

FLORIDA HOME STATE PREMIUM

1. Make sure the transaction premium you are reporting is Florida home state. This is important for multistate premium.

Home state is defined as “the state in which an insured maintains its principal place of business or, in the case of an individual, the individual’s principal residence; or if 100% of the insured risk is not located in the state of the principal place of business or principal residence, the home state is determined by which the greatest percentage of the insured’s taxable premium for that insurance contract is allocated.”

If Florida is not the home state or if the transaction includes Non-US territory do not report the premium with our office.

PERCENTAGE OF PREMIUM

2. In cases where the risk is divided between several different carriers, be sure to file the percentage of the premium your company is at risk for, not the entire policy premium.

TRANSACTION EFFECTIVE DATES

3. Use transaction effective dates for your submissions, make sure the transaction dates you submit are within the reporting period.
Premium totals you submit may not reflect an accurate amount for the reporting period. Transactions included in the batch that need to be submitted (prior reporting period) but do not have an effective date during the reporting period will not be included in the reporting period’s total premium amount.

REPORTING PERIOD

January 1 - March 31

Due By: June 30

April 1 - June 30

Due By: September 30

July 1 - September 30

Due By: December 31

October 1 - December 31

Due By: March 31

BATCH FILING

4. Check the [Active Agent/Broker](#) and [Active Agencies/Brokerages](#) listings on [FSLSO.com](#) to ensure your batch will not get rejected for an invalid agent/agency. Our system reconciles transaction premium submitted by the insurer and the surplus lines agent. The surplus lines agent license number should be your first selection type. If you cannot locate the surplus lines agent from our list, then search the [Active Agencies/Brokerages](#) to verify the agency or brokerage.

The IPC selection should only be used when the coverage has been procured by an individual or organization that has not used a surplus lines agent to place coverage.

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DUPLICATE TRANSACTIONS

5. Make sure there are no duplicate transactions in your batch file or the transaction has not been submitted prior to importing the batch. Both scenarios will cause the batch to be rejected for duplicate transactions.

VALIDATE FILES

6. You must validate your file against the schema before submission. There are many applications available to do this. If you don't already have one, a freeware version called XML Notepad 2007 is available from Microsoft. An alternate web-based method is available at [Freeformatter.com](https://www.freeformatter.com).

Note: Please do not use these applications to edit your XML files, as it inserts a Byte Order Mark (BOM) which is incompatible with .NET web services.

Using XML Notepad 2007 to validate your files:

1. Save the schema locally.
2. Save the appropriate schema(s) (.xsd files) to your computer.
3. Download and install XML Notepad 2007.

Associating a Schema with the XML File:

1. Click *View > Schemas*.
2. If the schema you want to validate against is not in the list, click the '...' button (any grid row) and navigate to the downloaded schema (.xsd file).
3. Ensure that the schema you are validating against is the only one unchecked in the *Disabled* column. Click *Ok*.
4. Any validation error will now show in the *Error List* item at the bottom of the screen.

Validate an XML File Against a Schema:

1. Start XML Notepad 2007.
2. Click *File > Open*. Navigate to the file you would like to check for validity, then click *Open*.

BATCH REJECTIONS

7. If the batch has been rejected, review your attached email excel spreadsheet for errors, the spreadsheet will show the rejection reason and reference the transaction id number. Make any necessary edits and resubmit the XML file.

QUESTIONS?

Contact Insurer Services at 800.562.4496 option 2 or email insurer.services@fslso.com.

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