

Speaking Engagements | April 2, 2026

Home State Definition

SPEAKERS

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

In the eighth episode of our [Surplus Lines 360](#) series, John Emmanuel and Zachary Lerner explore the definition of “home state” under the Nonadmitted and Reinsurance Reform Act (NRRA) — how it applies, the complexities of group policies, and the nuances of exposure based on risk location.

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