

Speaking Engagements | January 13, 2026

Financial Responsibility in the Surplus Lines Market

SPEAKERS

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

In the fourth episode of our [Surplus Lines 360](#) series, John Emmanuel and Zachary Lerner discuss why using surplus lines insurance to satisfy state financial responsibility requirements can be problematic and varies by state, and why newer rideshare laws provide clarity that traditional commercial auto insurance lacks.

Sections

- Requirements Differ by U.S. State
- Auto Liability and “Authorized Insurer” Rules
- Considerations for TNC/Peer-to-Peer Coverage

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