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FLORIDA SURPLUS LINES SERVICE OFFICE
AGENT PROCEDURES MANUAL
— JUNE 2026 —



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List of Acronyms and Abbreviations

ACH	Automated Clearing House
Citizens.....	Citizens Property Insurance Corporation
DEM.....	Division of Emergency Management
DFS	Department of Financial Services
EMPA	Emergency Management Preparedness and Assistance
F.S.....	Florida Statutes
FAIA.....	Florida Association of Insurance Agents
FAQs.....	Frequently Asked Questions
FHCF	Florida Hurricane Catastrophe Fund
FSLA	Florida Surplus Lines Association
FSLSO.....	Florida Surplus Lines Service Office
ID	Identification
IID.....	International Insurers Department
IPC.....	Independently Procured Coverage
NAIC	National Association of Insurance Commissioners
NRRA.....	Nonadmitted and Reinsurance Reform Act
OIR.....	Office of Insurance Regulation
SLIP+.....	Surplus Lines Information Portal
XML	Extensible Markup Language



INTRODUCTION

In 1997, the Florida Legislature established the Florida Surplus Lines Service Office (FSLSO) as a self-regulating, non-profit association of which all Florida licensed surplus lines agents are recognized as members.

MISSION:

Promote a reputable and modern insurance marketplace.

VISION:

Lead and serve through innovative solutions.

VALUES:

Integrity: We act with honesty and fairness in all that we do.

Reliability: We are dependable and consistent in our service.

Maximize: We strive for continuous improvement and optimization.

Excellence: We deliver the highest quality solutions for our clients.

GOALS:

- Protect the revenues of this state
- Protect consumers seeking insurance in this state
- Provide a source of advice and counsel for the benefit of consumers
- Promote and permit orderly access to surplus lines insurance in this state
- Permit surplus lines insurance to be placed with eligible surplus lines insurers
- Enhance the number and types of insurance products available to consumers in this state
- Provide a source of advice to government agencies concerning the operation of the surplus lines insurance market
- Provide a source of advice and counsel for the benefit of insurers and surplus lines agents in their compliance with the Florida Insurance Code

GENERAL:

Each Florida licensed surplus lines agent is required by law to report information for insurance policies or documents with FSLSO as provided in the [FSLSO Plan of Operation](#).

FSLSO maintains records of policy information reported and provides to each surplus lines agent a report of business submitted.



This manual is designed to assist agents in filing this information with FSLSO, as well as complying with the [Florida Statutes](#).

MEMBERSHIP REQUIREMENTS:

Any individual, licensed as a surplus lines agent under F.S. [626.927](#) and [626.9272](#), shall be deemed a member of the Florida Surplus Lines Service Office (FSLSO). Each newly licensed and appointed surplus lines agent must register through FSLSO's Surplus Lines Information Portal ([SLIP+](#)) prior to submitting policy information pursuant to [F.S. 626.921](#). Membership with FSLSO does not in any way affect an agent's obligation to comply with the surplus lines law and other Florida insurance regulations.



LICENSING REQUIREMENTS

QUALIFYING APPOINTMENTS & LICENSES:

Residents: A requirement of maintaining a surplus lines license is also holding a qualifying license and appointment. According to [F.S. 626.927](#) the surplus lines agent must be a licensed and appointed general lines agent. It is very important to maintain both the qualifying license and an appointment, whether that be with an authorized insurer or self-appointed. Failure to adhere to these requirements could cause an agent's surplus lines license or appointment to be cancelled.

Non-Residents: A requirement of maintaining a surplus lines license for a non-resident is to maintain a resident general lines and surplus lines license in the agent's home state. Non-residents must also adhere to the qualifying license and appointment requirements for their Florida non-resident general lines and surplus lines license. Failure to maintain a resident general lines or surplus lines license along with any Florida non-resident general lines license and appointment(s) from an authorized insurer could cause the non-resident surplus lines license or appointment to be cancelled.

Per [F.S. 626.929](#), a surplus lines agent may appoint both their general lines and surplus lines licenses with a single surplus lines license agent appointment pursuant to [F.S. 624.501](#). Such agent may only originate surplus lines business and may not be appointed by or transact general lines insurance on behalf of an admitted insurer. If you wish to transact business in the admitted market, you must obtain an appointment for your general lines license with an admitted insurer.

Active Military or Veterans: Pre-licensure coursework is not required for an applicant who is a member or veteran of the United States Armed Forces or the spouse of such a member or veteran pursuant to [F.S. 626.927\(6\)](#).

SURPLUS LINES LICENSE SELF-APPOINTMENT:

All surplus lines agents are required to self-appoint their license prior to placing business. The surplus lines self-appointment expires every two years at the end of the agent's birth month. It is the agent's responsibility to make certain their self-appointment is renewed. Agents are prohibited from transacting surplus lines business without being properly licensed and appointed. To self-appoint, go to the Department of Financial Services (DFS) website and click on [MyProfile](#). Once logged in, click on [Access eAppoint](#) website and follow the instructions.

CONTINUING EDUCATION REQUIREMENTS:

Florida resident surplus lines agents are required to complete statutorily prescribed hours of continuing education courses that have been approved by [DFS](#) every two years. Failure to do so could result in the cancellation of the agent's appointment(s).

ADDRESS CHANGE:

FSLSO must be informed within thirty (30) days if there is a change in address or other contact information so that all necessary reports and correspondence can be directed properly. An agent



may update this information through [SLIP+](#) or through [Batch File Submission](#). Notifying FSLSO does not replace an agent's obligation to also notify [DFS](#) within thirty (30) days of a change of address or other contact information. Agents may update their addresses through their DFS *MyProfile* account.

Failure to report to FSLSO within thirty (30) days after a change of principal business street address, mailing address or email address could result in referral to DFS.

LICENSE TERMINATION:

If an agent determines they will not be renewing their surplus lines appointment or wishes to surrender their surplus lines license, the agent must notify FSLSO and the DFS [Division of Insurance Agent and Agency Services](#), Bureau of Licensing. Notifying FSLSO does not replace the agent's obligation to notify the DFS of their intentions to non-renew or surrender their surplus lines license. When notifying the DFS of a voluntary surrender of the agent's license and/or appointment(s), the agent may either:

1. Log in to their DFS [MyProfile](#) account and click on "Cancel License(s)" or to cancel an appointment, click on "Cancel Appointments"; or,
2. Alternatively, you may send a letter to the Bureau of Licensing stating that you wish to surrender your license. Please include the following:
 - Name
 - Florida License ID number
 - Mailing address
 - Telephone number
 - Enclose your Florida insurance license ID or a statement indicating that you do not have the ID
 - Signature of the licensee
 - Copy of a government-issued photo identification

The letter can be emailed to DFS at AgentLicensing@MyFloridaCFO.com

INSURANCE AGENCY LICENSING:

Any business location at which an individual, firm, partnership, corporation, association or other entity engages in any activity or employs individuals to engage in any activity, which by law may be performed only by a licensed insurance agent must be properly licensed with DFS.

However, an insurance agency that is owned and operated by a single licensed agent conducting business in his or her individual name and not employing or otherwise using the services of or appointing other licensees shall be exempt from the agency licensing requirements.



Agency licenses are perpetual as long as there is an agent-in-charge effectively designated. An agency license will expire after ninety (90) days without a designated agent-in-charge. For more information on agency licensing requirements please click [here](#).



ADMINISTRATIVE DUTIES

30-DAY FILING REQUIREMENT:

Agents are required to file policy information within thirty (30) days from the effective date of the policy transaction on all premium bearing transactions. Agents who are habitual late offenders may be referred to the DFS for appropriate administrative action and assessed a late filing penalty.

Unreported premium bearing transactions identified by FSLSO staff will be assessed interest penalties at the prescribed rates, compounded annually, in accordance with F.S. [626.932\(2\)\(b\)](#) and [626.9325\(2\)\(b\)](#). Agents who fail to pay taxes and fees required when due, may be fined up to \$500 per day for each day the failure continues until payment is received by FSLSO as provided for in [F.S. 626.936](#).

FILING PROCEDURES:

[F.S. 626.921\(2\)](#) provides that “All surplus lines agents shall as a condition of holding a surplus lines license in this state, report to and file with the Service Office a copy of, or information on all surplus lines policies or documents as provided in section (7) (B) of the [Plan of Operation](#).”

There are three methods to report and file with FSLSO: SLIP+, CSV or XML Batch. FSLSO’s [SLIP+](#) provides a web-based platform for Florida licensed surplus lines agents to electronically submit policy information to FSLSO. Additionally, SLIP+ provides users the ability to not only view previously submitted data, but to also edit policy information, back out transaction data, generate reports and pay invoices. For more information on SLIP+ view the SLIP+ Help Reference Guide located on the SLIP+ Help page in SLIP+. The Batch options, CSV and XML Batch, provide a mechanism for an agent to submit large volumes of transaction data from their internal management system seamlessly to FSLSO. For more information on Batch please click [here](#) or contact [Tech Support](#).

Data Submission: All premium bearing policy transactions placed with a surplus lines insurer, taxable or non-taxable, must be electronically submitted to FSLSO via [SLIP+](#) or in the prescribed electronic format for [Batch File Submissions](#) within thirty (30) days from the effective date of the policy transaction.

Each submission to FSLSO shall contain the following information for each transaction:

- Surplus lines agent’s name and license number
- Surplus lines agent’s agency name and license number
- Name of the insured
- Policy number
- Named Insurer(s) and the National Association of Insurance Commissioners (NAIC) number for the insurer(s) participating on the risk



- A Unique Market Reference (UMR) number will be required for all transactions submitted on or after 7/1/2026 where Underwriters at Lloyd's, London (NAIC # AA1122000) is the designated insurer.
- The zip code of the primary risk (must be a valid [Florida zip code](#))
- Accounting contact
- County location of primary risk (must be a valid Florida county)
- Supplemental homeowner's data for certain residential coverages
- Coverage code (click [here](#))
- Transaction type, which include:
 - 1 = new business
 - 2 = additional premium
 - 3 = return premium
 - 4 = cancellation
 - 5 = renewal
 - 6 = reinstatement
- Effective date and expiration date (of the transaction)
- Policy expiration date
- Gross premium charged or returned (This includes any membership, policy, survey, inspection, service, or similar fee or charge in consideration for an insurance contract excluding the surplus lines agent policy fee, FSLSO service fees, taxes and assessments)

Please note, if Florida is deemed the home state of a multistate risk, the allocated premium for the other state's (or states') exposure must be filed. For a tax estimate of a multistate risk please visit our [Tax Estimator](#).
- Policy fee (this field should only list the surplus lines agent policy fee if one was charged)
- [Tax Status](#), which include:
 - 0 = taxable
 - 1 = non-taxable commercial aviation
 - 2 = non-taxable governmental, state, county or municipalities
 - 3 = non-taxable wet marine (commercial ocean marine) and transportation risks (motor truck cargo)
 - 4 = non-taxable entities exempt from tax and service fee
 - 5 = non-taxable entities exempt from tax, service fee, and Emergency Management Preparedness and Assistance (EMPA) surcharge



A downloadable version of Tax Status Codes is available [here](#).

Extending Policy Over 364 Days From Expiration: If a policy is extended over 364 days from the original expiration date and all original terms and conditions remain, it must be filed as a renewal in our system to ensure the insured is getting charged the current tax, fee, and assessment rates. An endorsement may still be issued to the insured but a renewal must be filed in our system. For example, you have a policy with an original policy period from 1/1/2017-1/1/2018. If you had an endorsement issued that extended the expiration date to 1/1/2019, then you would need to file a renewal transaction instead of an additional premium transaction in SLIP+. If the endorsement is for an extended reporting period (tail) endorsement, the endorsement may be filed as an additional premium transaction, and you do not need to extend the expiration date for the policy in SLIP+ for these types of endorsements.

Reporting Multiyear Policies: If a policy is paid in annual installments a renewal must be filed in our system on an annual basis. If a policy is perpetual and doesn't have an expiration date a renewal must be filed on the one-year anniversary, annually, as premium is received.

ACCOUNTING & INVOICING DEADLINES:

Our *Accounting Guide* can be found [here](#).

Billing Procedures: Service fees, taxes, assessments and surcharges are invoiced quarterly on the first business day of January, April, July and October.

Invoices: On the first business day of each quarter (January, April, July and October), the Florida Surplus Lines Service Office invoices for taxes, fees, assessments and surcharges based on submissions made during the previous quarter. Invoices will be made available in your SLIP+ Inbox along with the corresponding billing report(s) after each billing cycle.

Payments: All payments must be received on or before the 45th day following the end of the quarter and shall include all amounts shown as due.

- 4th quarter invoices issued in January are due by **February 14th**
- 1st quarter invoices issued in April are due by **May 15th**
- 2nd quarter invoices issued in July are due by **August 14th**
- 3rd quarter invoices issued in October are due by **November 14th**

Electronic Payments: All service fees, taxes, assessments and surcharges can be paid electronically via [SLIP+](#). On the SLIP+ *Homepage*, choose *Pay Invoices* from the *Invoicing* tab on the menu bar. Through this secured website, an agent can save their bank account information for future use as well as enter multiple bank accounts. FSLSO does not charge fees to make online payments via SLIP+. However, the agent's bank may charge a fee for processing Automated Clearing House (ACH) transactions, so the agent will need to verify with their bank.

Please note that if the agent has fraud service on their bank account, they will need to provide their bank with the following ACH Company IDs prior to submitting payment(s):



Florida Surplus Lines Service Office

ACH Company ID: 1800749868

ACH Company Name: FLORIDASP

Our office collects on behalf of other entities. The ACH Company IDs for those entities are listed below:

Florida Division of Emergency Management

ACH Company ID: 2800749868

ACH Company Name: FLORIDASP

Florida Department of Financial Services

ACH Company ID: 1272818119

ACH Company Name: FLORIDASP

Check Payments: Service fees, taxes and assessments are separate charges and must be paid with separate checks.

- Florida DFS taxes should be made payable to **Florida Department of Financial Services**.
- FLSO service fees should be made payable to **Florida Surplus Lines Service Office**.
- Florida Division of Emergency Management (DEM) EMPA surcharges should be made payable to **Florida Division of Emergency Management**.

Please mail payments to:

FLSO
P.O. Box 532301
Atlanta, GA 30353-2301

Overnight Address:

Conduent BMO Lockbox # 532301
100 Southcrest Drive
Stockbridge, GA 30281

Agents shall pay interest on any delinquent balances due, at the rates listed below compounded annually; beginning the day the amount becomes delinquent. **Agents who fail to pay taxes and fees**



required when due, may be fined up to \$500 per day for each day the failure continues until payment is received by FSLSO as provided for in [F.S. 626.936](#).

- DFS Tax 9%
- Service Fee 9%
- EMPA Surcharge 9%

FSLSO's policy is that service fee balances less than \$10 are not considered delinquent. However, the balances may not remain outstanding for a period greater than one year.

Unpaid service fees due by a surplus lines agent, shall be recoverable in a suit brought by DFS against the surplus lines agent. DFS may authorize FSLSO to file suit on its behalf.

Return of Taxes, Fees, and Assessments:

If an agent receives a tax, fee, and/or assessment invoice with a credit balance, they can either let the credit roll forward and offset future like invoices, or request a refund. To request a refund, please fill out the appropriate refund request form found [here](#).

COMPLIANCE REVIEW PROGRAM:

The Compliance Review program was developed to help ensure fairness and conformity with the Florida surplus lines law by monitoring and evaluating data submissions. Compliance reviews are generally completed on resident and non-resident Florida surplus lines agents at least once every three (3) years. Reviews include a basic verification of information such as the policy premium, tax, fee and assessment calculations, statutorily required disclaimers, etc.

The purpose of the review is to ensure compliance by the surplus lines agents relative to the export of surplus lines insurance contracts, to provide educational assistance to surplus lines agents where needed and to measure the quality of service provided in the marketplace.

A notice of intent to review records is forwarded to each agent via email as advance notice of an upcoming review. Within 5-7 days of notification of intent to review, the agent is contacted to schedule the review date. Once a review date is established, an analyst forwards a detailed list of surplus lines policies selected for review. The review is designed to verify information that the surplus lines agent is responsible for reporting to FSLSO, as well as other information required to be maintained in order to comply with the surplus lines law.

The compliance review will include a review of the following items made available by the surplus lines agent: policy records relating to policies from a specified number of years such as policy declarations, invoices to policyholders, inspections, etc. Compliance reviews may be conducted either remotely or in person at the agent's office. If the review is conducted remotely, the agent will provide necessary documents to the analyst electronically. In order for the compliance review analyst to perform their duties on-site, a desk/table, chair, telephone and power outlet are necessary. It is the surplus lines agents' responsibility to make specific records available for the review. The requested records must be available when the review commences. FSLSO may review



all, but not limited to, the information filed with the office as part of the compliance review process.

Within thirty (30) days of the review, the surplus lines agent will receive a final report from FSLSO. The surplus lines agent may be required to submit, within thirty (30) days of receipt of the final report, a corrective action form to address any non-compliance issues noted in the final report.

PREMIUM RECONCILIATION PROGRAM:

The Premium Reconciliation program was created to help ensure that all taxes and revenues have been submitted in accordance with Florida Statutes. The process compares data submitted by surplus lines agents and independently procured coverage (IPC) filers with the data being submitted by surplus lines insurers. To view quarterly premium reconciliation activity, click [here](#).

As surplus lines insurers make policy information submissions to FSLSO, the information is automatically matched through our datacenter with its correlating policy information submitted by Florida surplus lines agents or IPC filers regarding the same policy. Information is linked based on a number of factors including policy number, premium amount, insurer name, and effective date. This reconciliation helps uncover variances in reported information and verifies that all taxes, service fees and assessments have been paid correctly.

PRODUCTION LEDGER REVIEW PROGRAM:

The Production Ledger Review program was developed to supplement the Premium Reconciliation Program which is used to identify unreported premium by comparing agent and insurer policy data reported. Production ledger reviews include a verification of production ledgers supplied by the agent against the data filed with the FSLSO. The Production ledger reviews are generally completed on resident and non-resident Florida surplus lines agents at least once every three (3) years. A request for a production ledger review is forwarded to each agent via email, requesting the agency production ledger be provided in an electronic format acceptable by the FSLSO within two weeks of the notice. The review is designed to verify information that the surplus lines agent is responsible for reporting to FSLSO. It is the surplus lines agents' responsibility to make specific records available for the review.

TRANSFER OF BUSINESS:

It is the surplus lines agent's responsibility to complete the prescribed form when transferring business upon termination of employment with an agency or for any other reason. The instructions for completing a transfer of business are available [here](#).

CATASTROPHE CONTACT INFORMATION:

In the event of a catastrophe in Florida, all agents, resident or non-resident that have placed insurance in Florida within the last 12 months, are asked to complete a Catastrophe Information form located under the Reports tab in [SLIP+](#) and update this form annually. The information provided on this form will allow FSLSO and DFS the opportunity to better assist your insureds should a catastrophe occur.



CONSUMER COMPLAINTS:

Sections 624.307(10)(b) and (c), Florida Statutes, provides:

(b) any person licensed or issued a certificate of authority or made an eligible surplus lines insurer by the department or the office shall respond, in writing or electronically, to the Division of Consumer Services (division) within 14 days after receipt of a written request for documents and information from the division concerning a consumer complaint. The response must address the issues and allegations raised in the complaint and include any requested documents concerning the consumer complaint not subject to attorney-client or work-product privilege. The division may impose an administrative penalty for failure to comply with this paragraph of up to \$5,000 per violation upon any entity licensed by the department or the office and up to \$1,000 per violation by any individual licensed by the department or the office.

(c) Each insurer issued a certificate of authority or made an eligible surplus lines insurer shall file with the department an e-mail address to which requests for response to consumer complaints shall be directed pursuant to paragraph (b) above. Such insurer shall also designate a contact person for escalated complaint issues and shall provide the name, e-mail address, and telephone number of such person. A licensee of the department, including an agency or a firm, may elect to designate an e-mail address to which requests for response to consumer complaints shall be directed pursuant to paragraph (b) above. If a licensee, including an agency or a firm, elects not to designate an e-mail address, the department shall direct requests for response to consumer complaints to the e-mail address of record for the licensee in the department's licensing system. An insurer or a licensee, including an agency or a firm, may change the designated contact information at any time by submitting the new information to the department using the method designated by rule by the department.



COMPLIANCE GUIDELINES

DISCLOSURE FORM/ACKNOWLEDGEMENT OF DISCLOSURE:

Pursuant to [F.S. 626.916\(1\)\(d\)](#), no coverage shall be eligible for export unless the insured has signed or otherwise provided documented acknowledgment of a disclosure in substantially the following form:

You are agreeing to place coverage in the surplus lines market. Coverage may be available in the admitted market. Persons insured by surplus lines carriers are not protected under the Florida Insurance Guaranty Act with respect to any right of recovery for the obligation of an insolvent unlicensed insurer. Additionally, surplus lines insurers' policy rates and forms are not approved by any Florida regulatory agency.

We provide a [disclosure form](#) that must be signed by the insured to satisfy this statutory requirement. It is the responsibility of the retail/producing agent to secure and maintain the completed disclosure form.

AFFIDAVIT:

Per [F.S. 626.931](#), each surplus lines agent who *has* transacted business during a calendar quarter shall on or before the 45th day following the calendar quarter file with FSLSO an affidavit, on forms as prescribed and furnished by FSLSO, stating that all surplus lines business transacted by him or her during such calendar quarter has been submitted to FSLSO as required. The quarterly affidavit can be submitted electronically via the *Reports* tab in [SLIP+](#).

Agents who fail to file an affidavit when due, may be subject to a fine by DFS up to \$50 per day for each day the neglect continues, beginning the day after the affidavit was due until the date it was received by FSLSO.

ELIGIBLE INSURERS:

It is imperative that surplus lines business only be placed with companies eligible to do business in Florida. Below are links to Florida Eligible, Federally Authorized and NAIC International Insurers Department (IID) companies.

Florida Office of Insurance Regulation (OIR) lists:

- [Surplus Lines Company Directory](#)
- [Surplus Lines Company Directory - Federally Authorized](#)
- [Surplus Lines Company Directory - Aviation/Wet Marine](#)
- [Surplus Lines Definitions](#)

National Association of Insurance Commissioners (NAIC) list:

- [Quarterly Listing of Alien Insurers \(IID List\)](#)



POLICY FEE:

Per [F.S. 626.916](#) (2) and (3), effective July 1, 2019, a reasonable per-policy fee may be charged by the filing surplus lines agent for each policy certified for export and the per policy fee must be itemized separately to the customer before the policy purchase and enumerated in the policy. The policy fee is allowed to be charged one time per policy term, even if multiple agents are involved in the placement of coverage. An agent should not retain any fee over the stated policy fee amount. Also, effective July 1, 2019, the retail or producing agent may also charge a reasonable per-policy fee for placing a policy in the surplus lines market and the per policy fee must also be itemized separately to the customer before purchase.

INFORMATION REQUIRED ON THE CONTRACT:

Per F.S. [626.922](#) and [626.924](#), there is certain information required to be placed on a surplus lines contract. FSLSO provides a [Sample Face Page](#) containing this required information.

RISK PURCHASING GROUPS:

Any Florida risk where coverage is obtained through a risk purchasing group from a surplus lines carrier shall file the premium and taxes through the FSLSO SLIP+, CSV or XML Batch.

TAXATION OF VESSELS:

A vessel is considered a Florida risk for filing and tax purposes if it is registered or flagged in Florida.



TAXES, FEES & ASSESSMENTS

TAX:

Surplus lines insurance policies with an effective date on or **AFTER** July 1, 2020 are subject to a 4.94% premium receipts tax.

Surplus lines insurance policies with an effective date **BEFORE** July 1, 2020 are subject to a 5% premium receipts tax.

The surplus lines agent shall collect from the insured the amount of tax due at the time of delivery of a cover note, certificate of insurance, policy or other confirmation of insurance, in addition to the full amount of gross premium charged by the insurer for insurance. The surplus lines agent is prohibited from absorbing such tax as an inducement for insurance or for any other reason, rebating all or any part of such tax or commission.

The tax applies to all surplus lines insurance policies, including additional premium endorsements written on behalf of Florida insureds, except insurance risks for state government or its agencies, or of any county, municipality, or of any agency thereof. Insurance premiums for wet marine and transportation, or aviation risks written in accordance with [F.S. 626.917](#), are also exempt from the premium receipt tax. Insureds and coverages that are not subject to the Florida surplus lines tax shall still be filed through the FSLSO SLIP+ for information, fee, and assessment purposes.

DEFINITION OF PREMIUM FOR TAXATION:

For the purpose of calculating the premium receipts tax due pursuant to [F.S. 626.932](#), the term “premium” means the consideration for insurance by whatever name called and includes any assessment, or any membership, policy, survey, inspection, service, or similar fee or charge in consideration for an insurance contract, which items are deemed to be a part of the premium. The per-policy fee authorized by [F.S. 626.916\(2\)](#) is specifically included within the meaning of the term “premium.” However, the service fee imposed pursuant to [F.S. 626.9325](#) is excluded from the meaning of the term “premium.”

FSLSO SERVICE FEE:

The service fee is established by FSLSO Board of Governors and approved by OIR. The service fee assessed for each policy, cover note or other confirmation of insurance and other premium bearing documents submitted to FSLSO, shall fund the services performed by FSLSO.

The service fee shall be collected from the insured and paid by the surplus lines agent. Service fees should be shown separately on all policies, binders, additional premium endorsements and other confirmations of insurance and must be labeled “service fee.” The service fee should be charged on all surplus lines insurance policies gross premium (plus policy and inspection fees). This includes additional premium endorsements written on behalf of Florida insureds, except insurance risks for state government or its agencies, or of any county, municipality, or any agency thereof. Insurance coverage of wet marine and transportation or aviation risks written in accordance with



[F.S. 626.917](#), is subject to the service fee. The surplus lines agent is prohibited from absorbing such fee or, as an inducement for insurance or for any other reason, rebating all or any part of such fee or commission.

The EMPA surcharge and the Citizens assessment are not subject to the service fee and the premium receipt tax.

The service fee is not included in the tax computation and should be shown separately on the declaration page. FSLSO will collect the service fee by generating an invoice specific to the FSLSO Service Fee that will be sent along with the premium receipts tax invoice on a quarterly basis.

All new and renewal policies (and subsequent endorsements) with an effective date on or after July 1, 2026 = 0.03%

All new and renewal policies (and subsequent endorsements) with an effective date between April 1, 2020 – June 30, 2026 = 0.06%.

All new and renewal policies (and subsequent endorsements) with an effective date between April 1, 2017 - March 31, 2020 = 0.1%

All new and renewal policies (and subsequent endorsements) with an effective date between April 1, 2016 – March 31, 2017 = 0.15%

All new and renewal policies (and subsequent endorsements) with an effective date between April 1, 2014 – March 31, 2016 = 0.175%

All new and renewal policies (and subsequent endorsements) with an effective date between April 1, 2013 – March 31, 2014 = 0.2%

All new and renewal policies (and subsequent endorsements) with an effective date between April 1, 2007 – March 31, 2013 = 0.1%

All new and renewal policies (and subsequent endorsements) with an effective date between April 1, 2006 – March 31, 2007 = 0.2%

All new and renewal policies (and subsequent endorsements) with an effective date between April 1, 2004 – March 31, 2006 = 0.25%

All new and renewal policies (and subsequent endorsements) with an effective date before April 1, 2004 = 0.3%

EMPA SURCHARGE:

Effective January 1, 2006, FSLSO began collecting the EMPA surcharge. While the EMPA surcharge is not new, the 2005 Legislative Session amended [F.S. 252.372](#), to authorize FSLSO to collect the surcharge. The surcharge is \$2.00 for certain residential property coverages and \$4.00 for certain commercial property coverages. Single state and multistate (Florida home state) policies will be invoiced quarterly for the EMPA surcharge based on the coverage codes identified. The



EMPA surcharge is fully earned, unless the policy is cancelled flat and the transaction is backed out.

Certain residential property policies with an effective date on or after January 1, 2006 = \$2.00

Certain commercial property policies with an effective date on or after January 1, 2006 = \$4.00

For a list of all applicable coverages to EMPA click [here](#).

CITIZENS ASSESSMENT:

The Florida OIR directed FSLSO, by order, to discontinue remitting and reporting related information applicable to transactions submitted to, or received by, the Florida Surplus Lines Service Office after March 31, 2020. The Citizens assessment will not be charged or refunded after March 31, 2020.

FHCF ASSESSMENT:

The Florida OIR directed FSLSO, by order, to discontinue remitting and reporting related information applicable to transactions submitted to, or received by, the Florida Surplus Lines Service Office after March 31, 2019. The FHCF assessment will not be charged or refunded after March 31, 2019.



MULTISTATE POLICIES

NONADMITTED AND REINSURANCE REFORM ACT (NRRA):

The [Nonadmitted and Reinsurance Reform Act](#) (NRRA) of 2010 was enacted as part of the Dodd Frank Wall Street Reform and Consumer Protection Act. The bill included language to standardize the reporting, allocation and payment of non-admitted insurance premium tax on multistate risks.

The NRRA grants the insured's home state exclusive authority to regulate and tax surplus lines insurance that includes multi-jurisdictional boundaries. Additionally, the NRRA recognized the *Exempt Commercial Purchaser* and provided a nationwide standard for the automatic export of risks for these qualified insureds. Lastly, the NRRA established uniform standards for surplus lines eligibility regarding insurers both domiciled inside and outside of the United States. For more information on the NRRA please click [here](#).

REPORTING AND TAXATION OF MULTISTATE POLICIES

According to [F.S. 626.932](#), when Florida is determined to be the [home state](#), regardless of the location of the risk (except for premium associated with risk outside the United States and its territories), the entire surplus lines premium must be filed with FSLSO.

Multistate risks with an effective date on or after July 1, 2020 will be taxed at 4.94% regardless of where the risk or exposure is located.

Multistate risks with an effective date before July 1, 2020 will be taxed based upon that respective state's (or states') tax rate and percentage of exposure.

It is FSLSO's guidance that when a Florida home state insured has a multistate policy where the surplus lines insurer happens to be admitted in one of the state allocations, the agent report the entire premium of the policy.



FORMS

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OTHER RESOURCES

[Assessment Statutes](#)

[Coverage Code Definitions](#)

[Department of Financial Services](#)

[FAIA](#)

[Florida Market Data](#)

[Florida Statutes/Online Sunshine](#)

[Florida Surplus Lines Statutes](#)

[FSLA](#)

[FSLSO Contact Information](#)

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[Insurer Financials](#)

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[Tax Estimator](#)

[Surplus Lines Information & Compliance Education \(SLICE\) Course](#)

[FSLSO Newsletters](#)

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