

HOW TO APPLY FOR A CALIFORNIA SURPLUS LINE BROKER LICENSE

AUTHORIZING ACT

[Section 1761](#) of the California Insurance Code reads, in part:

A Surplus Line Broker is a person who places insurance with non-admitted insurers, covering risks other than aircraft and certain marine and transportation risks.

QUALIFICATIONS

- **Minimum Age:** 18 years
- **Residency:** California residency is not required.
- **Experience:** Must hold a Property Broker-Agent and a Casualty Broker-Agent (resident and nonresidents) and a Surplus Line Broker license in resident state (nonresidents).
- **Entity Types:** Individual and Business Entity

SURPLUS LINE BROKER LICENSE LINKS

- **Surplus Line Broker Licensing Information:**
<https://www.insurance.ca.gov/0200-industry/0050-renew-license/0200-requirements/surplus-line.cfm>
- **Surplus Line Broker Frequently Asked Questions:**
<https://www.insurance.ca.gov/0200-industry/0200-prod-licensing/0400-other-info/0800-questions-answers/surplus-line-broker-faq.cfm>

RESIDENT - INDIVIDUAL

- Application:** Apply for an insurance license online - Go to the CDI's [Sircon.com - Individual License Application](#). This link takes the applicant to the procedures of how to file an application online.

Individual who will only transact on behalf of a licensed surplus line broker business entity

- Surplus Line and/or Special Lines' Surplus Line Certification**, form [LIC-050](#) is to be used to declare that the broker will be submitting a Surplus Line Broker \$50,000 bond or that the broker will be transacting on behalf of a business entity or both.
- Business Entity Endorsement**, form [LIC 411-8A](#) must be filed by the surplus line broker business entity to endorse Individual Surplus Line Broker licensees who only transact on behalf of a surplus line broker business entity.
- License filing** - two year term: **\$588**, the fee for an individual surplus line broker who only transacts on behalf of a surplus line broker business entity.

Individual who will transact under their personal license

- Surplus Line and/or Special Lines' Surplus Line Certification**, form [LIC-050](#) is to be used to declare that the broker will be submitting a Surplus Line Broker \$50,000 bond or that the broker will be transacting on behalf of a business entity or both.
- A Bond of Surplus Line Broker**, form [LIC 447-31](#), in the penal sum of \$50,000, by a California admitted surety and accompanied by a jurat and a power of attorney for the attorney in-fact executing bond; completed in the name of the applicant and signed by the applicant.
- License filing** - two year term: **\$1,178**, the fee for an individual surplus line broker that has a \$50,000 bond on file.

NON-RESIDENT - INDIVIDUAL

- The nonresident applicant must hold a surplus line broker license in the state or territory of the United States where the resident license is maintained.
- Application:** Apply for an insurance license online - Go to the CDI's Sircon.com - [Individual License Application](#). This link takes the applicant to the procedures of how to file an application online.

Individual who will only transact on behalf of a licensed surplus line broker business entity	Individual who will transact under their personal license
<ul style="list-style-type: none"> <input type="checkbox"/> Surplus Line and/or Special Lines' Surplus Line Certification, form LIC-050 is to be used to declare that the broker will be submitting a Surplus Line Broker \$50,000 bond or that the broker will be transacting on behalf of a business entity or both. <input type="checkbox"/> Business Entity Endorsement, form LIC 411-8A must be filed by the surplus line broker business entity to endorse Individual Surplus Line Broker licensees who only transact on behalf of a surplus line broker business entity. <input type="checkbox"/> License filing - two year term: \$588, the fee for an individual surplus line broker who only transacts on behalf of a surplus line broker business entity. 	<ul style="list-style-type: none"> <input type="checkbox"/> Surplus Line and/or Special Lines' Surplus Line Certification, form LIC-050 is to be used to declare that the broker will be submitting a Surplus Line Broker \$50,000 bond or that the broker will be transacting on behalf of a business entity or both. <input type="checkbox"/> A Bond of Surplus Line Broker, form LIC 447-31, in the penal sum of \$50,000, by a California admitted surety and accompanied by a jurat and a power of attorney for the attorney in-fact executing bond; completed in the name of the applicant and signed by the applicant. <input type="checkbox"/> License filing - two year term: \$1,178, the fee for an individual surplus line broker that has a \$50,000 bond on file.

FINGERPRINT REQUIREMENTS

All applicants who do not meet the fingerprint exemption noted below and who submit a non-resident individual application for an insurance license will be required to file fingerprint impressions prior to submitting their application to the California Department of Insurance (CDI).

The fingerprints will be submitted to the California Department of Justice (DOJ) and to the Federal Bureau of Investigation (FBI) to ascertain whether or not the non-resident applicant has a criminal record that could prevent the applicant from holding a non-resident insurance producer's license in California.

Fingerprint Exemptions: California non-resident applicants that were previously licensed as a Resident Insurance Producer in California and previously fingerprinted are exempt from this requirement.

The following states are exempt if you were previously fingerprinted as a condition of obtaining Resident Insurance Producer in that state:

Alabama	Florida	Louisiana	New Jersey	Ohio	Texas
Arizona	Georgia	Minnesota	New Mexico	Oregon	Utah
Delaware	Hawaii	Montana	North Carolina	Pennsylvania	Washington
District of Columbia	Idaho	Nevada	North Dakota	Tennessee	Wisconsin

For more information:

<http://www.insurance.ca.gov/0200-industry/0020-apply-license/0200-indiv-non-resident/finger-print.cfm>

RESIDENT - BUSINESS ENTITY

- Application:** Any legal entity, other than an individual, may qualify for a business entity license. Apply for an insurance license online - Go to the CDI's [Sircon.com - Individual License Application](#). This link takes the applicant to the procedures of how to file an application online.
- Bond:** A Bond of Surplus Line Broker, form [LIC 447-31](#), in the penal sum of \$50,000, by a California admitted surety and accompanied by a jurat and a power of attorney for the attorney in-fact executing bond; completed in the name of the business entity and signed by an officer or partner.
- Natural Person Named On Business Entity:** Pursuant to Section 1656 of the California Insurance Code the business entity must have at least one California resident endorsee for each license class to establish, maintain and renew the business entity license. This endorsee must hold an individual surplus line broker license.
- License filing** - two year term: **\$1,178**, the fee for a surplus line broker business entity license.

NON-RESIDENT - BUSINESS ENTITY

- Application:** Any legal entity, other than an individual, may qualify for a business entity license. Apply for an insurance license online - Go to the CDI's [Sircon.com - Individual License Application](#). This link takes the applicant to the procedures of how to file an application online.
- Bond:** A Bond of Surplus Line Broker, form [LIC 447-31](#), in the penal sum of \$50,000, by a California admitted surety and accompanied by a jurat and power of attorney for attorney in-fact executing bond; completed in the name of the applicant and signed by the applicant.
- Natural Person Named On Business Entity:** Pursuant to Section 1656 of the California Insurance Code, a nonresident organizational license must have at least one endorsee from their home state that may exercise the power and perform the duties under their license. This endorsee must hold an individual surplus line broker license.
- License filing** - two year term: **\$1,178**, the fee for a non-resident surplus line broker business entity license.

CALIFORNIA DEPARTMENT OF INSURANCE

General Licensing Contact Information

- **CDI's Licensing Hotline:** (800) 967-9331
- **Business Entity Licensing Inquiries:** (916) 492-3069
- **Producer Licensing Bureau Email Inquiry Services:**
<https://www.insurance.ca.gov/0200-industry/0200-prod-licensing/0400-other-info/0800-questions-answers/education/continuing-ed/email.cfm>