



**BULLETIN 25-EX-3**

TO: ALL SURPLUS LINES AGENTS WRITING IN THE STATE OF GEORGIA

FROM: JOHN F. KING  
INSURANCE AND SAFETY FIRE COMMISSIONER

DATE: OCTOBER 2, 2025

RE: IMPLEMENTATION OF NEW COMPLIANCE REVIEW PROGRAM

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Beginning in October 2025, the Florida Surplus Lines Service Office (FSLSO) SLIP+ team will begin conducting compliance reviews of Georgia-licensed surplus lines brokers on behalf of the Georgia Department of Insurance, Office of Insurance and Safety Fire Commissioner (GA OCI).

The purpose of this program is to ensure brokers are meeting statutory requirements for policy filing and tax remittance, while also providing educational assistance to strengthen compliance practices across the Georgia surplus lines market.

Compliance reviews will verify that:

- All policies, endorsements, and cancellations are properly filed.
- Premium taxes are accurately calculated, reported, and paid.
- Broker records align with Georgia surplus lines laws and regulations.

Reviews may be conducted on-site at the broker's office or as a remote (desk) audit, depending on circumstances and mutual agreement. Brokers selected for review will receive advance notice and detailed instructions to prepare the required records.

Compliance reviews may be scheduled on a routine basis, at random, or as a result of identified reporting discrepancies. In many cases, reviews result in either no findings or minor corrections. However, significant non-compliance may be referred to GA OCI for further action.

Additional details regarding the process, requirements, and expectations of the Compliance Review Program are provided in Attachment A.

For questions, please contact [compliancereview@slipplus.com](mailto:compliancereview@slipplus.com) or [premiumtax@oci.ga.gov](mailto:premiumtax@oci.ga.gov).

A handwritten signature in black ink, appearing to read 'John F. King', written in a cursive style.

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JOHN F. KING  
INSURANCE AND SAFETY FIRE COMMISSIONER  
STATE OF GEORGIA

## **Attachment A: Compliance Review Program – Additional Details**

### **Purpose and Educational Role**

Compliance reviews are designed not only to verify accuracy and compliance but also to serve as an educational tool. They provide brokers and their staff with feedback, clarification, and resources to ensure filings are completed efficiently and in alignment with Georgia law.

### **PROCESS**

#### **Notice of Intent & Scheduling**

A Notice of Intent will be sent to the broker via email as advance notification of an upcoming review. Within 5–7 days, a SLIP+ analyst will contact the broker to schedule the review date. Reviews may take place on-site at the broker's office or remotely. If multiple licensed brokers work in the same office, GA OCI may coordinate reviews simultaneously to reduce business interruptions.

#### **Preparation & Checklist**

Once a review date is established, the assigned analyst will provide a detailed list of policies and transactions selected for review and a Compliance Review Preparation Checklist to assist the broker with preparation for the review.

#### **Records Requested**

Records may include, but are not limited to:

- Policy records from the past three (3) years, including:
  - Policy declarations (with coverage details and insured property locations).
  - Policy face or front page (if surplus lines stamp is not displayed on the declarations page).
  - Endorsements included on the sampling list.
  - Agency invoices issued to policyholders for sampled policies.
  - Proof of premium paid date.
  - Proof of inspections, surveys, or membership agreements related to agency fees.

#### **On-Site Requirements**

If the review is conducted at the broker's office, brokers must provide:

- A desk/table and chair.
- A telephone and power outlet.
- Courtesy space for the analyst to perform their duties.

**Timeline & Findings Report**

Brokers will receive a written report of findings within 14 days of the date the review is completed. Brokers are expected to respond to any variances noted. Findings serve both as corrective direction and as an educational resource for brokers and agency staff.

**Frequency of Reviews**

Compliance reviews will take place on a routine cycle, every three (3) years, as part of the normal oversight process, at random to ensure broad participation across the market, or when reporting discrepancies or other red flags are identified.

**Summary**

By preparing ahead of the October program launch, brokers can ensure their reporting and records are accurate, complete, and in full alignment with state law. Compliance reviews are intended to support brokers, reduce errors, and strengthen the integrity of Georgia's surplus lines market.