

Surplus Lines Associates



Alaska Division of Insurance

www.commerce.state.ak.us/insurance

The Division of Insurance is responsible for regulation of all aspects of the insurance industry in the state. The mission of the division is to protect and serve Alaska by developing, interpreting and enforcing the insurance statutes and regulations, protecting and educating the Alaskan consumer and enhancing the insurance business environment

Department of Insurance

Alabama Department of Insurance

www.aldoi.gov

Our mission is to serve the people of Alabama by regulating the insurance industry, providing consumer protection, promoting market stability, and enforcing fire safety standards and laws.

Department of Insurance

Arkansas Insurance Department

www.insurance.arkansas.gov

The primary mission of the Arkansas Insurance Department (AID) is consumer protection through insurer solvency and market conduct regulation, and fraud prosecution and deterrence.

Department of Insurance

Arizona Department of Insurance

www.id.state.az.us

The mission of the Arizona Department of Insurance is to faithfully execute the state insurance laws in a manner that protects insurance consumers and encourages economic development.

Department of Insurance

California Department of Insurance

www.insurance.ca.gov

The California Department of Insurance is responsible for enforcing many of the insurance-related laws of the state. We are foremost a consumer protection agency. Our number one priority is to protect insurance consumers by regulating the industry's practices and encouraging a healthy marketplace, which is one of the largest in the world.

Department of Insurance

Colorado Division of Insurance

www.dora.state.co.us/insurance

As a state agency, we regulate the insurance industry and assist consumers and other stakeholders with insurance issues that are important to them. It is the mission of the Insurance Department to protect the consumer by administering and enforcing the insurance laws in the most responsive and cost effective manner to ensure the financial reliability and responsibility of all regulated entities.

Department of Insurance

Connecticut Insurance Department

www.ct.gov/cid

The aim of the FAIR (Fair Access to Insurance Requirements) Plan is to provide property insurance regardless of environmental conditions. The property and premises must meet reasonable underwriting standards.

Department of Insurance

Connecticut FAIR Plan

<http://www.ctfairplan.com/>

Department of Insurance

American Association of Insurance Services	www.aaisonline.com	The American Association of Insurance Services is a national insurance advisory organization that acts as a statistical agent and develops policy forms, manual rules, and rating information used by property/casualty companies.	Statistical Agent
Insurance Services Office	www.iso.com	Insurance Services Office (ISO) provides statistical and actuarial information, policy forms and related services to insurers. Functions as an insurance advisory organization and statistical agent. Publishes rate manuals, plans, policy forms and endorsements and other materials.	Statistical Agent
Independent Statistical Service	www.iss-statistical.net	The Independent Statistical Service Inc. (ISS) serves customers representing large, mid-sized and small companies that write and report in all property/casualty lines except where reporting is not required or state regulation allows exceptions. ISS is a wholly owned subsidiary of the Property Casualty Insurers Association of America (PCI).	Statistical Agent
National Council on Compensation Insurance	www.ncci.com	National Council on Compensation Insurance, Inc., based in Boca Raton, FL, manages the nation's largest database of workers compensation insurance information. NCCI analyzes industry trends, prepares workers compensation insurance rate recommendations, determines the cost of proposed legislation, and provides a variety of services and tools to maintain a healthy workers compensation system.	Statistical Agent
National Independent Statistical Service	www.niss-stat.org	National Independent Statistical Service (NISS) is a not-for-profit statistical agent for the Property & Casualty industry. All P&C lines are serviced except Workers' Compensation.	Statistical Agent
Surety & Fidelity Association of America	www.surety.org	The SFAA compiles statistical reports for the fidelity and surety lines of business. These reports include rankings of fidelity and surety writers based on premium volume, underwriting expense data, and industry premium and loss results for specific fidelity and surety bonds.	Statistical Agent
DC Department of Insurance, Securities & Banking	www.disb.dc.gov	The Government of the District of Columbia Department of Insurance, Securities and Banking (DISB) regulates all financial service businesses in the District of Columbia by administering District of Columbia insurance, securities and banking laws, rules and regulations. The government agency's goal is to protect the interests of District of Columbia consumers from unfair and abusive practices, while providing an equitable business arena for the regulated entities operating in Washington, DC.	Department of Insurance
Delaware Department of Insurance	www.state.de.us/inscom	The Insurance Commissioner's Office consists of four divisions: Bureau of Company Examination, Rehabilitation & Guaranty, Consumer Services & Investigations Division, Producer Licensing & Continuing Education Division, and Fraud Prevention Bureau.	Department of Insurance

Florida Department of Financial Services		The main political division in which the Office of Insurance resides	Department of Insurance
Florida Office of Insurance Regulation	www.floir.com	To ensure that insurance companies licensed to do business in Florida are financially viable, operating within the laws and regulations governing the insurance industry; and offering insurance policy products at fair and adequate rates which do not unfairly discriminate against the buying public	Department of Insurance
Georgia Insurance Department	www.gainsurance.org	The mission of the Insurance and Safety Fire Commissioner is to ensure that the public's interests are served through professional oversight of regulated industries, consumer protection and broad-based educational activities. The Insurance Division is responsible for overseeing the insurance industry in the State of Hawaii, which includes insurance companies, insurance agents, self-insurers and captives. The division ensures that consumers are provided with insurance services meeting acceptable standards of quality, equity and dependability at fair rates by establishing and enforcing appropriate service standards.	Department of Insurance
Hawaii Department of Commerce & Consumer Affairs	www.hawaii.gov/dcca/areas/ins		Department of Insurance
Iowa Insurance Division	www.iid.state.ia.us	The Iowa Insurance Division shall protect consumers through consumer education and by effectively and efficiently providing a fair, flexible and positive regulatory environment. The IID consists of the following bureaus: Consumers Affairs Bureau, Product & Producer Regulation Bureau, Securities & Regulated Industries Bureau, Company Regulation Bureau, Senior Health Insurance Info. Program, and Insurance Fraud Bureau. The mission of the Department of Insurance is to equitably, effectively and efficiently administer the Idaho Insurance Code and the International Fire Code. The Department fulfills its mission and duties through three regulatory bureaus and an administrative group consisting of the director's office and the supporting services bureau.	Department of Insurance
Idaho Department of Insurance	www.doi.idaho.gov		Department of Insurance
IL Dept. of Financial & Professional Regulation	www.idfpr.com	The mission of the Division of Insurance is to protect consumers by providing assistance and information, by efficiently regulating the insurance industry's market behavior and financial solvency, and by fostering a competitive insurance marketplace.	Department of Insurance
Indiana Department of Insurance	www.ai.org/doi	The mission of the Indiana Department of Insurance is to protect Indiana's insurance consumers by monitoring and regulating the financial and market conduct activities of insurance companies and agents. To oversee the administration of the dedicated funds entrusted to the Department by the Indiana General Assembly.	Department of Insurance
Kansas Insurance Department	www.kinsurance.org	We believe our primary responsibility is to the people whose personal lives or business endeavors are protected by an insurance product in the state of Kansas. We recognize that we are here to serve them and consider this to be an honor and a responsibility.	Department of Insurance

Kentucky Office of Insurance	http://doi.ppr.ky.gov/kentucky/	We promote sound, competitive insurance markets; protect the public through effective enforcement and regulation; and empower the public through outreach and education.	Department of Insurance
Louisiana Department of Insurance	www.lidi.state.la.us	The mission of the Department of Insurance is to enforce the insurance laws and regulations of the State impartially, honestly and expeditiously. To this end, the highest ethical, professional and work quality standards will be exercised in all formal and informal relationships with individuals, agencies and companies affected by the policies and actions of the Department	Department of Insurance
Massachusetts Division of Insurance	www.mass.gov	The primary mission of the Division of Insurance is to monitor the solvency of its licensees in order to promote a healthy, responsive and willing marketplace for consumers who purchase insurance products	Department of Insurance
Massachusetts Property Insurance Underwriting Assn	http://www.mpiua.com/	The Massachusetts Property Insurance Underwriting Association (MPIUA) also known as the Massachusetts FAIR Plan (Fair Access to Insurance Requirements) provides basic property insurance on eligible property for applicants who have been unable to gain insurance through the voluntary market. MPIUA offers policies under the Homeowners, Dwelling Fire and Commercial Property programs as approved by the Massachusetts Division of Insurance.	Rating Bureau
Maryland Insurance Administration	www.mdinsurance.state.md.us/	The Maryland Insurance Administration (MIA) is an independent State agency that regulates Maryland's insurance industry and protects consumers by ensuring that insurance companies and health plans act in accordance with insurance laws.	Department of Insurance
Maine Dept. of Professional & Financial Regulation	www.state.me.us/pfr/ins/ins_about.htm	The Bureau of Insurance, within the Department of Professional and Financial Regulation, regulates the insurance industry for solvency and consumer protection. It does so through its examining and licensing procedures of insurance companies, by licensing producers, by reviewing rates and coverage forms, conducting audits, and by sponsoring programs that enhance awareness of and compliance with State laws. The Bureau has statutory authority to enforce the State's laws and rules pertaining to insurance, and it initiates investigations and holds hearings concerning possible infractions of them.	Department of Insurance
Compensation Advisory Organization of Michigan	http://www.caom.com/	The mission of the Compensation Advisory Organization of Michigan is to enhance the Michigan Workers' Compensation System through customer service, education and the administration of the Michigan Workers' Compensation Placement Facility.	Rating Bureau
Michigan Office of Financial and Insurance Regulation	http://www.michigan.gov/dleg		Department of Insurance

Minnesota Department of Commerce	www.state.mn.us/portal/mn/jsp/home.c	Our mission is to ensure equitable commercial and financial transactions and reliable utility services by: regulating and licensing business activity in more than 20 industries; investigating and resolving consumer complaints; advocating the public's interest before the Public Utilities Commission; and, administering various state programs.	Department of Insurance
Missouri Dept of Ins. Financial Inst. & Prof. Reg.	www.insurance.mo.gov/	The mission of the Missouri Department of Insurance, Financial Institutions and Professional Registration is to efficiently and effectively encourage a fair and open market for consumer service industries. Regulates the performance of insurance companies in the marketplace by reviewing policies, rates, products and marketing strategies. Performs market conduct examinations to ensure equitable treatment of policyholders, determine legal compliance and monitor the insurance marketplace.	Department of Insurance
Mississippi Insurance Department	www.doi.state.ms.us/	The mission of the Mississippi Insurance Department is to impartially enforce the laws and regulations enumerated in Mississippi Code Ann. Section 83-1-1 et seq., thereby creating an environment conducive to a competitive marketplace for the sale of insurance products and services while providing the State's citizens with the maximum amount of consumer protection. Our aim is to create the highest degree of economic security, quality of life, public safety and fire protection for the State's citizens at the lowest possible cost.	Department of Insurance
Mississippi State Rating Bureau	http://www.msratingbureau.com	MSRB is a non-profit corporation governed by a Board of Directors or Executive Committee comprised of nine members elected from Member Companies. The management of the Bureau is responsible to the Executive Committee. MSRB consists of the Rating, Public Protection, Audit and Accounting Departments. Additionally, the Bureau is charged with the operations of the Mississippi Windstorm Underwriting Association and the Mississippi Residential Property Insurance Underwriting Association.	RatingBureau
Montana Insurance Division	http://www.sao.state.mt.us/insurance/ir	Insurance is the 3rd largest industry in Montana. The Insurance Commissioner is responsible for the regulation of this industry. The Company Licensing and Examinations staff licenses and maintains financial information for approximately 1500 insurance entities. Producer Licensing staff licenses and processes continuing education filings for 24,000 individual and agency producer licensees. Carrier Rate and Form Filing staff review and approve rates and policy form filings for licensed carriers. The Policyholder Services staff respond to over 35,000 phone and written inquiries a year assisting consumers with their insurance needs.	Department of Insurance
North Carolina Department of Insurance	www.ncdoi.com/	The NC Department of Insurance regulates insurance companies and agents. Any insurance business in this state first must be approved by the Commissioner, and companies and agents must meet rigorous standards before they receive a license to do that business.	Department of Insurance

North Carolina Joint Underwriting Association	www.ncjua-nciua.org	North Carolina Joint Underwriting Association (NCJUA) and North Carolina Insurance Underwriting Association (NCIUA) are insurance industry supported organizations committed to providing a basic property insurance market to protect policyholders while offering quality products and services to producers and insured, as well as protecting the assets of our member companies	RatingBureau
North Carolina Rate Bureau	http://www.ncrb.org/ncrb/	North Carolina Rate Bureau (NCRB) is a non-profit, unincorporated rating bureau created by the General Assembly of North Carolina under the provisions of Article 36 of Chapter 58 of the General Statutes of North Carolina on September 1, 1977. NCRB provides services and programs for the insurance industry in North Carolina for automobile, property and workers compensation.	Department of Insurance
North Dakota Insurance Department	www.nd.gov/ndins/	It is the mission of the North Dakota Insurance Department to protect the public good by fairly and effectively administering the laws of North Dakota. We are committed to vigorous consumer protection efforts while fostering a strong, competitive marketplace that provides consumers with choices and access to high-quality insurance products and services at competitive prices. In pursuit of our mission, we will treat all of our constituencies with the highest ethical standards and respect they deserve.	Department of Insurance
Nebraska Department of Insurance	www.doi.ne.gov/index.htm	To safeguard those affected by the business of insurance through the fulfillment of our statutory obligations and by promoting the fair and just treatment of all parties to insurance transactions.	Department of Insurance
New Hampshire Insurance Department	www.state.nh.us/insurance/	Our mission is to promote and protect the public good by ensuring the existence of a safe and competitive insurance marketplace through the development and enforcement of the insurance laws of the State of New Hampshire. We are committed to doing so in an honest, effective and timely manner. In pursuit of our mission we will treat all of our constituencies in an open, fair and respectful manner and will strive to uphold the highest professional, ethical and quality standards.	Department of Insurance
New Jersey Department of Banking & Insurance	www.state.nj.us/dobi/index.shtml	The mission of the Department of Banking and Insurance is to regulate the banking, insurance and real estate industries in a professional and timely manner that protects and educates consumers and promotes the growth, financial stability and efficiency of those industries.	Department of Insurance
New Jersey Automobile Insurance Rate Exchange	http://www.njaire.org	The New Jersey Automobile Insurance Risk Exchange ("Exchange" and/or "NJAIRES") has been established for the purpose of compensating members of the Exchange for claims paid for non-economic loss and claim adjustment expenses which would not have been incurred had the tort limitation option provided in N.J.S.A.	RatingBureau

New Mexico Insurance Division	www.nmprc.state.nm.us/id.htm	<p>The Insurance Division strives to assure convenient public access to reliable insurance products that meet consumer needs and are underwritten by dependable, reputable, financially sound companies. These companies will have a proven history of fair and reasonable rates, and be represented by trustworthy, qualified agents. Concurrent with these efforts the Insurance Division will promote a positive, competitive business climate through a caring and qualified staff.</p>	Department of Insurance
Nevada Division of Insurance	www.doi.state.nv.us/	<p>The mission of the Division of Insurance is to protect the rights of Nevada consumers in dealing with the insurance industry and to ensure the financial solvency of insurers. In order to fulfill its mission, the Division will advance a sound regulatory environment that is responsive to the insurance needs in Nevada.</p>	Department of Insurance
New York State Insurance Department	www.ins.state.ny.us	<p>The Insurance Department is responsible for supervising and regulating all insurance business in New York State. The Department's mission is to: Ensure the continued sound and prudent conduct of insurers' financial operations; Provide fair, timely and equitable fulfillment of insurer obligations; Protect policyholders from financially impaired or insolvent insurers; Eliminate fraud, other criminal abuse and unethical conduct in the industry; and Foster growth of the insurance industry in the State.</p>	Department of Insurance
Ohio Department of Insurance	www.ohioinsurance.gov/	<p>The mission of the Ohio Department of Insurance is to provide consumer protection through education and fair but vigilant regulation while promoting a stable and competitive environment for insurers.</p>	Department of Insurance
OHIO FAIR PLAN Underwriting Association			Department of Insurance
Oklahoma Insurance Department	www.oid.state.ok.us/	<p>We provide service, protection, education and oversight in insurance and related industries of Oklahoma. At the OID, we strive to be the most knowledgeable, trusted source of insurance regulation. Our mission is to provide service, protection, education and oversight in insurance and related industries to the people of Oklahoma. We accomplish this by assuring that consumers have a solvent insurance market, a well-educated industry from which to purchase insurance, and high-quality policyholder service and education. Our duty is to enforce the insurance laws and regulations of this state impartially and expeditiously.</p>	Department of Insurance
Oregon Department of Consumer & Business Services	www.cbs.state.or.us/external/ins/index	<p>To protect and serve Oregon's consumers and workers while supporting a positive business climate in the state. DCBS is Oregon's largest regulatory agency. The department administers state laws and rules and protects consumers and workers in the areas of workers' compensation, occupational safety and health, financial services, insurance, building codes, and targeted contracting opportunities for small businesses.</p>	Department of Insurance

Pennsylvania Insurance Department	www.ins.state.pa.us/ins/site/default.asp	Our vision is to provide a premier regulatory environment which promotes the best insurance marketplace to serve consumers.	Department of Insurance
Rhode Island Department of Business Regulation	www.dbr.state.ri.us/	The Department's primary function is the implementation of state laws mandating the regulation and licensing of designated businesses, professions, occupations and other specified activities. The Department is composed of five divisions and Central Management, which includes the administrative, legal, and data operations sections. The respective divisions are: Banking, Securities, Commercial Licensing & Regulation, Racing and Athletics and Insurance.	Department of Insurance
Rhode Island Joint Reinsurance Association	www.rijra.com	The Rhode Island Joint Reinsurance Association (RIJRA) also known as the Rhode Island FAIR Plan (Fair Access to Insurance Requirements) was founded by the Rhode Island Legislature in response to the Federal Urban Property Protection and Reinsurance Act of 1968. Their purpose is to provide basic property insurance on eligible property for applicants who have been unable to gain insurance through the voluntary market.	RatingBureau
South Carolina Department of Insurance	www.doi.sc.gov/	The mission of the State of SC is to protect the insurance consumers, the public interest, and the insurance marketplace by ensuring the solvency of insurers; by enforcing and implementing the insurance laws of this State; and by regulating the insurance industry in an efficient, courteous, responsive, fair, and equitable manner. The DOI accomplishes this mission through professional services, which include, but which are not limited to, examinations and audits of insurance underwriters; consumer education, outreach, and assistance; premium tax and fee collection on behalf of the State and its subdivisions; prior review of insurance premium rates and insurance policy forms; and licensure of insurers and insurance-related individuals and entities.	Department of Insurance
SC Wind and Hail Underwriting Association	www.scwind.com	The South Carolina Wind and Hail Underwriting Association (SCWHUA) is the residual property insurance market in South Carolina. It provides coverage for the perils of wind and hail in the coastal area of the state designated by the Legislature as Beach." The territory is defined by state law. "	RatingBureau
South Dakota Department of Insurance	www.state.sd.us/drr2/reg/insurance/	The Department of Revenue and Regulation consists of 11 divisions, 3 boards of commissions, and the Office of the Secretary. Included in the department are: The Abstractor's Board of Examiners; Audits; Banking; Business Tax; Division of the Secretariat (includes Administrative Services, Appraiser Certification Program, and Legal Services); Gaming Commission; Insurance; Insurance Fraud Unit; Lottery; Motor Vehicles; Petroleum Release Compensation Fund; Property and Special Taxes; Real Estate Commission; Securities.	Department of Insurance

Tennessee Insurance Division	www.state.tn.us/commerce/insurance/	The Insurance Division is responsible for enforcing the state's insurance laws and supervising more than 1,700 insurance companies and other entities licensed or otherwise authorized to do business in Tennessee.	Department of Insurance
Texas Department of Insurance	http://www.tdi.state.tx.us/	The Texas Department of Insurance regulates the Texas insurance industry firmly, fairly, effectively, and efficiently. TDI supports a fair dedicated to the long term concept of insurance and its contributions to society. TDI works for the availability of quality insurance products for all Texans at reasonable prices and under reasonable terms and strives to protect consumers' insurance assets. TDI enforces solvency standards and promotes competition in the industry while protecting consumers from fraud, misrepresentation and unfair practices. TDI educates the public about insurance so that Texans can make informed choices, and TDI insists that the industry be responsive to its customers. TDI works to make Texas a place where industry will want to do business. TDI works to protect the lives and property of the citizens of Texas from fire and fire-related hazards.	Department of Insurance
Texas Insurance Checking Office	www.ticostat.com	The Texas Insurance Checking Office Inc. (TICO) is the statistical agent designated by the Texas Department of Insurance (TDI) to collect data on private passenger automobile, residential property, and farm and ranch insurance under TDI's statistical plans. In addition, TICO provides manual coding and statistical reporting services for commercial lines and residential property insurance.	Statistical Agent
Texas Windstorm Insurance Association	www.twia.org	TWIA's purpose is to provide Texas citizens adequate wind and hail coverage when it is not available in the insurance marketplace; and pay insured's claims when losses occur.	Department of Insurance
Utah Insurance Department	www.insurance.utah.gov/	The Mission of the Utah Insurance Department is to foster a healthy insurance market by promoting fair and reasonable practices that ensure available, affordable and reliable insurance products and services	Department of Insurance
Virginia Property Insurance Association	www.vpia.com	The Virginia Property Insurance Association was formed in 1968 as the Virginia Insurance Placement Facility. They changed our legal structure and their name in 1976 when they became the Virginia Property Insurance Association. The Association provides dwelling and commercial property coverages to individuals and businesses throughout the state who are unable to obtain coverage through the voluntary insurance market.	Rating Bureau

Washington State Office of the Insurance Commission	http://www.insurance.wa.gov/	The main functions of the office were simply to register insurance companies that wanted to do business in Washington and to oversee compliance and penalty provisions of the Washington's Insurance Code (RCW 48.01.010). Other duties included supervision of insurance company formation within the state and monitoring of the reinsurance market. The agency also licenses a number of insurance-related professionals, including agents, brokers and adjusters.	Department of Insurance
Washington Surveying and Rating Bureau	www.wsrb.com	WSRB is Washington's premier source of property underwriting and rating information for the insurance industry. Their employees are committed to the values of honesty, integrity and teamwork, and to providing our customers with the information and tools they need to understand and manage risk.	Rating Bureau
Wisconsin Insurance Plan	www.wisinsplan.com	The Wisconsin Insurance Plan is Wisconsin's FAIR Plan or residual property insurer. They were created to provide basic property insurance on certain properties rejected for coverage by other insurers and to encourage improvement of properties and loss prevention measures.	Rating Bureau
Wisconsin Office of the Commissioner of Insurance	http://oci.wi.gov	The Office of the Commissioner of Insurance is required by statute to submit a report to the Governor and to the legislature that includes an organizational chart of the Commissioner's Office, a general review of the insurance business, a summary of complaints, a summary of rules promulgated, a list of insurers authorized to do business in the state, a list of all revocations of licenses or certificates of authority and any legislative changes.	Department of Insurance
West Virginia Offices of the Insurance Commissioner	http://www.wvinsurance.gov	The West Virginia Insurance Commission offers a variety of services for both the consumer and the insurance industry to ensure that quality coverage exists throughout the state. Insurance Commission staff monitor, regulate and license agents as well as agencies and insurance companies. Assistance is also provided for consumers who have problems and questions.	Department of Insurance
Wyoming Insurance Department	http://www.insurance.state.wy.us	The Wyoming Insurance Department is responsible for regulating the business of insurance in the state of Wyoming. The department licenses and regulates insurance companies, risk retention and purchasing groups, motor clubs, preneed funeral homes, agents, brokers, adjusters, and consultants; approves policy filings, investigates consumer complaints; monitors financial condition and solvency of insurance companies and collects premium and surplus lines taxes.	Department of Insurance