

Speaking Engagements | December 2, 2025

# Understanding the Surplus Lines Broker's Role: Key Responsibilities and Regulatory Insights

## **SPEAKERS**

John N. Emmanuel | Zachary N. Lerner

---

Join Troutman Pepper Locke Partners John Emmanuel and Zachary Lerner as they break down the critical role of surplus lines brokers in insurance transactions. Learn the distinctions between admitted and surplus lines markets, the unique responsibilities brokers shoulder, and the regulatory requirements that shape their relationships with agents. Gain practical insights into enforcement actions and the importance of careful delegation in surplus lines placements.

## **Sections**

- Admitted vs. Surplus Lines Markets: What Brokers Need to Know
- Surplus Lines Broker Responsibilities: Risks of Over-delegation
- Enforcement Actions: Consequences of Non-compliance
- Brokers, Agents, and Regulatory Requirements: Defining the Relationship

## **RELATED INDUSTRIES + PRACTICES**

- [Excess + Surplus Lines](#)
- [Insurance + Reinsurance](#)