

# How COVID-19 Impacts the Surplus Lines Insurance Industry

Insurance Journal

## WRITTEN BY

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New York Partner [Zachary Lerner](#) authored an article for Insurance Journal exploring how surplus lines insurers may need to respond to past, present and future developments arising from the COVID-19 pandemic, examining whether surplus lines insurers will be required to respond to COVID-19 losses and the draft Pandemic Risk Insurance Act currently being discussed by members of the U.S. Congress. He also addresses emergency insurance regulations, bulletins and orders issued by states that are applicable to the surplus lines market.

He explains why surplus lines insurers may find themselves in the best position to rapidly respond to COVID-19 insurance needs, often being able to expedite insurance products to market and possessing the ability to craft uniquely-tailored products for specific requirements of insurance customers. He notes, “While the insurance industry – and the global economy – attempts to regain stability and predictability, we expect the surplus lines market to be a large part of our continued economic recovery in the wake of the COVID-19 pandemic.”

To read the full article, click [here](#).

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