

2026 Excess and Surplus Lines Law Manual

WRITTEN BY

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Welcome to the 26th edition of the Troutman Pepper Locke LLP Excess and Surplus Lines Law Manual. Updated for 2026, this edition reflects all of the pertinent changes in the surplus lines laws and regulations of the 50 states and U.S. territories during the past year. You can use the links below to download a complete PDF of the manual or navigate directly to specific state or territory updates on our website.

In 2026, we have rolled out an interactive surplus lines update online portal providing weekly updates to our surplus lines insurance carrier (both U.S. and alien) and our surplus lines insurance broker clients. We scour statutes, regulations, secondary sources, departmental bulletins, and general industry guidance every week to report on new developments, including whether certain new laws apply to the surplus lines market, and the broker, insurer, or both. Critically, we also identify data calls from the states that require the attention of surplus lines insurers, and we help facilitate such filings on behalf of our subscribing clients. As a new offering, we are also providing analysis on enforcement actions made public by various state insurance departments that are applicable to surplus lines insurers and brokers. Please see [Appendix F](#) for a preview of the surplus lines portal. To subscribe or get pricing information, please contact us at surpluslines@troutman.com.

We trust you will find this manual to be a valuable desk reference and encourage you to reach out with any questions about its contents.

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