

NORTH CAROLINA SURPLUS LINES ASSOCIATION



# INSURER PROCEDURES MANUAL



If you have any questions, please email  
[contact@ncsla.com](mailto:contact@ncsla.com).

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## Introduction

The North Carolina Surplus Lines Association (NCSLA) and the North Carolina Surplus Lines Stamping Office (Stamping Office), on behalf of the North Carolina Department of Insurance (NCDOI), reconciles policies written and premiums collected by eligible non-admitted insurers with policies and premiums reported by licensed resident and non-resident surplus lines agents.

Pursuant to statutory authority, all eligible non-admitted insurers are required by the NCDOI to furnish the Stamping Office with annual filings of specific information regarding the policies written and premiums collected during the prior year for reconciliation purposes.

The Insurer Procedures Manual is designed for surplus lines insurers that are eligible to write business in North Carolina. The purpose of this manual is to assist insurers with the Stamping Office annual non-admitted premium filings.

This manual, in conjunction with the Surplus Lines Information Portal (SLIP) Help Files, is intended to provide insurers with relevant information with regards to the data submissions, filing requirements, due dates, and answers to frequently asked questions. It also serves as a reference for insurers for contact information, insurer eligibility, and other statutory compliance matters.

## History of NCSLA

On July 11, 1985, the North Carolina General Assembly ratified House Bill 536/Chapter 688 Insurance Surplus Lines Law.

Under this law Statute - §58-428 Surplus Lines Advisory Organizations: The formation of the North Carolina Surplus Lines Association took place on April 25, 1985. The duties as outlined in the statutes were the following:

A surplus lines advisory organization of surplus lines licensees may be formed to:

- (1) Facilitate and encourage compliance by its members with the laws of this State and the rules and regulations of the Commissioner relative to surplus lines insurance;
- (2) Communicate with organizations of admitted insurers with respect to the proper use of the surplus lines market; and
- (3) Receive and disseminate to its members information relative to surplus lines coverages.



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In 2016 the General Assembly approved a revision to the statutes to allow for the formation of the North Carolina Surplus Lines Stamping Office, under the direction of the North Carolina Surplus Lines Association.

### § 58-21-40. Surplus lines regulatory support organization.

The North Carolina Surplus Lines Association (NCSLA) shall serve as the regulatory support organization of surplus lines licensees and shall carry out the following functions:

(1) Facilitate and encourage compliance by resident and nonresident surplus lines licensees with the laws of this State and the rules and regulations of the Commissioner relative to surplus lines insurance. (2) Communicate with organizations of admitted insurers with respect to the proper use of the surplus lines market. (3) Receive and disseminate to surplus lines licensees' information about surplus lines insurance, including, without limitation, new electronic filing procedures approved by the Commissioner, changes in the list of eligible surplus lines insurers, and modifications in coverages, procedures, and requirements as may be requested by the Commissioner. (4) Establish and operate a stamping office to process all surplus lines insurance and remit premium taxes for those coverages under G.S. 58-21- 85 by means satisfactory to the Commissioner and charge surplus lines licensees a fee for such processing.

Pursuant to statutory authority, the Stamping Office provides a means for examination of surplus lines coverages and has adopted procedures and practices to assist our members in complying with relevant surplus lines statutes and rules and regulations issued by the Commissioner of Insurance.



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## I. Contact Information

**North Carolina Surplus Lines Stamping Office**  
8412 Falls of Neuse, Suite 206  
Raleigh, NC 27615  
Phone: 919.746.8415  
Website: [www.ncsla.com](http://www.ncsla.com)  
Email: [contact@ncsla.com](mailto:contact@ncsla.com)

**North Carolina Department of Insurance**  
**Property and Casualty Division**  
1201 Mail Service Center  
Raleigh NC 27699-1201  
919-807-6075  
Website: [www.ncdoi.gov](http://www.ncdoi.gov)  
Email: [p&cinbox@ncdoi.com](mailto:p&cinbox@ncdoi.com)

## II. Non-Admitted Insurer Eligibility Information

### Foreign Insurers

To write non-admitted insurance business in North Carolina, each foreign non-admitted insurer must qualify per N.C.G.S. 58-21-20 (Eligible Surplus Lines Insurer Required) and have made application and approved by the North Carolina Department of Insurance-Financial Analysis Section.

North Carolina Department of Insurance  
Financial Analysis Section  
1203 Mail Service Center  
Raleigh, NC 27699-1203

Questions concerning surplus lines insurers, or the application or renewal process can be directed to:

Scott Wicker  
Company Admissions Manager  
919-807-6142  
[scott.wicker@ncdoi.gov](mailto:scott.wicker@ncdoi.gov)



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## Alien Insurers

### N.C.G.S. 58-21-17 (Placement with Alien Insurers)

This statute allows an NC surplus lines licensee to place non-admitted business with a non-admitted insurer domiciled outside of the United States. If the insurer is listed on the “Quarterly Listing of Alien Insurers” maintained by the International Insurers Department (IID) of the National Association of Insurance Commissioners (NAIC), these insurers are approved to write business in North Carolina.

## III. Insurer Filing Requirements

For reconciliation purposes, non-admitted insurers are required by the North Carolina Department of Insurance to furnish the North Carolina Surplus Lines Stamping Office with specific information regarding the policies written and premiums collected during the prior year. The Stamping Office will then reconcile the information submitted in their SLIP system by the eligible surplus lines insurers with the policy data remitted in SLIP by the North Carolina surplus lines licensees.

Policy information to be submitted by the eligible surplus lines insurers will include specific information about policies underwritten by the insurer such as policy number, effective date, premium amount, and the insured name. In addition, contact information for the insurer and the surplus lines licensee for each policy is required.

### Information Required:

- Policy Number
- Insured Name
- Premium
- Transaction Effective date
- NC surplus lines licensee’s name and NC license number (person responsible for reporting and paying the tax and stamping fees)

### Annual Filing Due Dates

The annual policy data for foreign surplus lines insurers is due by no later than April 1st for the previous calendar year.

The annual policy data for alien insurers is due by no later than June 30th for the previous calendar year.



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### IV. SLIP Platform & Filing Methods

#### SLIP – Surplus Lines Information Portal

Insurers are required to use our online filing platform Surplus Lines Information Portal, SLIP, when submitting the annual premium information to the Stamping Office.

SLIP provides a mechanism for North Carolina's surplus lines insurers to electronically submit the policy information that is requested by the North Carolina Department of Insurance to the North Carolina Surplus Lines Stamping Office. SLIP allows insurers to search and submit policy data, view, and make corrections to previously submitted data, and generate reports through a secure site. In the event of a large volume of business to report, the insurer can use the XML Batch file format in SLIP.

#### Manual Method

The manual method allows insurers to individually submit policy data through the SLIP interface. The Search/Submit section of SLIP contains all the functionality to search for and submit policy data. This screen grants access to general policy data and transactions specific to insurer submissions.

#### XML Import Method

The XML (Extensible Markup Language) Import method will allow insurers to submit policy data in a single batch process. Instead of individually entering policies through SLIP, a single file may contain information for multiple policies.

This process will require IT expertise to create and submit an XML file with specific policy data. Details, including the Batch Submission Manual, XML Schema, Help Documentation, and Batch File Samples for the XML Export Format & Schema for Insurers, are published on the NCSLA website; [www.ncsla.com](http://www.ncsla.com)

SLIP is accessible through the NCSLA website, <https://www.ncsla.com>

If interested in obtaining an insurer SLIP account or need assistance, please send request to: [contact@ncsla.com](mailto:contact@ncsla.com)



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## Annual Filing Confirmation

The annual policy data is due no later than April 1st for non-admitted foreign insurers and June 30th for alien insurers.

Receipt and acknowledgement by the Stamping Office of policies filed does not constitute approval by the Stamping Office of the content, form, or compliance with North Carolina Insurance Statutes. Compliance is the responsibility of the company providing the policy or coverage.

To complete the annual filings, the Stamping Office requires written confirmation of the SLIP submission from each insurer. Foreign insurers are also requested to include a copy of their Schedule T with the annual filing confirmation.

In the event no business was conducted in NC, a notification of “No Business” is required. The “No Business” filing will be completed through SLIP, accessible through the NCSLA website.

## V. Insurer Contact Information

Please report any change in:

- Company name, address, phone number, fax number or contact email address;
- Acquisition or merger that involves a surplus lines insurer;
- Any voluntary surrender or administrative action that results in the insurer becoming ineligible to:

**North Carolina Surplus Lines Association**  
8412 Falls of Neuse  
Suite 206  
Raleigh, NC 27615

Phone: 919.746.8415  
Website address: [www.ncsla.com](http://www.ncsla.com)  
Email address: [contact@ncsla.com](mailto:contact@ncsla.com)

**Please remember to inform the NCSLA of any name changes or changes to contact information or SLIP users.**