

Speaking Engagements | November 10, 2025

Introducing Surplus Lines 360

SPEAKERS

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

Join Troutman Pepper Locke Partners John Emmanuel and Zachary Lerner as they kick off *Surplus Lines 360*, a series that demystifies the evolving landscape of surplus lines insurance. In this video, discover what surplus lines are (and are not), how eligibility works for both domestic and alien insurers, the regulatory dynamics between state and federal oversight, and the expanding reach of surplus lines into other coverage areas.

- 0:25 – What surplus lines is not: debunking a myth
- 1:23 – Growth beyond commercial lines
- 2:39 – The regulatory landscape

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