

Speaking Engagements | December 16, 2025

Demystifying Surplus Lines Group Insurance

SPEAKERS

[John N. Emmanuel](#) | [Zachary N. Lerner](#)

In the third episode of our [Surplus Lines 360](#) series, John Emmanuel and Zachary Lerner unpack one of the hottest regulatory topics in surplus lines: group insurance. Learn how affiliated and unaffiliated groups are treated under the NRRA, why “home state” determination drives compliance and tax obligations, and the state-by-state rules that can make or break a group structure.

Sections

- Defining surplus lines group insurance
- Affiliated vs. unaffiliated groups under the NRRA: defining the “home state”
- Compliance implications and state differences
- The uneven playing field: Illinois vs. New York
- The complexities of tax allocation for unaffiliated groups
- Risk purchasing groups: benefits, limitations, and ongoing obligations

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