes - Surplus lines producer may procure insurance from an unauthorized company which has met standards for unauthorized insurers domiciled in any state or if the insurer is listed on the Quarterly Listing of Alien Insurers maintained by the International Insurers Department of the NAIC at the time of procurement.
IN (3/25)	Department policy	Yes - Indiana maintains a list of authorized surplus lines for insurers that meet the minimum capital and surplus requirements in accordance with the Nonadmitted Insurance Model Act.  <a href="https://www.sircon.com/ComplianceExpress/Inquiry/consumerInquiry.do?nonSscrb=Y">https://www.sircon.com/ComplianceExpress/Inquiry/consumerInquiry.do?nonSscrb=Y</a> .	Yes - Indiana also refers individuals to the NAIC Quarterly listing for Non U.S. Domiciled companies at <a href="https://content.naic.org/sites/default/files/publication-qls-as-quarterly-alien-insurers-january-2025.pdf">https://content.naic.org/sites/default/files/publication-qls-as-quarterly-alien-insurers-january-2025.pdf</a>
IA (3/25)	I.C.A. § 515I.2; Department policy	Yes - Publishes list of all currently eligible surplus lines insurers at <a href="https://iid.iowa.gov/regulated-entities/insurance-related/surplus-lines-carriers">https://iid.iowa.gov/regulated-entities/insurance-related/surplus-lines-carriers</a>  <a href="https://mydata.iowa.gov/Regulation/American-Surplus-Lines-Companies/hn22-c382/data">https://mydata.iowa.gov/Regulation/American-Surplus-Lines-Companies/hn22-c382/data</a>	Yes - Eligible surplus lines insurer includes any nonadmitted insurer domiciled outside of the U.S. that is listed on the Quarterly Listing of Alien Insurers maintained by the International Insurers Department of the NAIC.
KS (3/25)	K.S.A. § 40-246e	Yes - Commissioner shall maintain a list of nonadmitted insurers. Surplus lines brokers may only place insurance with insurers on the list.	No
KY (3/25)	KRS § 304.10-070; Bulletin 82-DM-002	No	Yes - Broker shall place insurance with an alien insurer listed on the Quarterly Listing of Alien Insurers maintained by the NAIC.

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LA (3/25)	LSA-R.S. §§ 22:435; 22:436	Yes - Commissioner shall maintain a list of approved unauthorized insurers.	Yes – Eligible surplus lines insurer includes any alien insurer that is listed on the Quarterly Listing of Alien Insurers maintained by the International Insurers Department of the NAIC.
ME (3/25)	24-A M.R.S.A. § 2007; 02-031 CMR Ch. 231 § 3	Yes - Superintendent shall from time to time publish a list of all surplus lines insurers currently eligible to write surplus lines insurance, and shall mail a copy of such list to each producer at the producer's office last of record with the superintendent.	Yes - A non-U.S. insurer is considered eligible to write insurance on an unauthorized basis if it is listed on the Quarterly Listing of Alien Insurers maintained by the NAIC. Any foreign insurer or alien insurer must be listed on the Quarterly Listing of Alien Insurers or provide documentation satisfactory to the superintendent explaining the soundness of the insurer.
MD (3/25)	Ins. § 3-303; Bulletin 2011-26	No	Yes - A surplus lines broker may place surplus lines insurance with an alien insurer that has qualified with the nonadmitted insurer information office of the NAIC.
MA (3/25)	M.G.L.A. 175 § 168A	No	The application submitted to the commissioner must include evidence that the unauthorized alien insurer has been listed by the International Insurers Department of the NAIC.
MI (3/25)	M.C.L.A. § 500.1920; Bulletin 2014-04-INS	Yes - Commissioner maintains a list of eligible surplus lines insurers.	Yes - Must provide confirmation that the company has been placed on the Quarterly Listing of Alien Insurers maintained by the International Insurers Department of the NAIC.

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MN (3/25)	M.S.A. § 60A.206; Bulletins 81-11; 82-6; 85-1; 85-9; 88-5 (#1)	Yes - This list is available on the association website under the Documents tab in the Resources category. It can also be found at <a href="https://www.sircon.com/ComplianceExpress/Inquiry/consu merInquiry.do?nonSscrb=Y">https://www.sircon.com/ComplianceExpress/Inquiry/consu merInquiry.do?nonSscrb=Y</a> .	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 International Insurers Department of the NAIC.
MS (3/25)	Miss. Code Ann. § 83-21-17; 19 Miss. Admin. Code Pt. 1, R. 15.07	Yes - Commissioner shall annually promulgate a list of eligible nonadmitted insurers.	Yes - An alien insurer shall be listed with the Quarterly Listing of Alien Insurers maintained by the International Insurers Department of the NAIC.
MO (3/25)	V.A.M.S. §§ 384.021; 384.023	Yes - Director shall publish at least semiannually a list of eligible surplus lines insurers.	Yes - A surplus lines licensee shall not place coverage with nonadmitted insurers unless the nonadmitted insurer meets the requirement of the statute or appears on the most recent Quarterly Listing of Alien Insurers maintained by the International Insurers Department of the NAIC.
MT (3/25)	MCA § 33-2-307; Mont.Admin.R. 6.6.2808	Yes - Commissioner shall publish at least semiannually a list of eligible surplus lines insurers.	Yes – A surplus lines producer may not place insurance with an unauthorized insurer unless, at the time of placement, the unauthorized Alien surplus lines insurer appears on the NAIC's Quarterly Listing of Alien Insurers.
NE (3/25)	Neb.Rev.St. § 44-5508	No	Yes - No surplus lines licensee shall place or procure nonadmitted insurance from a nonadmitted insurer domiciled outside of the U.S. unless the insurer is listed on the Quarterly Listing of Alien Insurers maintained by the International Insurers Department of the NAIC.

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NV (3/25)	N.R.S. § 685A.070; NAC 685A.240; Department Procedures for Eligibility; Bulletin No. 2011-002 (June 28, 2011); 2013-004 (June 5, 2013)	No	Yes - Department procedures. A broker shall 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 International Insurers Department of the NAIC, or if the alien insurer has and maintains a trust fund established pursuant to terms that are reasonably adequate to protect all of its policyholders.
NH (3/25)	N.H. Rev. Stat. § 405:24; NH Bulletin 11-011-AB (Aug. 15, 2011)	Yes - New Hampshire maintains a list of eligible insurers at: <a href="https://www.insurance.nh.gov/producersadjusters/surplus-lines">https://www.insurance.nh.gov/producersadjusters/surplus-lines</a>	Yes - A surplus lines licensee may place insurance with a nonadmitted insurer that is domiciled outside of the U.S. if the insurer is listed on the Quarterly Listing of Alien Insurers maintained by the International Insurers Department of the NAIC.
NJ (3/25)	N.J.S.A. § 17:22-6.45; NJAC 11:1-31.3	Yes - Commissioner shall annually publish a list of all currently eligible surplus lines insurers, and shall mail a copy thereof to each licensed surplus agent at his office last of record with the commissioner.	Yes - No alien insurer may provide surplus lines coverage with respect to an insured for which this state is the insured's home state unless such alien insurer is listed on the Quarterly Listing of Alien Insurers maintained by the International Insurers Department of the NAIC. Credit for reinsurance requirements do not apply to an alien surplus lines insurer that appears on the quarterly listing prepared by the International Insurers Department of the NAIC.
NM (3/25)	N.M.S.A. 1978, § 59A-14-4; N.M. Admin. Code 13.19.2.12	Yes - Superintendent shall maintain a list of qualified eligible surplus lines insurers.	Yes - An alien insurer listed on the Quarterly Listing of Alien Insurers maintained by the International Insurers Department of the NAIC will be deemed to have met the requirements for qualification.
NY (3/25)	11 NYCRR 27.13 (Reg. 41)	No	Yes - Prior to placing business with an unauthorized, alien insurer, broker shall have proof that insurer is on the most recent NAIC International Insurers Department list of alien insurers.

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NC (3/25)	N.C.G.S.A. §§ 58-21-20; 58-21-17	Yes - Commissioner publishes a list of eligible surplus lines insurers.	Nothing in this Article prohibits a surplus lines licensee from placing surplus lines insurance with, or procuring surplus lines insurance from, 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 NAIC.
ND (3/25)	NDAC 45-05-05-08; NDCC, § 26.1-44-03	Yes - Commissioner maintains a white list of authorized surplus lines carriers.	Yes - An insurer not domiciled in the U.S. must be listed on the Quarterly Listing of Alien Insurers maintained by the International Insurers Department of the NAIC.
OH (3/25)	R.C. § 3905.33	Yes - Ohio maintains a list of eligible insurers on the state website.  <a href="https://insurance.ohio.gov/companies/surplus-lines/resources/surplus-lines">https://insurance.ohio.gov/companies/surplus-lines/resources/surplus-lines</a>  <a href="#">Surplus Lines Report - ODI.PublicApps.UI</a>	Yes - Unauthorized insurers must be listed on the Quarterly Listing of Alien Insurers maintained by the International Insurers Department of the NAIC.
OK (3/25)	36 Okl.St. Ann. § 1106; Bulletin 2-1-2018	Yes - Oklahoma maintains a list of eligible insurers on the department's website.  <a href="https://www.oid.ok.gov/regulated-entities/surplus-lines/">https://www.oid.ok.gov/regulated-entities/surplus-lines/</a>	Yes - Unauthorized alien insurer must be listed on the NAIC's Nonadmitted Insurers Quarterly Listing.
OR (3/25)	O.R.S. § 735.415	Yes - The Surplus Line Association of Oregon advises the Division of Financial Regulation and collects surplus lines taxes. Visit <a href="http://www.oregonsla.org">http://www.oregonsla.org</a> for information on the eligible list of insurers.	Yes - Is listed on the NAIC Quarterly Listing of Alien Insurers, and meets additional requirements regarding the use of the list established by rule of the director.

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PA (3/25)	40 P.S. § 991.1605; 31 Pa. Code § 124.10	Yes - Department publishes a list of all currently eligible surplus lines insurers at least annually.	Yes - Nonadmitted insurer domiciled outside of the U.S. must be listed on the Quarterly Listing of Alien Insurers maintained by the International Insurers Department of the NAIC. A request to consider an alien insurer for placement on the department's eligible insurer list must include documentation evidencing that the insurer is on the Quarterly Listing of Alien Insurers.
PR (3/25)	26 L.P.R.A. § 1007a; Circular Letter D-1936-2018	Yes - Commissioner shall from time to time publish a list of all eligible surplus lines insurers.	The surplus lines broker may solicit or place surplus lines insurance with a nonadmitted insurer domiciled outside of the United States that is on the Quarterly Listing of Alien Insurers maintained by the Department of International Insurers of the National Association of Insurance Commissioners (NAIC).
RI (3/25)	RI ST §§ 27-3-38; 27-3-40; Insurance <a href="#">Bulletin 2011-6</a>	Yes - Surplus lines broker shall place risks in companies that are on the commissioner's list of acceptable surplus lines insurers.	Yes - An insurer not domiciled in the U.S. must be listed on the Quarterly Listing of Alien Insurers maintained by the International Insurers Department of the NAIC.
SC (3/25)	Code 1976 § 38-45-90; Alien Eligible Surplus Lines Insurer <i>see</i> <a href="https://online.doi.sc.gov/Eng/Public/Company/AL.aspx">https://online.doi.sc.gov/Eng/Public/Company/AL.aspx</a>	Yes - South Carolina maintains a list of eligible insurers at: <a href="http://doi.sc.gov/581/Company-Information">http://doi.sc.gov/581/Company-Information</a>	Yes – The applicant must be listed on the Quarterly Listing of Alien Insurers maintained by the International Insurers Department of the NAIC.
SD (3/25)	SDCL § 58-32-22	No	Yes - The insurer is 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 NAIC.



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TN (3/25)	T.C.A. § 56-14-109	Yes - See <a href="https://www.tn.gov/commerce/insurance/types-of-insurance-companies/surplus-lines.html">https://www.tn.gov/commerce/insurance/types-of-insurance-companies/surplus-lines.html</a>	Yes - An unauthorized insurer that is not a U.S. domiciled insurer must be listed by NAIC International Insurers Department.
TX (3/25)	28 TAC § 15.8; 15.301 Ins. Code § 981.058	Yes - Various lists are available for download on the department's website.  <a href="https://www.tdi.texas.gov/insurer/surpluslines.html">https://www.tdi.texas.gov/insurer/surpluslines.html</a>	Yes - Alien insurer must be listed on the Quarterly Listing of Alien Insurers maintained by the International Insurers Department of the NAIC. Alien companies listed with NAIC's International Insurers Department are not required to submit anything.
UT (3/25)	U.C.A. § 31A-15-103	Yes - Commissioner may issue one or more lists of unauthorized insurers whose solidity the commissioner doubts, or whose practices the commissioner deems objectionable. Commissioner shall issue one or more lists of unauthorized foreign insurers the commissioner considers reliable and solid.	Yes - Alien insurer not domiciled in the U.S. must be listed on the Quarterly Listing of Alien Insurers maintained by the International Insurers Department of the NAIC.
VT (3/25)	8 V.S.A. § 5026	Yes - Commissioner may from time to time publish a list of all nonadmitted insurers deemed to be currently eligible surplus lines insurers.	Yes - Alien insurers must be listed on Quarterly Listing of Alien Insurers maintained by the International Insurers Department of the NAIC.
VI (3/25)	Bulletin 2019-09; 2019-12; 2021-02; 2021-07; 2022-04; 2022-5; 2204-01; 2025-02	Yes – See bulletins at: <a href="https://ltg.gov.vi/departments/banking-insurance-and-financial-regulation/#1546003787075-9ef7eafe-e06c">https://ltg.gov.vi/departments/banking-insurance-and-financial-regulation/#1546003787075-9ef7eafe-e06c</a>	Yes – <a href="https://ltg.gov.vi/wp-content/uploads/2019/11/Bulletin-2019-09_Updated.pdf">https://ltg.gov.vi/wp-content/uploads/2019/11/Bulletin-2019-09_Updated.pdf</a>
VA (3/25)	VA Code Ann. § 38.2-4811	No	Yes - Any unlicensed alien insurer shall be deemed approved by the commission if such insurer is on the Quarterly Listing of Alien Insurers maintained by the International Insurers Department of the NAIC.
WA (3/25)	WAC 284-15-020; RCWA § 48.15.090	No	Yes - Alien unauthorized insurer is deemed qualified if it is listed on the Quarterly Listing of Alien Insurers maintained by the International Insurers Department of the NAIC.

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WV (3/25)	W. Va. Code § 33-12C-5	Yes - Commissioner shall publish a list of eligible surplus lines insurers at least annually.	Yes - An insurer not domiciled in the United States, or its territories shall be listed on the NAIC's Quarterly listing of alien insurers.
WI (3/25)	W.S.A. §§ 618.41; 618.416	Yes - Commissioner may issue lists of unauthorized nondomestic insurers whose solidity is believed to be doubtful or whose practices are objectionable. Commissioner may issue lists of unauthorized, nondomestic insurers he or she believes to be reliable and solid.	Yes - Unauthorized alien insurer must be listed on Quarterly Listing of Alien Insurers maintained by the International Insurers Department of the NAIC and must meet other requirements established by the commissioner.
WY (3/25)	W.S. 1977 § 26-11-107	Yes - Commissioner may create and maintain a list of all nonadmitted insurers that qualify as eligible nonadmitted insurers in Wyoming.	Yes - An insurer not domiciled in the United States or its territories must be listed on the Quarterly Listing of Alien Insurers maintained by the International Insurers Department of the NAIC.

**\*\* On July 21, 2010, President Obama signed into law the federal Dodd-Frank Wall Street Reform and Consumer Protection Act ("Dodd-Frank"), which contains the NRRRA (codified at 15 U.S.C. § 8201 et seq.). As set forth in 15 U.S.C. § 8201, the NRRRA prohibits any state, other than the home state of an insured, from requiring a premium tax payment for nonadmitted insurance. Further, a state may not prohibit an excess line broker from placing nonadmitted insurance with, or procuring nonadmitted insurance from, 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 NAIC. See 15 U.S.C. § 8204(2). If an alien insurer is not listed with the International Insurers Department, check with the state's department to see if they maintain a separate listing.**

This chart does not constitute a formal legal opinion by the NAIC staff on the provisions of state law and should not be relied upon as such. Every effort has been made to provide correct and accurate summaries to assist the reader in targeting useful information. For further details, the statutes and regulations cited should be consulted. The NAIC attempts to provide current information; however, readers should consult state law for additional adoptions.