Surplus Lines

Broker eServices Account Access

Kentucky Department of Insurance
August 25, 2021

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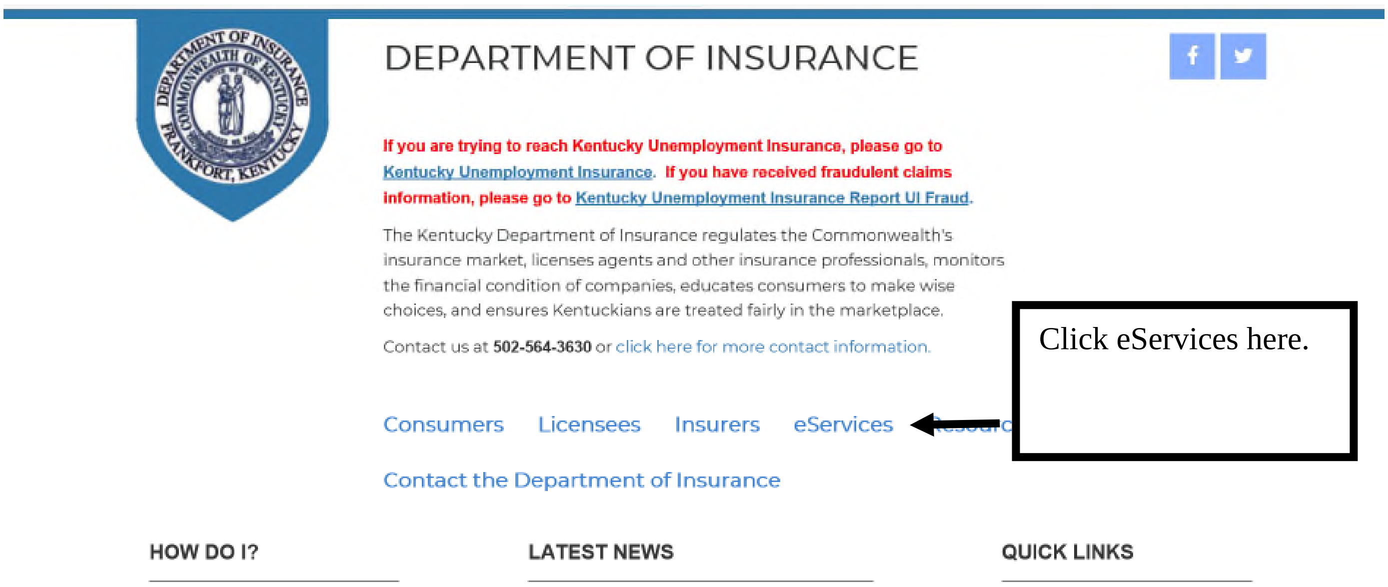
OVERVIEW

This user documentation is designed to assist a Surplus Lines Broker in navigating the Kentucky eServices portal. Below is a by-topic document to assist in the navigation of your account.

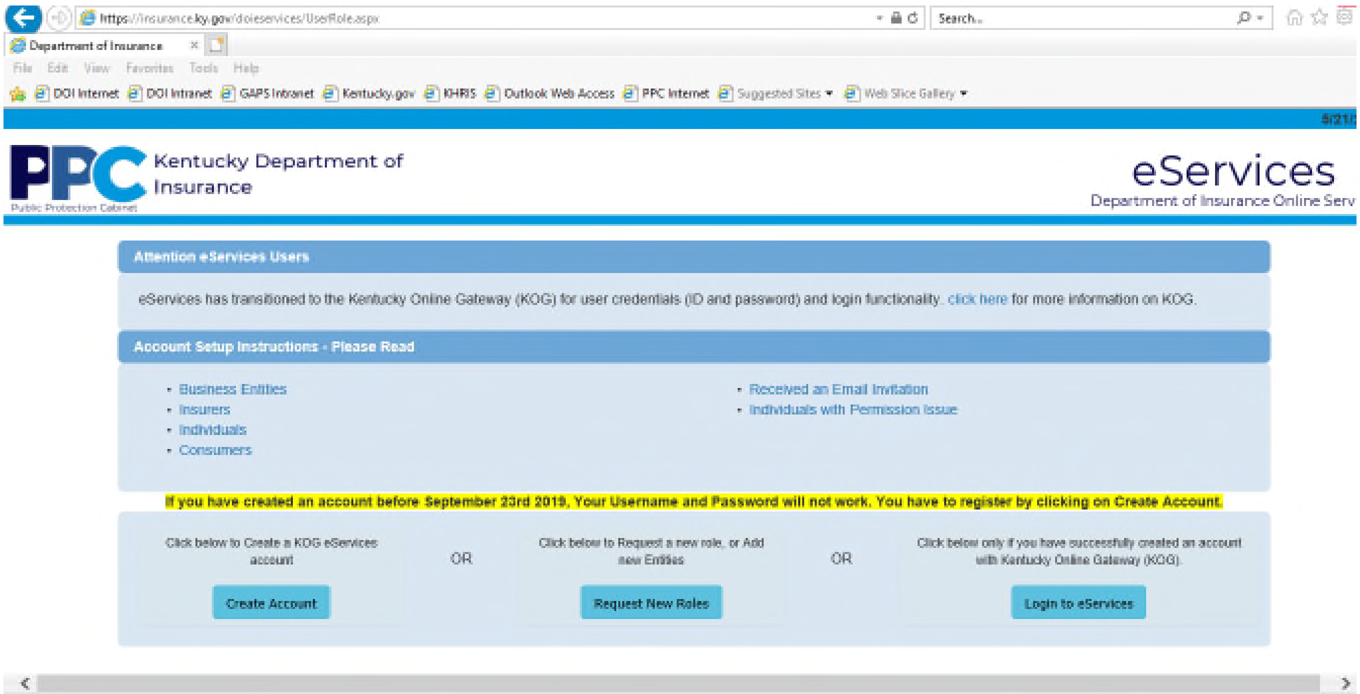
LOGGING IN

To access the system, proceed to the Kentucky Department of Insurance (KDOI) website at:

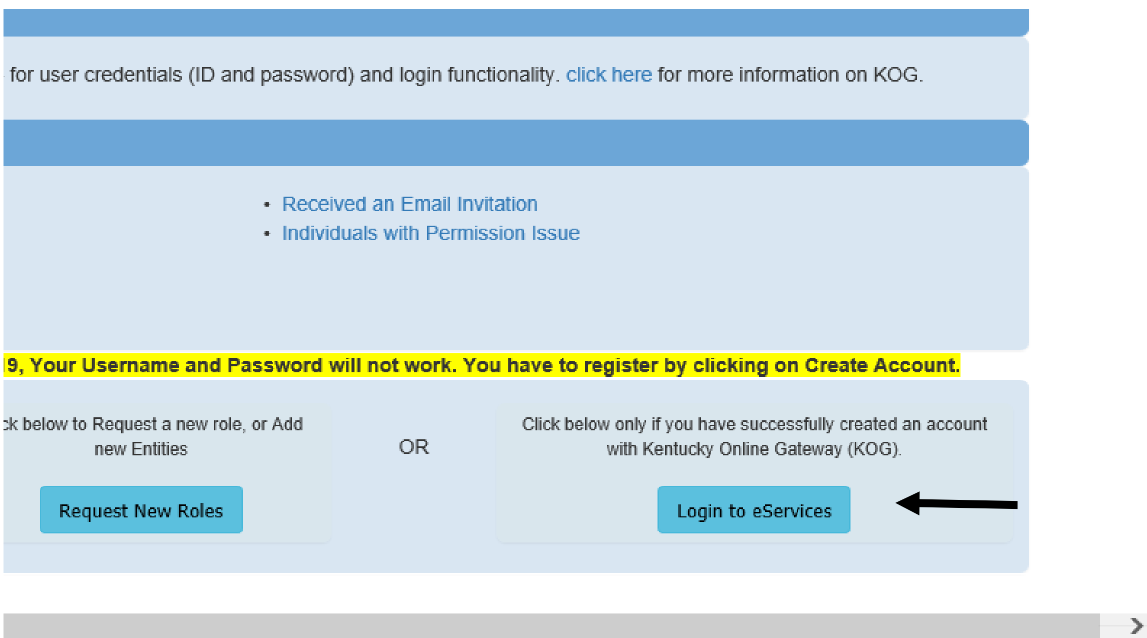
http://insurance.ky.gov/ppc/new_default.aspx



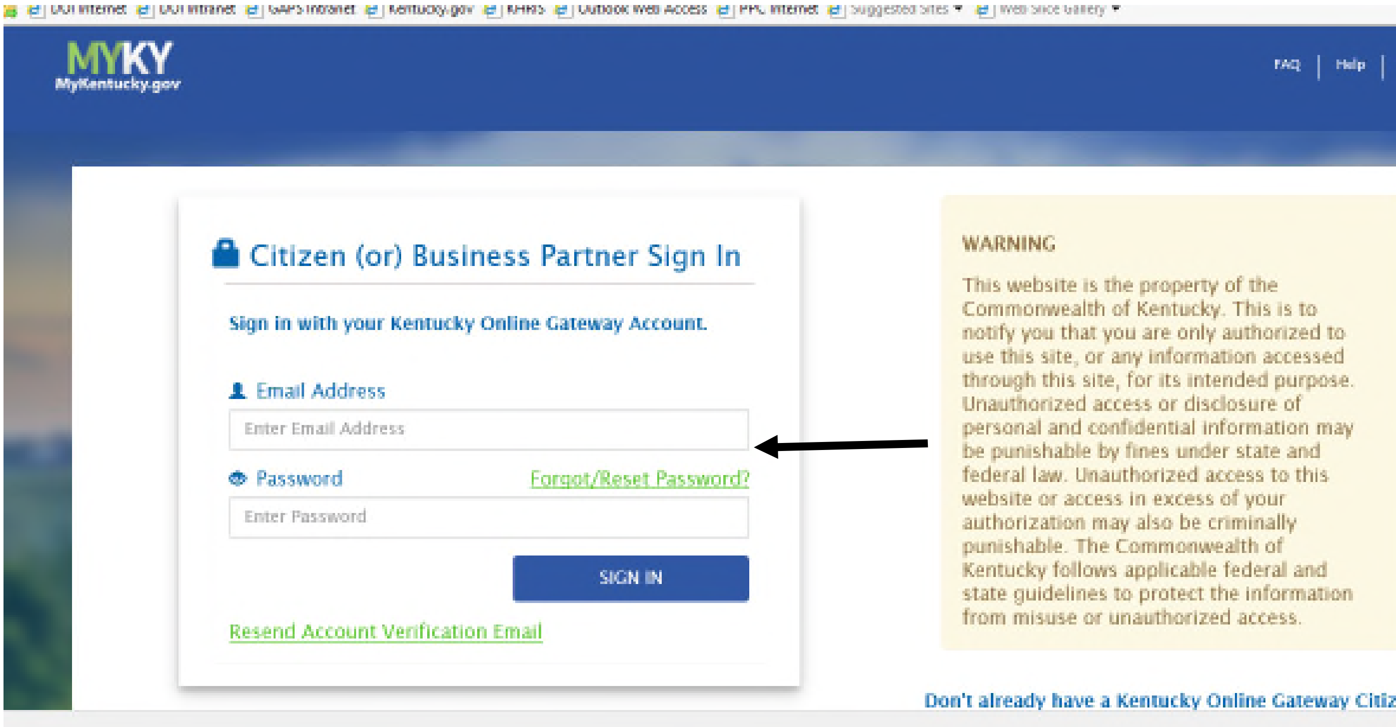
The following screen will display:



To access eServices, click here:



Enter your broker-specific Username and Password here:



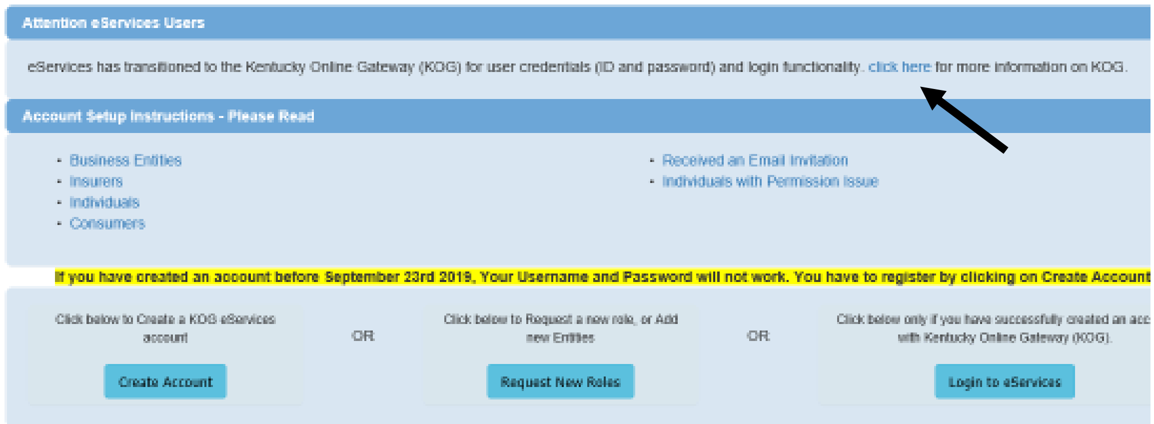
Which will grant access to eServices.

IMPORTANT!!:

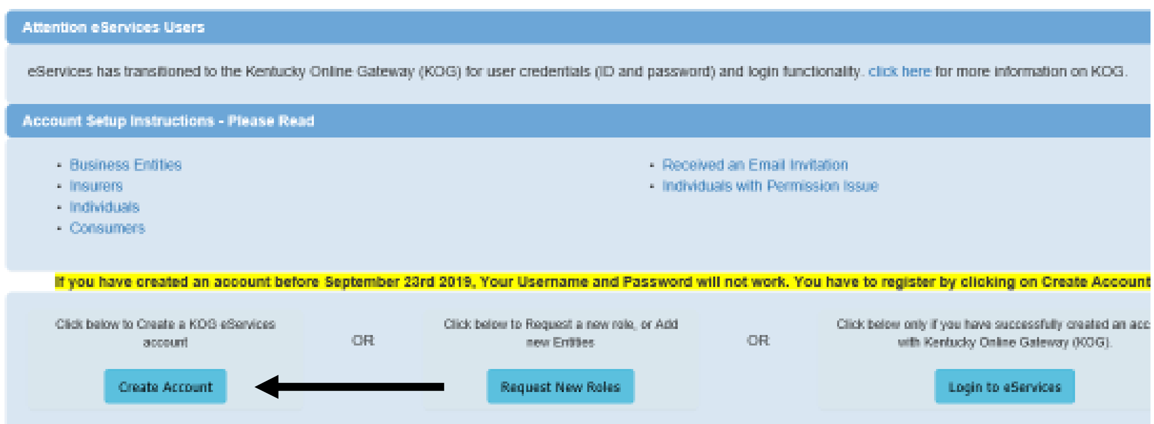
The Username and Password must be broker-specific. The Agency (Business Entity) Username and Password will not work!!

IMPORTANT!!:

If you do not remember your Username and Password contact the Kentucky Online Gateway (KOG) by clicking here:



If you haven't set up an account, click here to do so:



FILING AN AFFIDAVIT IN eSERVICES

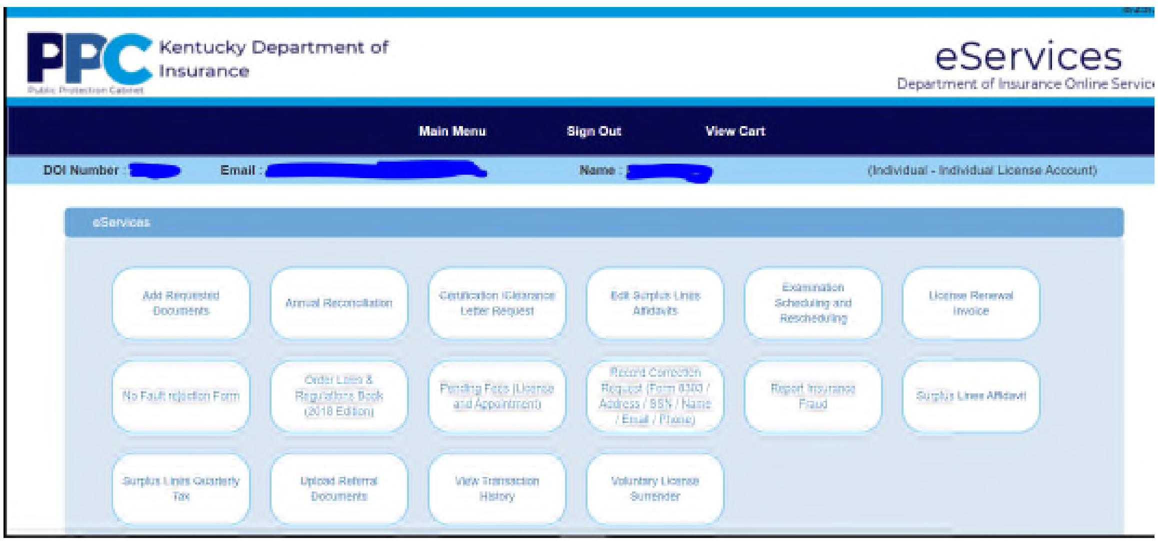
The system provides two ways to pass Surplus Lines Affidavits to the KDOI:

- Single entry
- Batch Entry

FILING A SINGLE ENTRY AFFIDAVIT RECORD INTO eSERVICES

To file a single affidavit, first access eServices as shown previously.

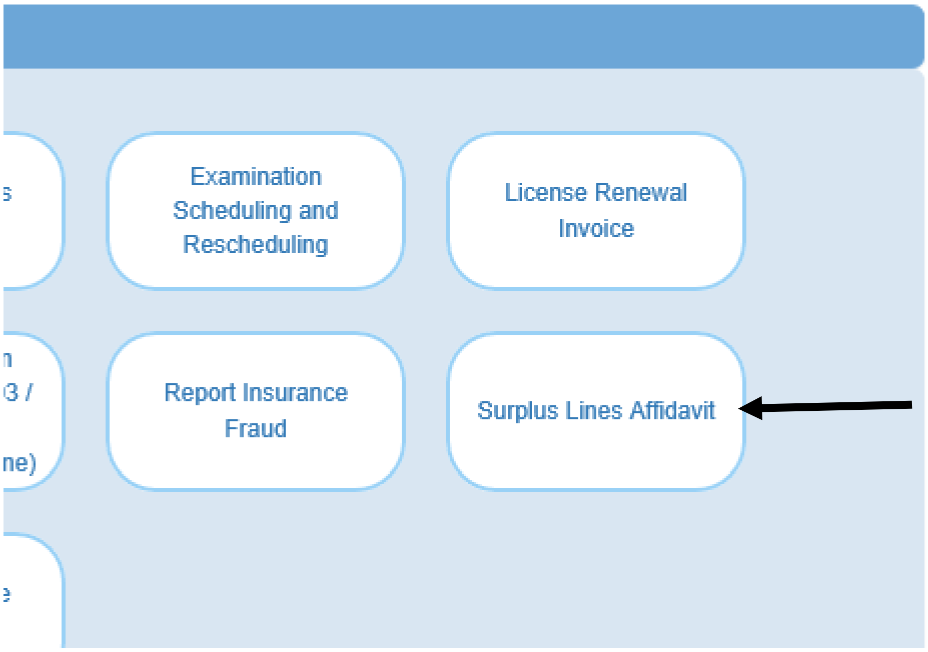
Once in, the following screen will display:



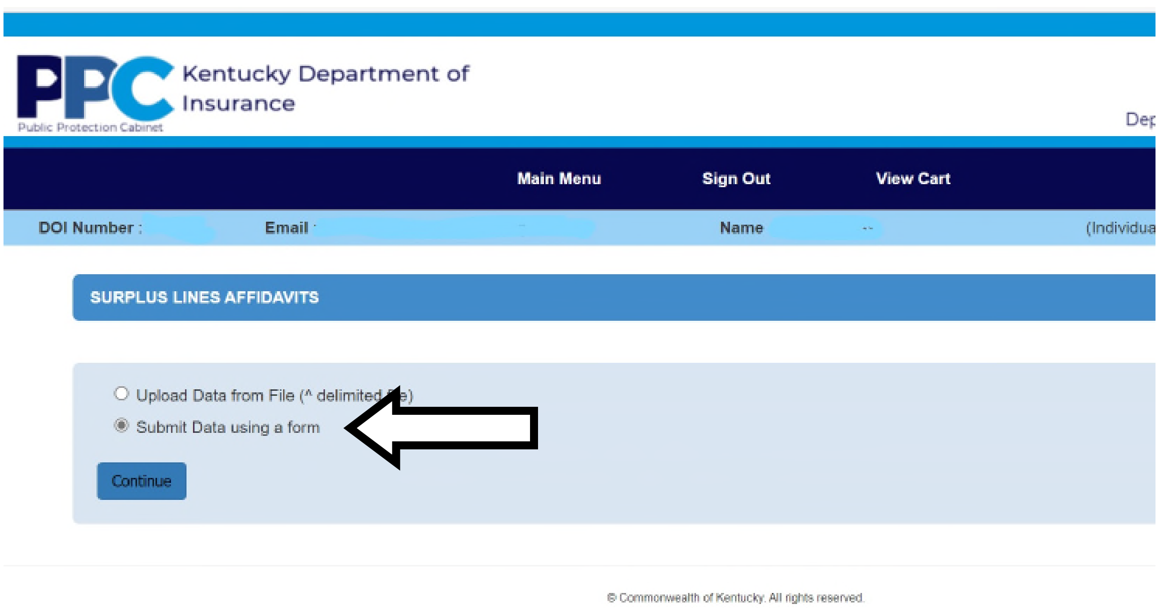
NOTE:

As this screenshot is taken from a training environment, not all roles above will display for a broker.

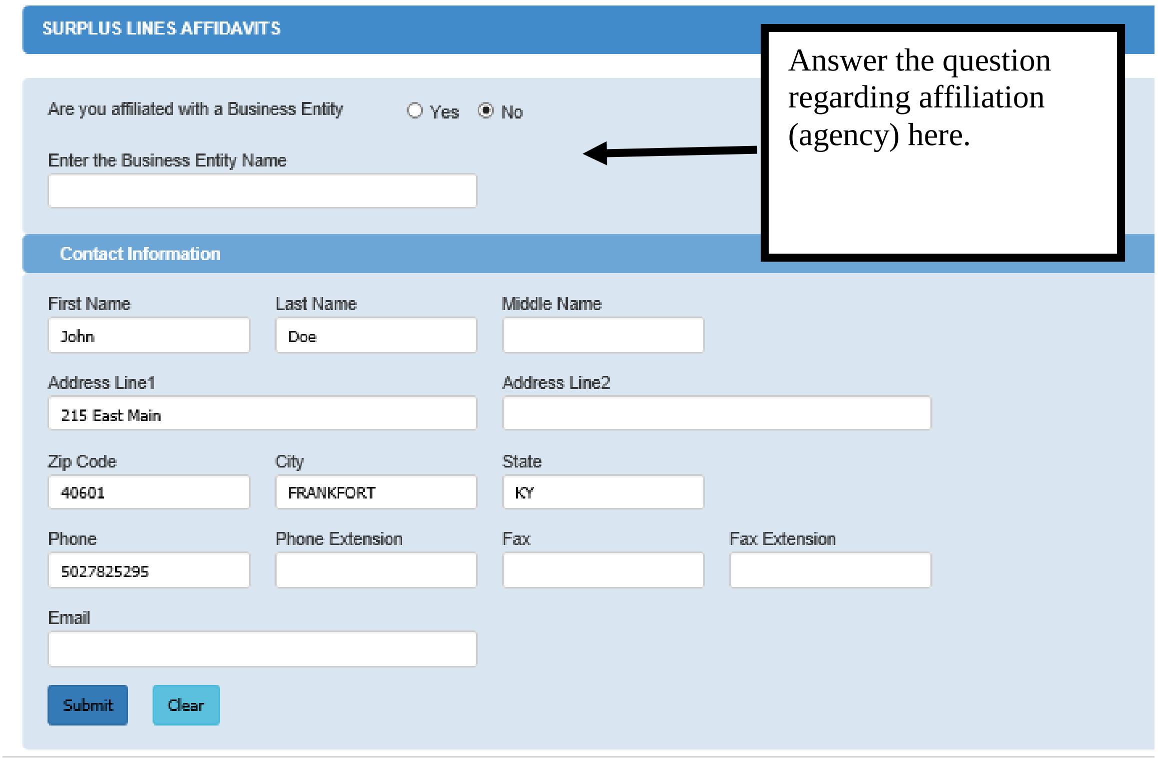
To load one affidavit, click here:



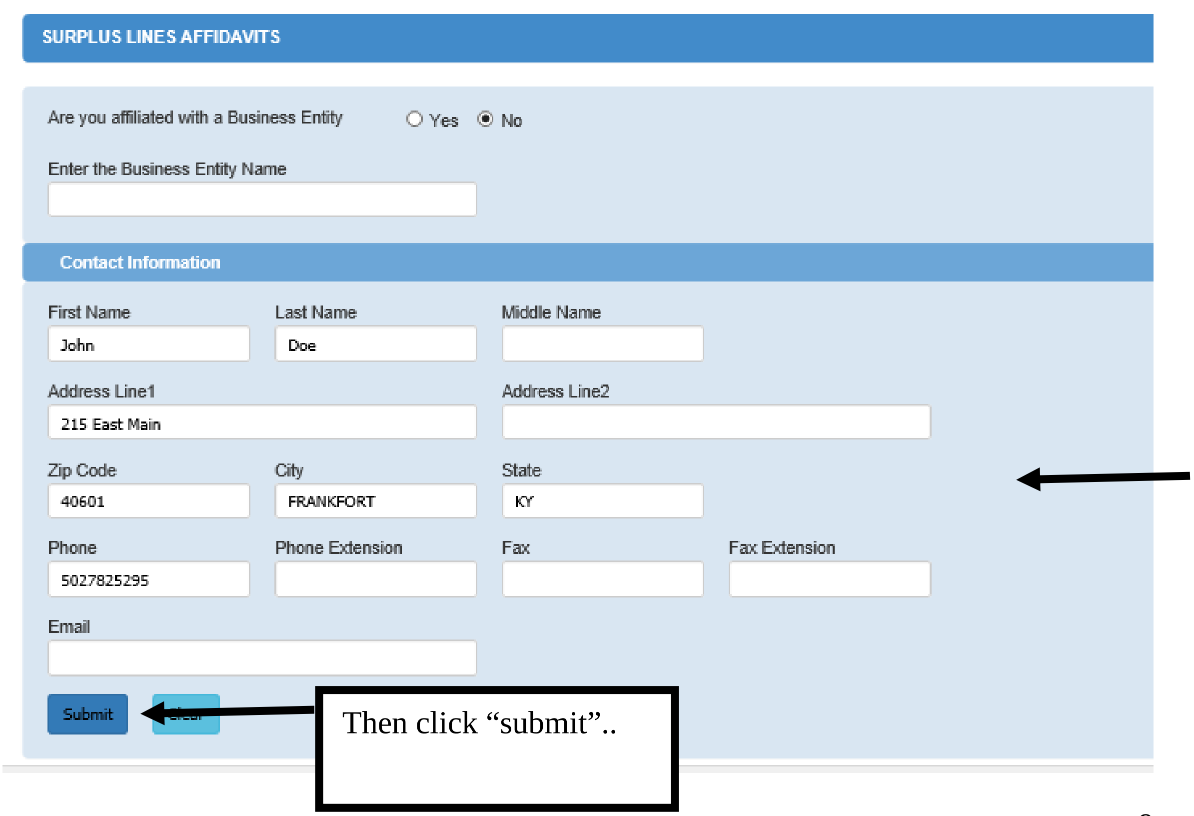
Declare you are filing a single affidavit by clicking here:



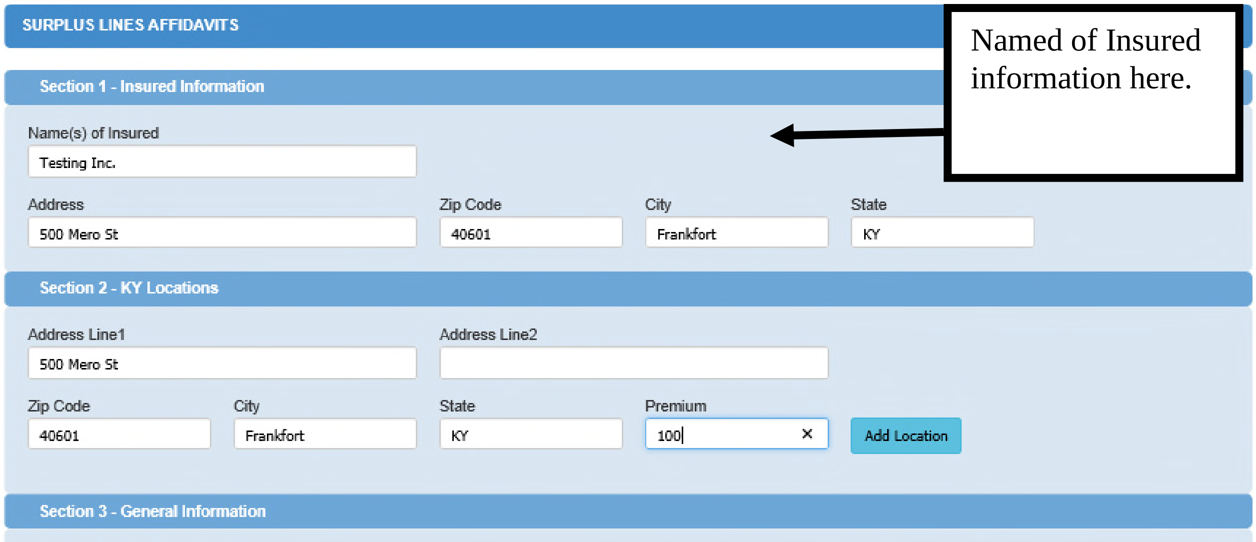
Next, enter the data as shown in the following:



Ensure your contact information is accurate here:

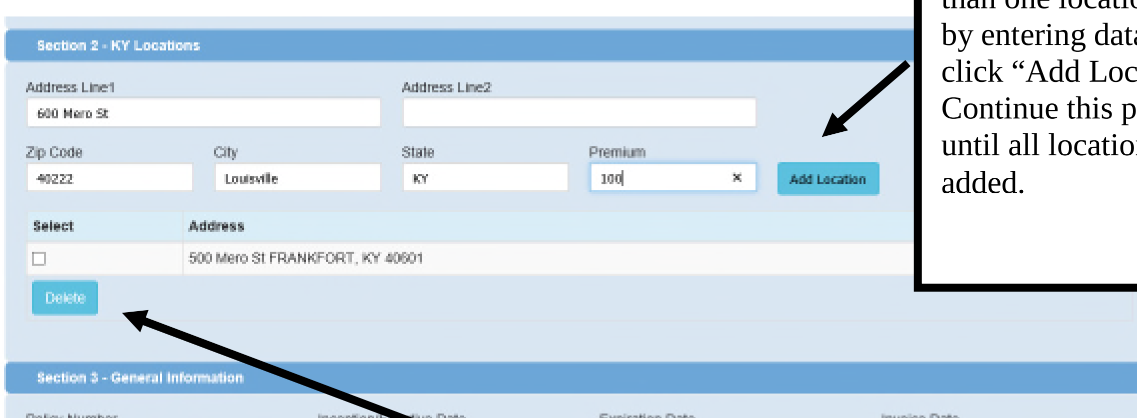


The following screen is designed to enter actual affidavit information, including:



Named of Insured information here.

Location data here:



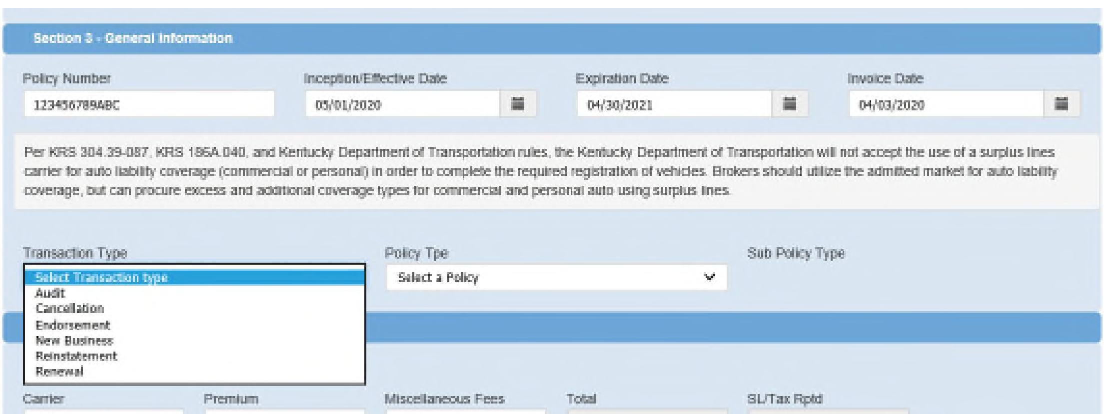
Enter the data here. If the affidavit contains more than one location, add it by entering data, then click "Add Location". Continue this process until all locations are added.

A delete function is offered in the event of entry error. Click the checkbox of the improper record then "Delete" to remove.

IMPORTANT!!:

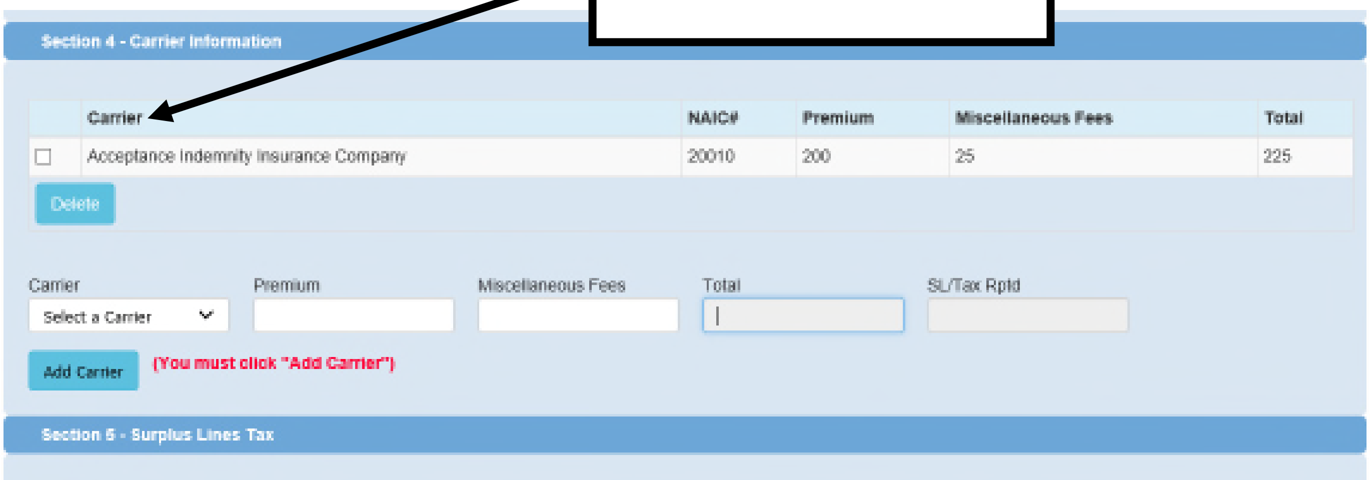
If the affidavit contains more than one premium-bearing Kentucky location, then the user will need to enter each location individually. If the affidavit contains only one risk location, or if the affidavit does not divide premium between multiple locations, enter the primary location in which the premium is assigned, and move on to the next section.

The next section concerns demographic policy data, such as policy number, policy period, and type of policy.



Add the carrier information next. If the policy contains more than one carrier, add the carrier information, click “Add Carrier”, and proceed to add additional carriers until complete.

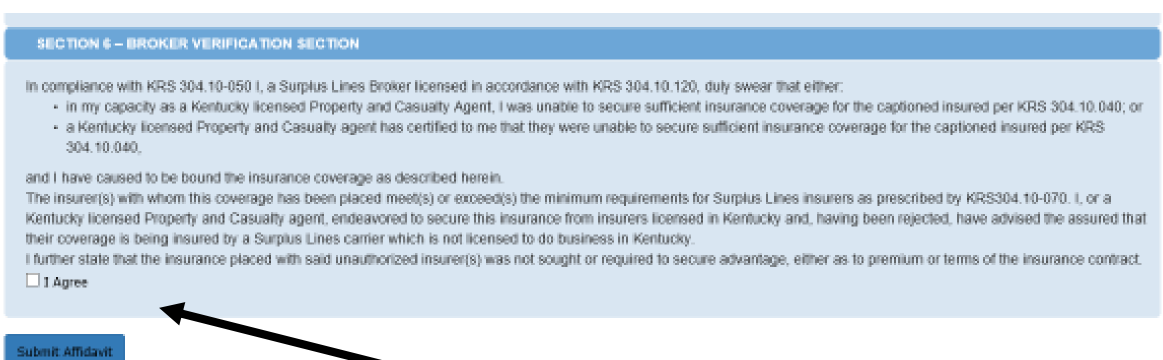
The delete function works as above; click the checkbox of the improper record then "Delete" to remove.



IMPORTANT:

Surplus lines tax is calculated at 3% of all premium, plus fees.

Lastly, the broker will need to certify that a diligent attempt was made to place the business in the admitted market in Kentucky; however, was unable to do so. Therefore, qualifying it as surplus lines according to KRS 304.10-040.

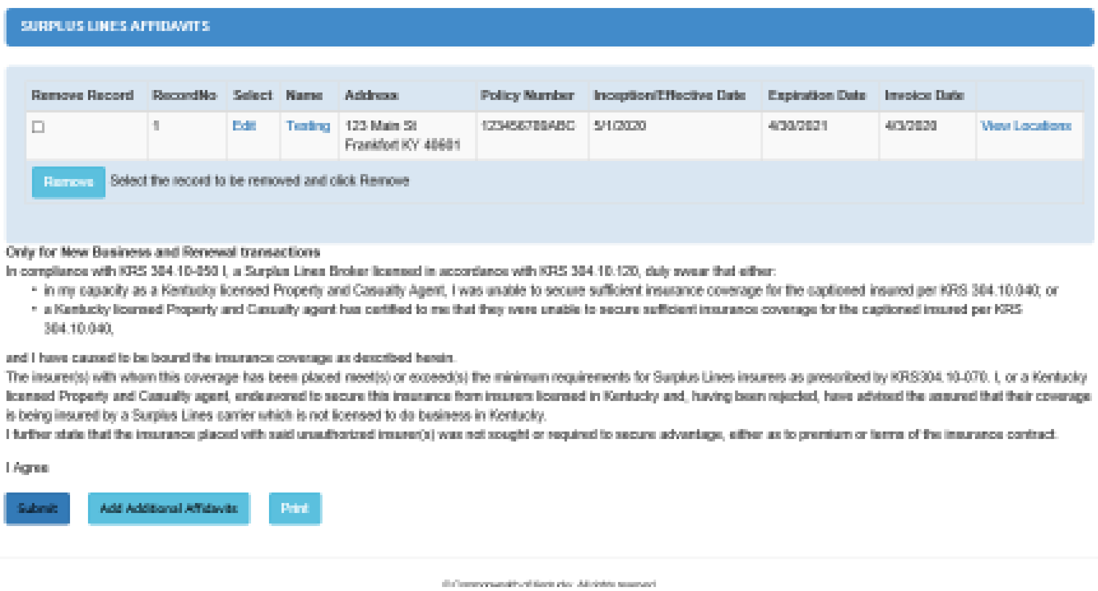


Check the box and click here.

Once complete, the next screen presents.

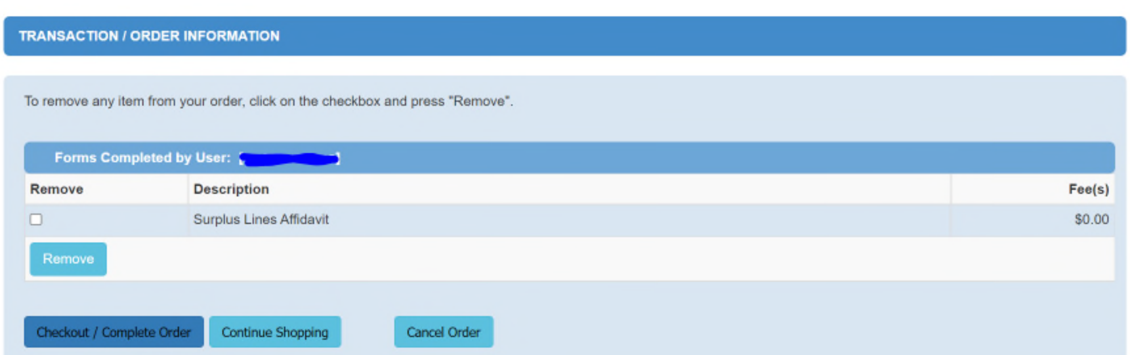
The user will have the options of:

- Review and submit the affidavit to exit the system,
- Review and delete the affidavit, or;
- Review and add another affidavit.



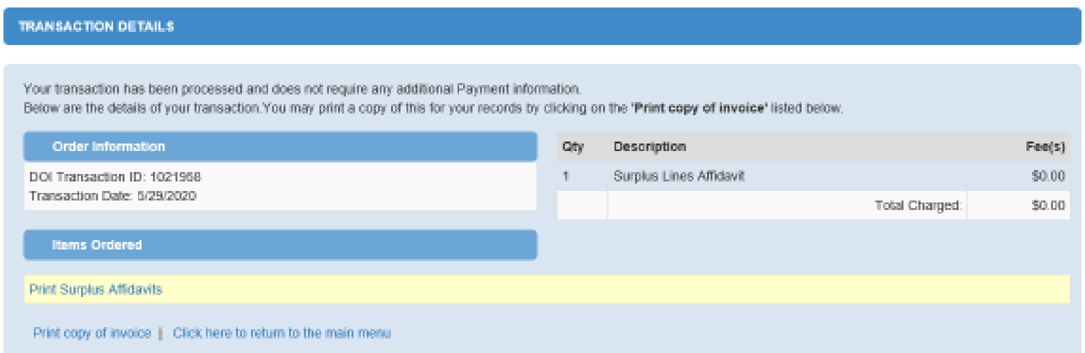
After clicking “Submit”, the user will have one last opportunity with this screen to:

- Delete the affidavit,
- Cancel the order, or;
- Complete the transmission.



Once clicking the “Checkout” icon, the transaction is complete.

You will be assigned a DOI eServices transaction ID and transaction date, to track your work.


TRANSACTION DETAILS

Your transaction has been processed and does not require any additional Payment information.
Below are the details of your transaction. You may print a copy of this for your records by clicking on the **'Print copy of invoice'** listed below.

Order Information

DOI Transaction ID: 1021968
Transaction Date: 5/29/2020

Qty	Description	Fee(s)
1	Surplus Lines Affidavit	$0.00
	Total Charged:	$0.00

Items Ordered

Print Surplus Affidavits

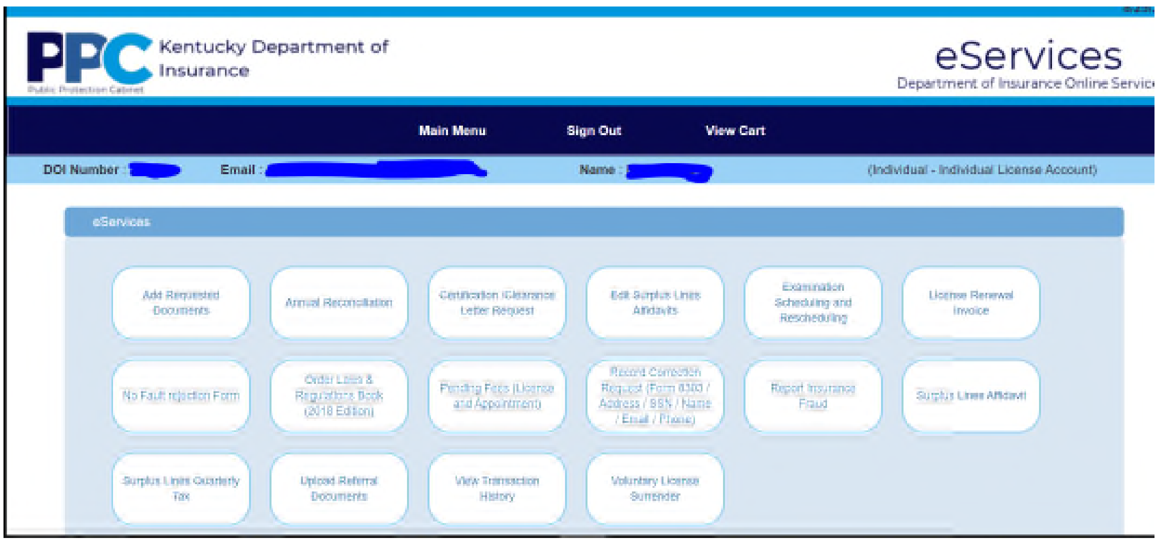
Print copy of invoice | Click here to return to the main menu

ENTERING A BATCH FILE OF MULTIPLE AFFIDAVITS

The eServices application also allows a user to data load batch affidavit data. The following is the process to accomplish this task.

First, access eServices as shown previously.

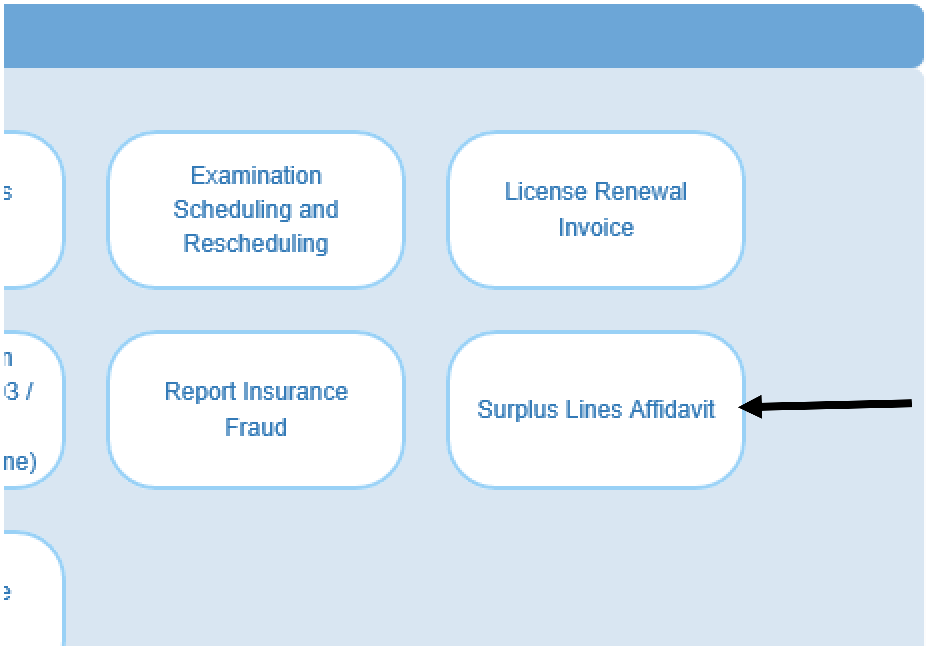
Once in, the following screen will display:



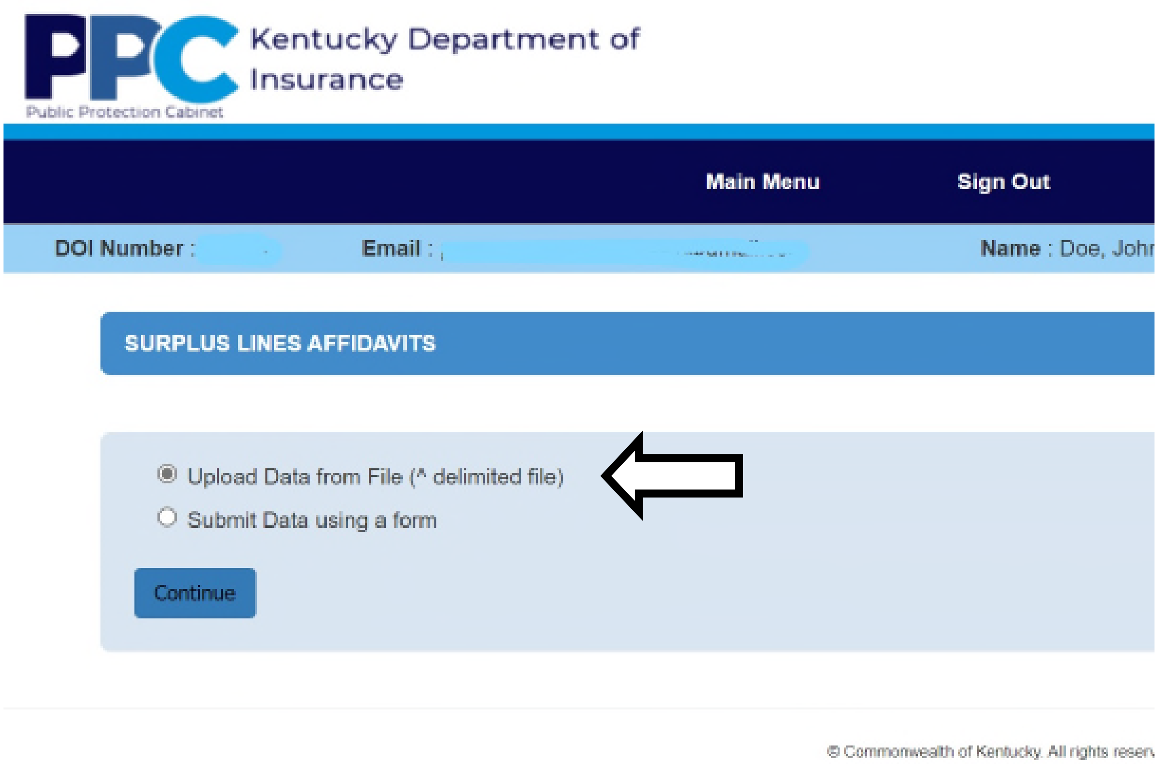
NOTE:

As this screenshot is taken from a training environment, not all roles above will display for a broker.

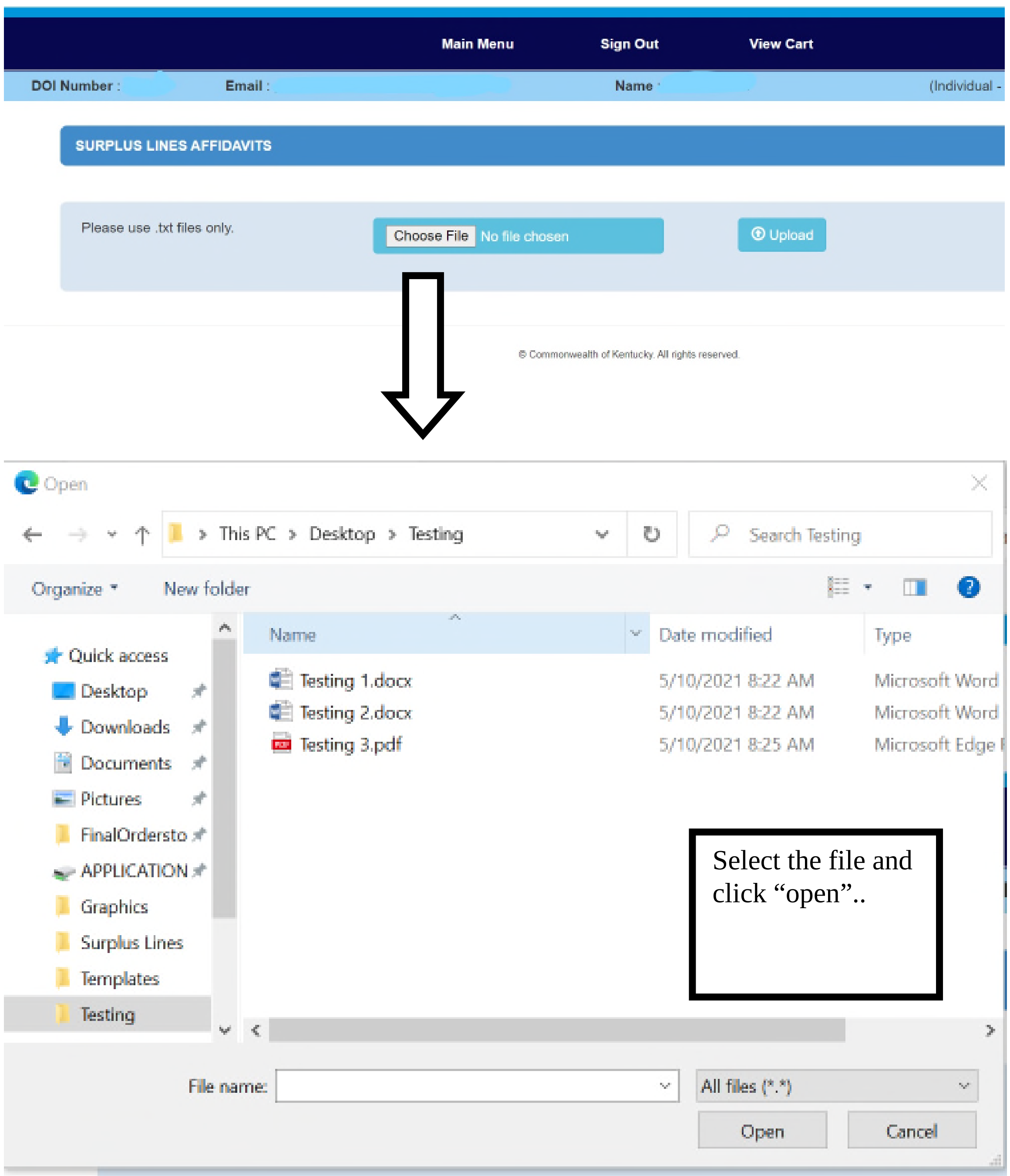
To load a batch file of affidavits, click here:

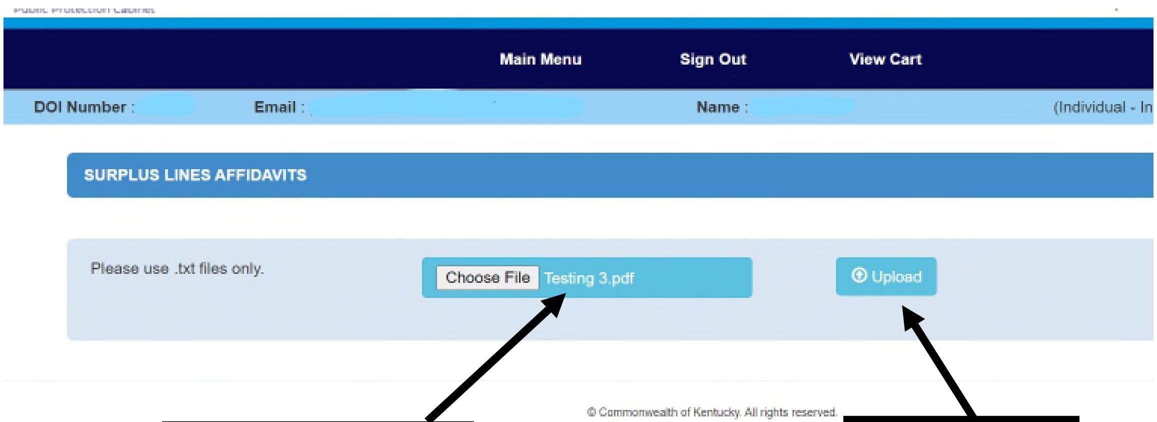


Declare you are filing a batch file, by clicking here:



Search for the text file you wish to upload:





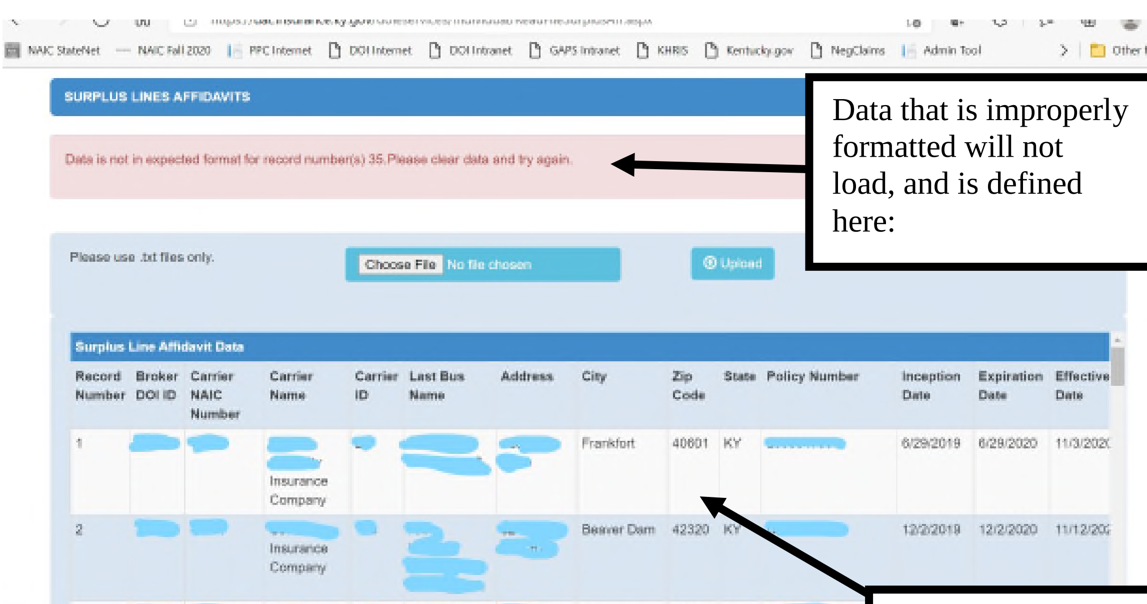
The file name will display here..

Click "upload" to drop the file..

IMPORTANT!!!:
The file must format to the template defined here:

If not, the file will not load.

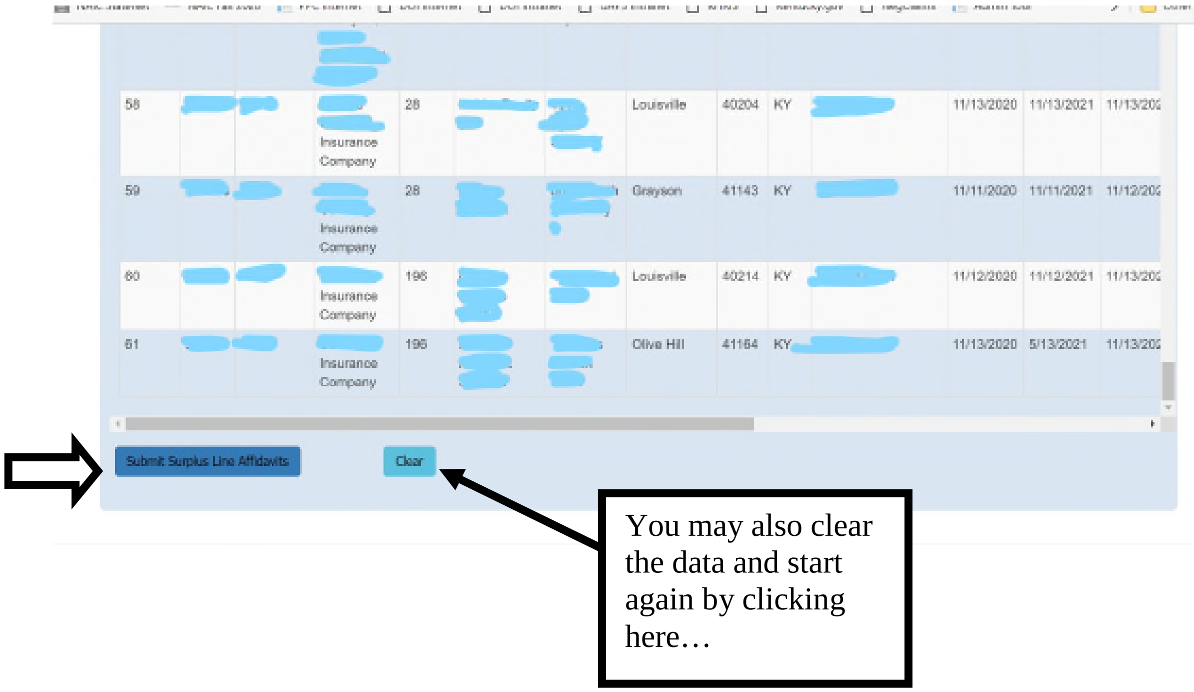
After clicking upload, the following screen displays:



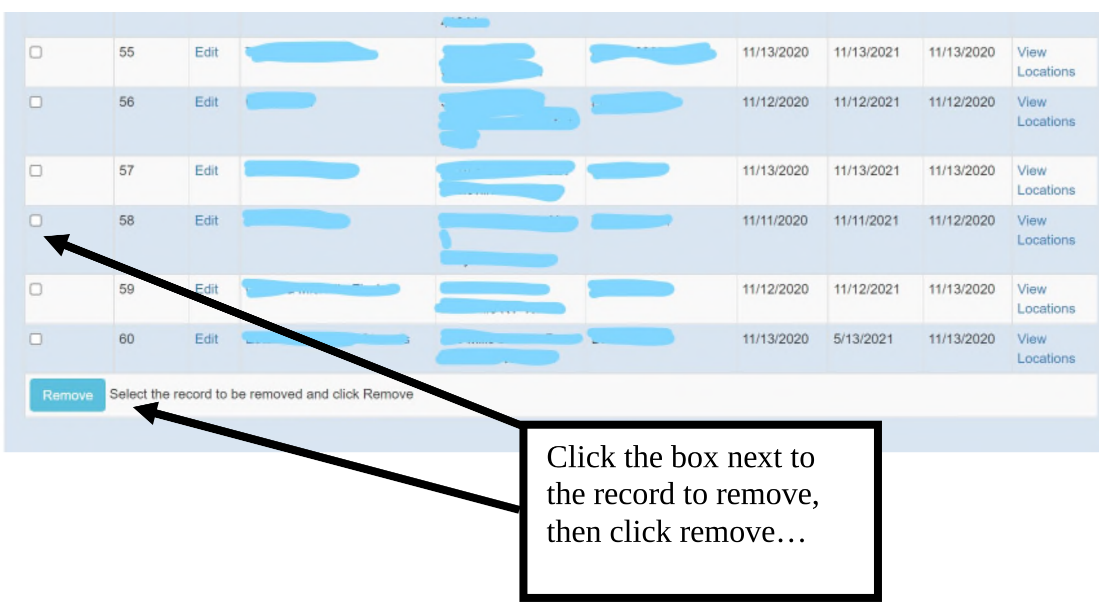
Data that is improperly formatted will not load, and is defined here:

All data set to load will be shown here..

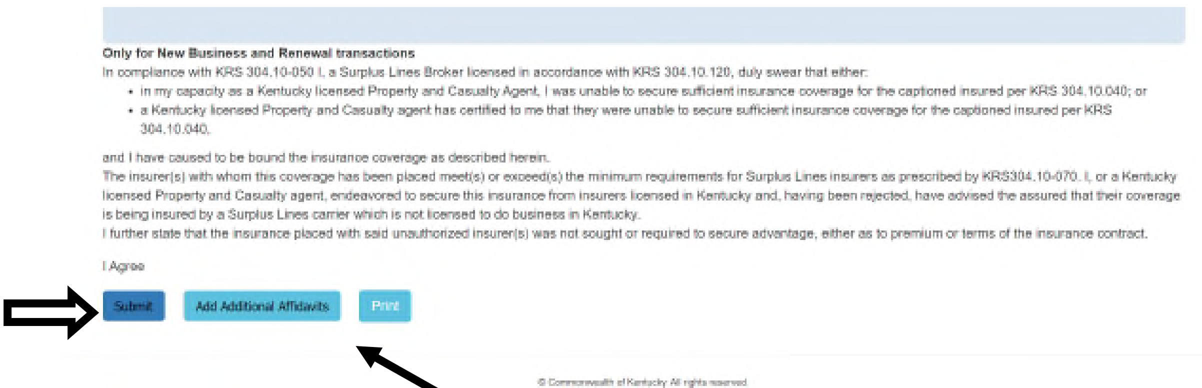
Scroll thru the data set to load to check for accuracy, once finished, click “submit surplus lines affidavits” at the bottom of the screen…



Next, all loaded data will display, and the user will have the ability to delete a record before submitting…



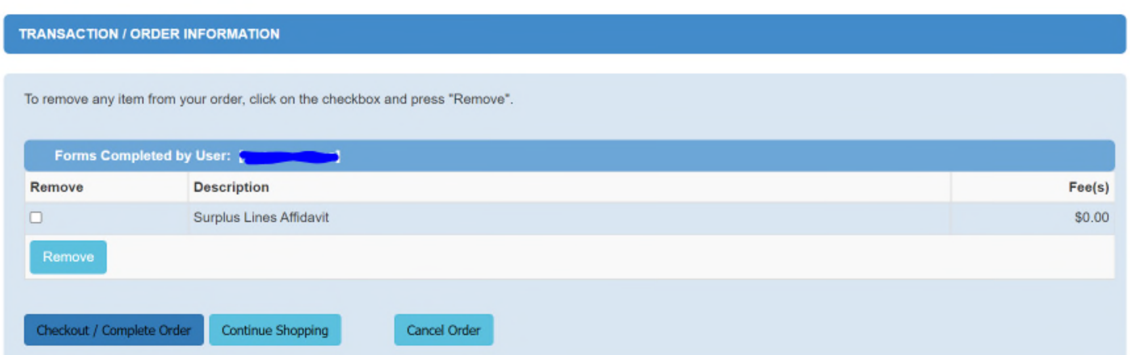
If all set, the user will scroll to the bottom of the screen, and click “submit”, which will certify that a diligent attempt was made to place the business in the admitted market in Kentucky; however, was unable to do so. Therefore, qualifying it as surplus lines according to KRS 304.10-040.



The user may also add affidavits by clicking here…or print the list..

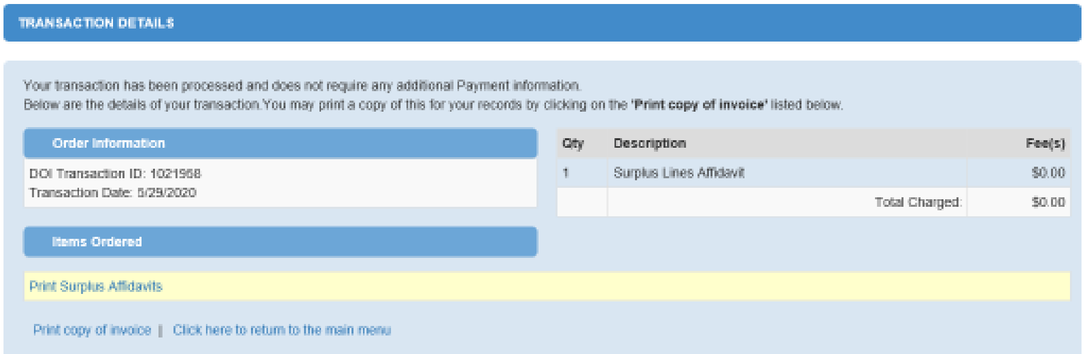
After “submit”, the user will have one last opportunity with this screen to:

- Delete the batch
- Cancel the order, or;
- Complete the transmission.



Once clicking the “Checkout” icon, the transaction is complete.

You will be assigned a DOI eServices transaction ID and transaction date, to track your work.

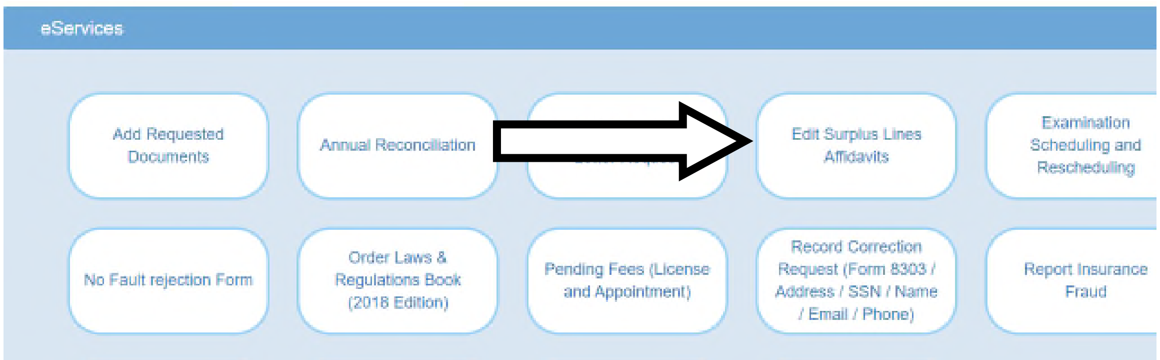


ALTERING A FILED AFFIDAVIT

The eServices application allows a user to alter a filed affidavit prior to the quarterly payment. In other words, a broker can change what was filed via eServices, only before the quarterly billing for the surplus lines tax is posted to be paid.

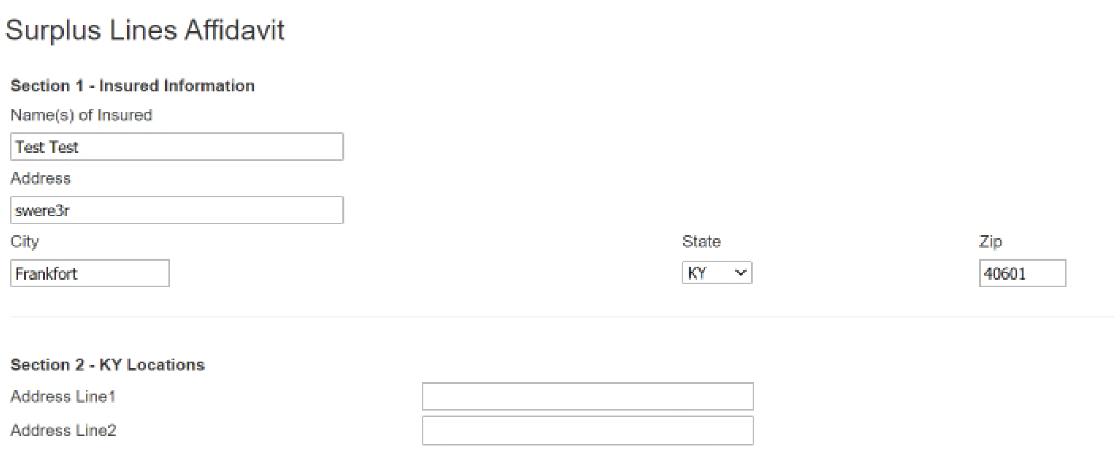
The following is the process to accomplish this.

Access this tool in your eServices account:

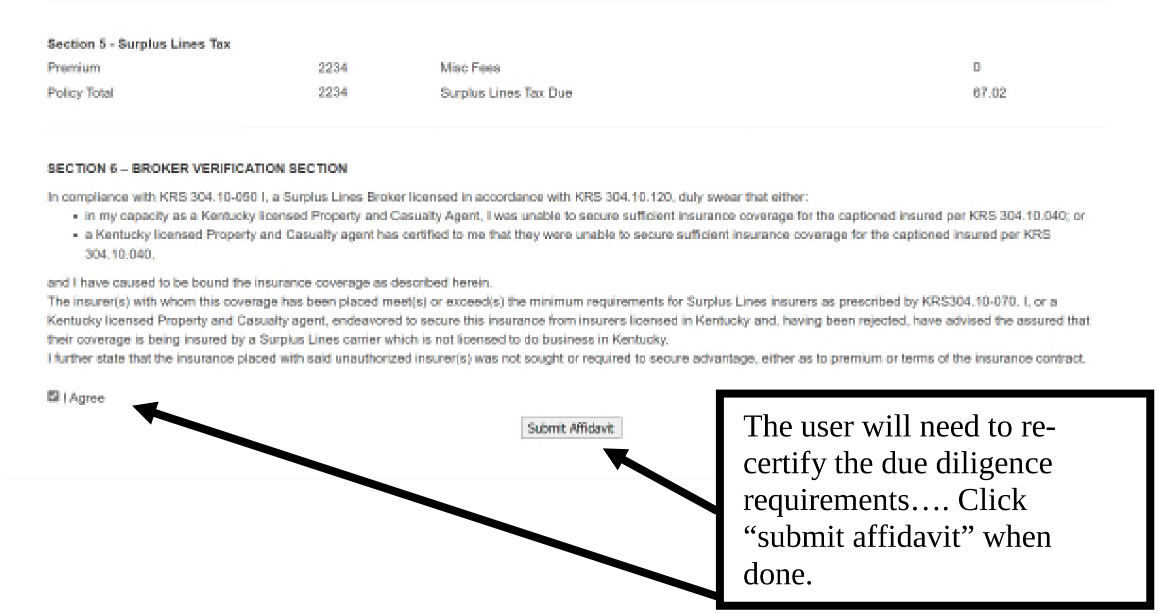


Click on the affidavit…

Which presents the data to be altered.



Once the data is proper, click here to re-submit.


Section 5 - Surplus Lines Tax

Premium	2234	Misc Fees	0
Policy Total	2234	Surplus Lines Tax Due	67.02

SECTION 6 – BROKER VERIFICATION SECTION

In compliance with KRS 304.10-050 I, a Surplus Lines Broker licensed in accordance with KRS 304.10.120, duly swear that either:

- in my capacity as a Kentucky licensed Property and Casualty Agent, I was unable to secure sufficient insurance coverage for the captioned insured per KRS 304.10.040; or
- a Kentucky licensed Property and Casualty agent has certified to me that they were unable to secure sufficient insurance coverage for the captioned insured per KRS 304.10.040,

and I have caused to be bound the insurance coverage as described herein.
The insurer(s) with whom this coverage has been placed meet(s) or exceed(s) the minimum requirements for Surplus Lines insurers as prescribed by KRS304.10-070. I, or a Kentucky licensed Property and Casualty agent, endeavored to secure this insurance from insurers licensed in Kentucky and, having been rejected, have advised the assured that their coverage is being insured by a Surplus Lines carrier which is not licensed to do business in Kentucky.
I further state that the insurance placed with said unauthorized insurer(s) was not sought or required to secure advantage, either as to premium or terms of the insurance contract.

☑ I Agree

Submit Affidavit

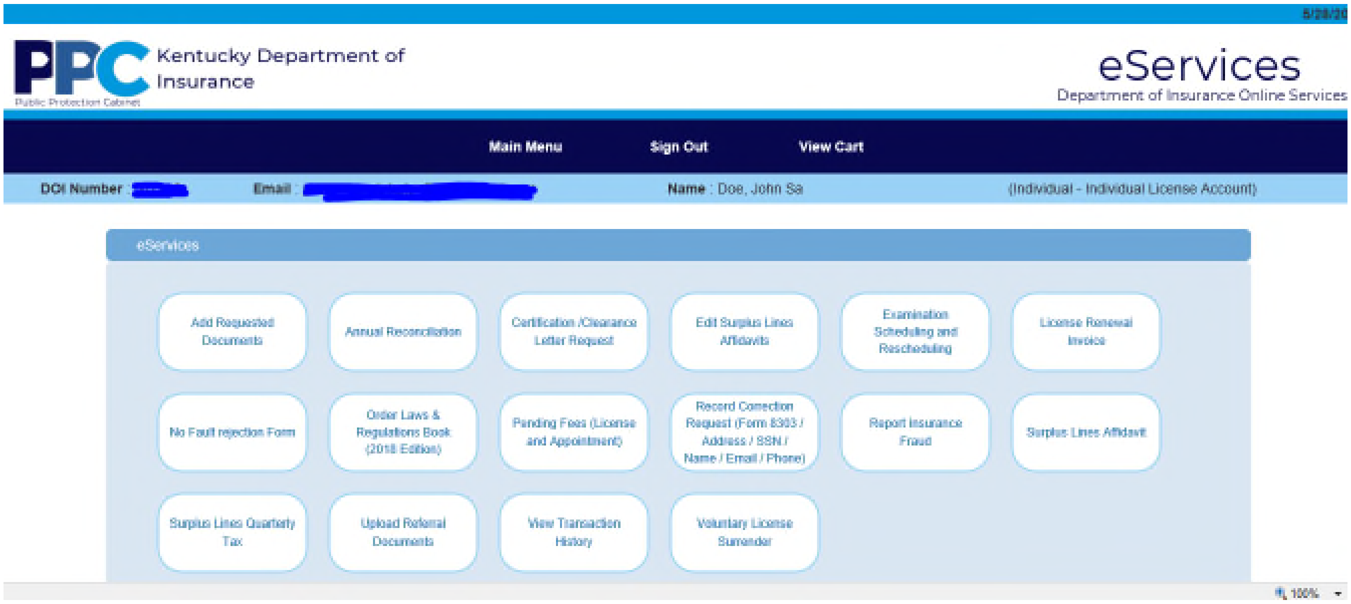
And the process will cycle the user back thru the typical checkout process.

IMPORTANT!!!!
Only affidavits that are within the calendar quarter/prior to the quarterly billing will be available for alteration. Any other affidavit will not display here, and will need to be altered by cancellation or endorsement.

SURPLUS LINES QUARTERLY TAX

To pay quarterly surplus lines taxes, or submit a no business filing, first access eServices as shown previously.

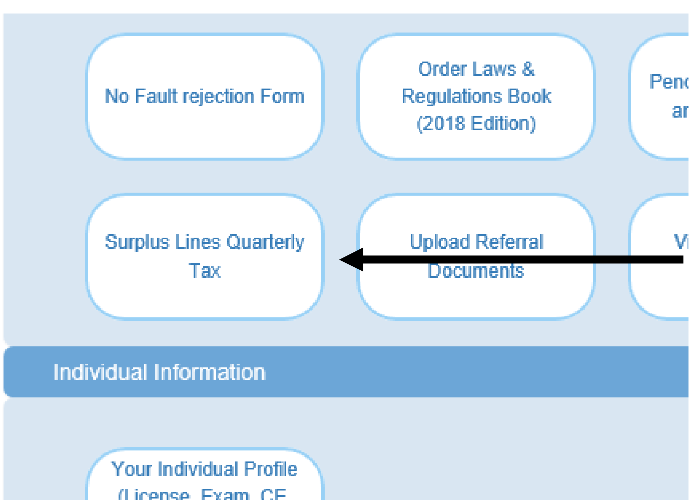
Once in, the following screen will display:



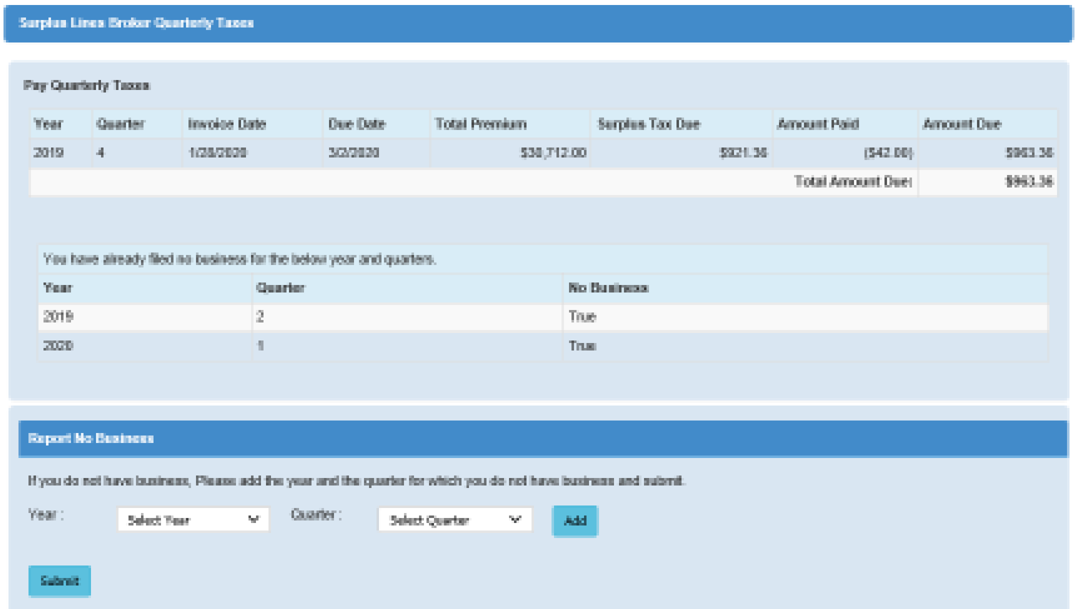
NOTE:

As this screenshot is taken from a training environment, not all roles above will display for a broker; only filing an affidavit, quarterly tax payments, and View Transaction History will display.

Once in, click “Surplus Lines Quarterly Tax” here:

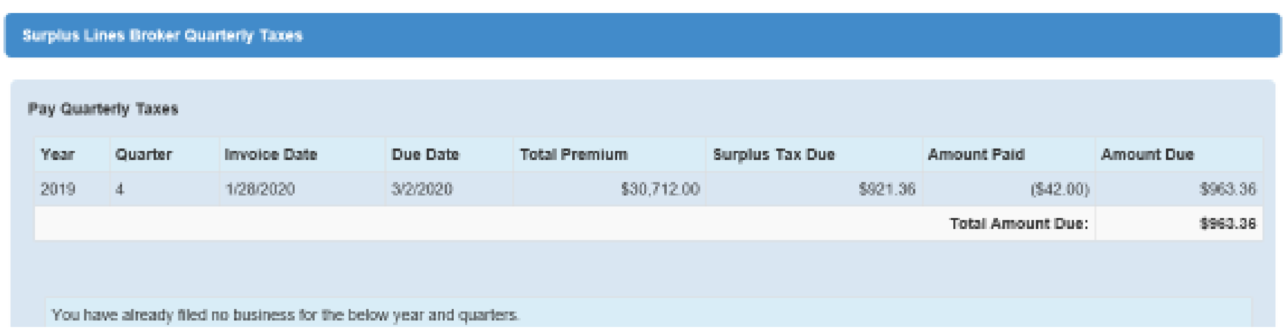


The following screen presents:



IF TAXES ARE OWED

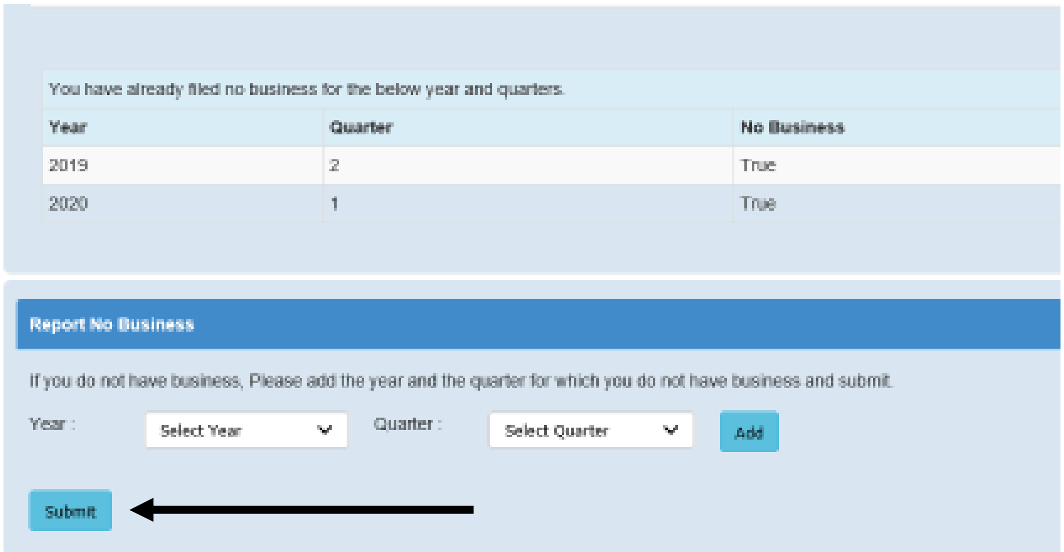
The first section will define the tax obligation. This amount is determined by affidavit data submitted by the broker within the defined quarter. Pursuant to KRS 304.10-180, Surplus Lines Tax is calculated at 3% of premium and associated fees. Any overpayment or credits from previous quarters are carried forward, and the total tax obligation is presented here:



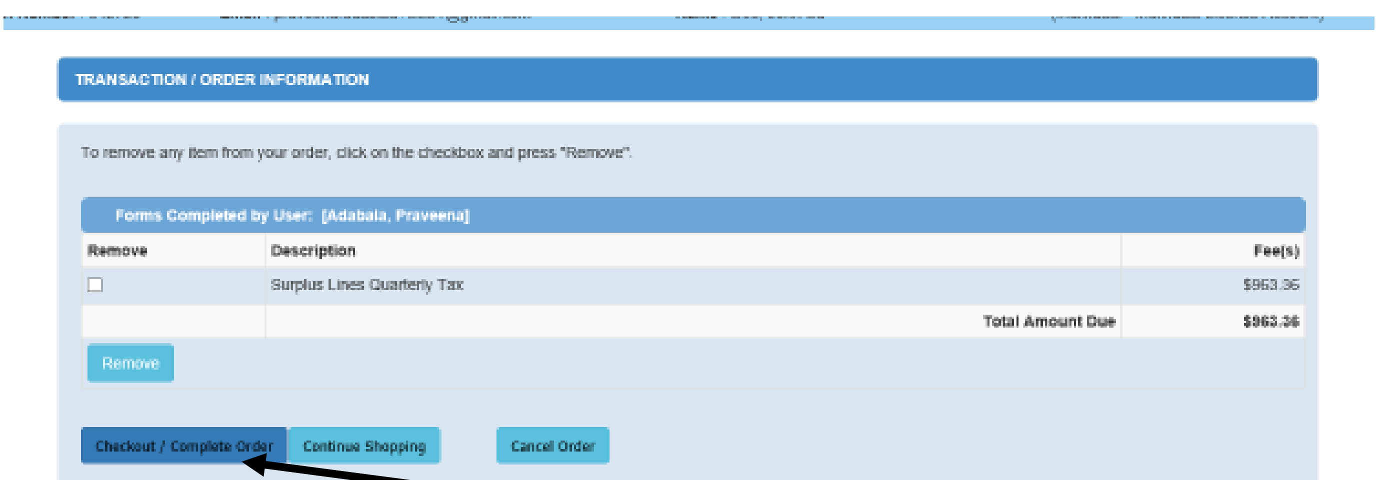
IMPORTANT!!:

According to KRS 304.10-180(1), all taxes are due within 30 days of the end of the prior quarter. Failure to do so is subject to penalty according to KRS 304.99-085.

To proceed to payment, click the “Submit” icon at the bottom of the screen:

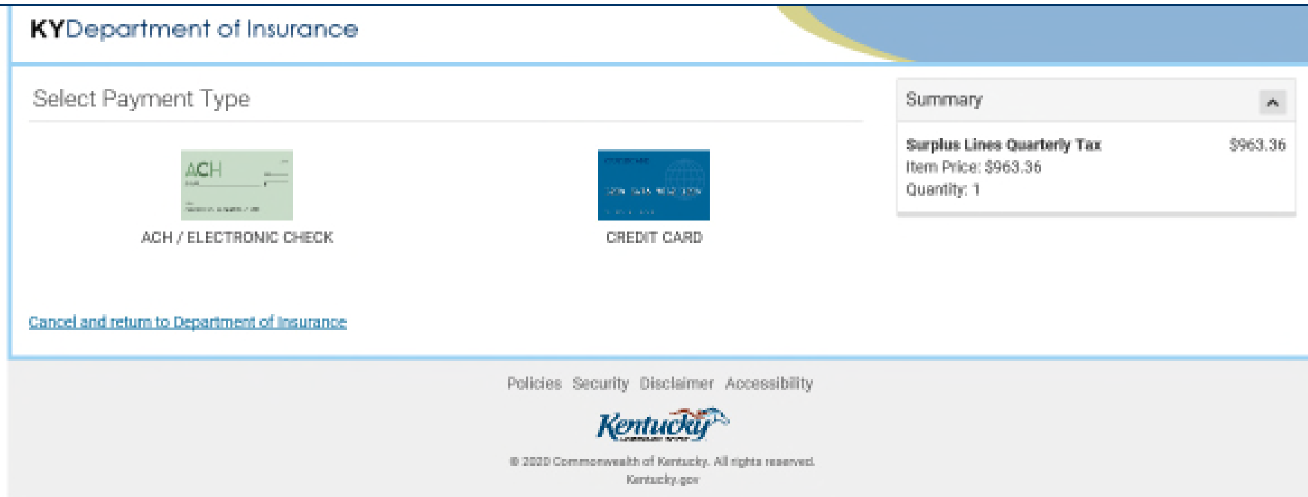


The next screen allows for review (to proceed or remove):

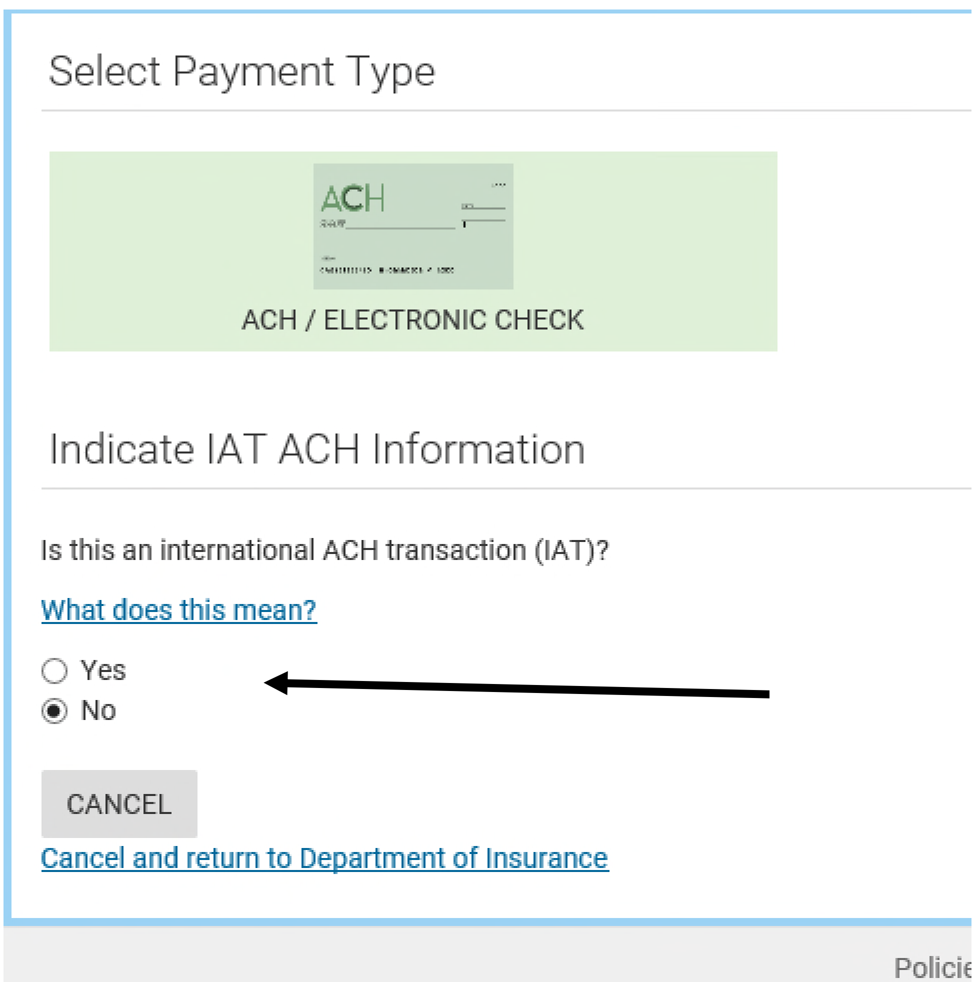


Click here to continue to payment.

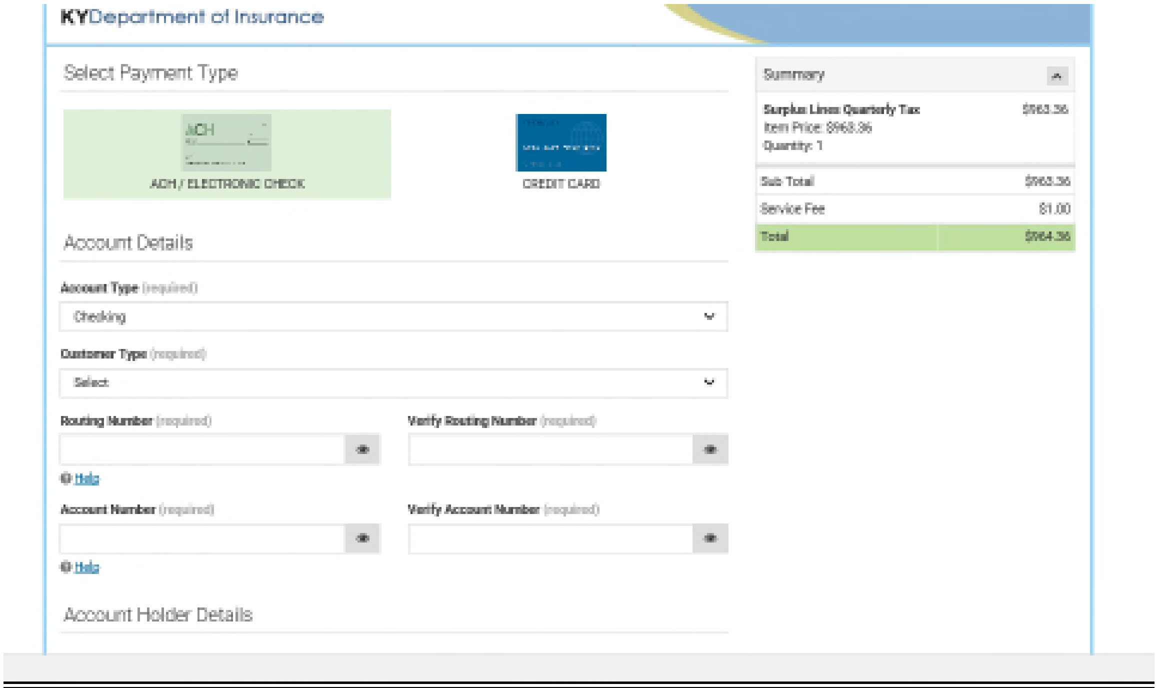
Then select the payment method (E-Check or Credit Card):



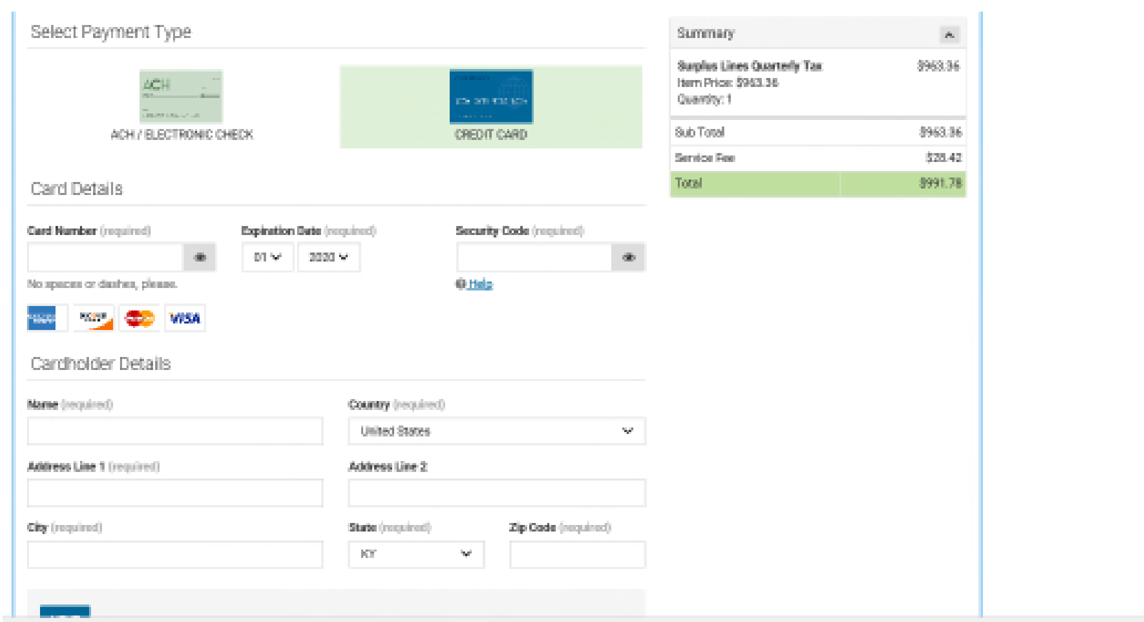
If payment by E-Check, then first a user will declare if the payment is an international transaction.



Then entry of the payment follows:



If by credit card, click the icon, and enter the card information in the next screen:

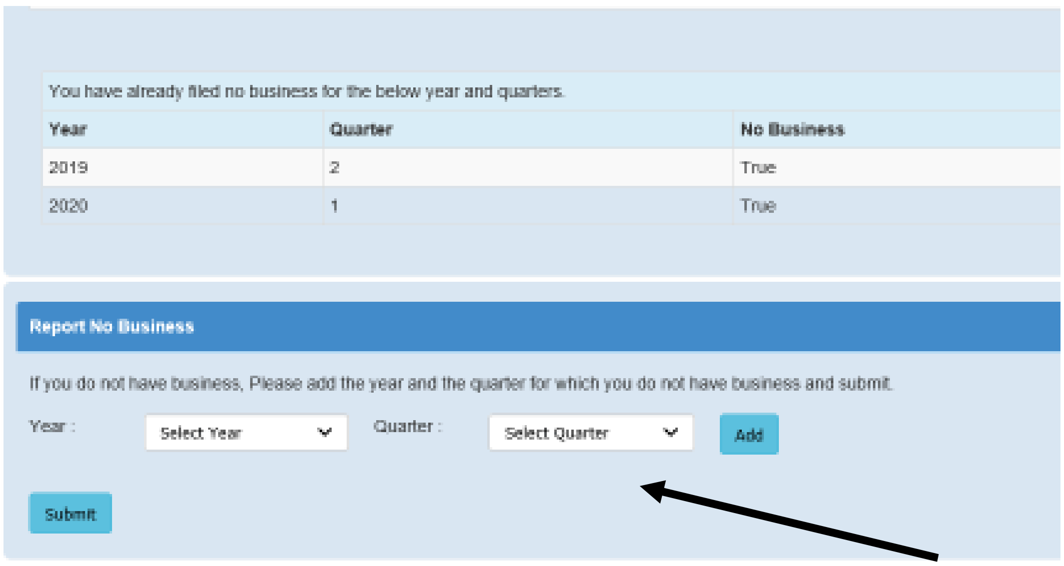


IMPORTANT!!:

A service fee applies to credit card transactions.

IF A NO BUSINESS FILING

If a broker had no business in the quarter, the KDOI requires the broker to declare that. If filing a no business filing, after clicking into the Quarterly Tax Payment tool, click the following:



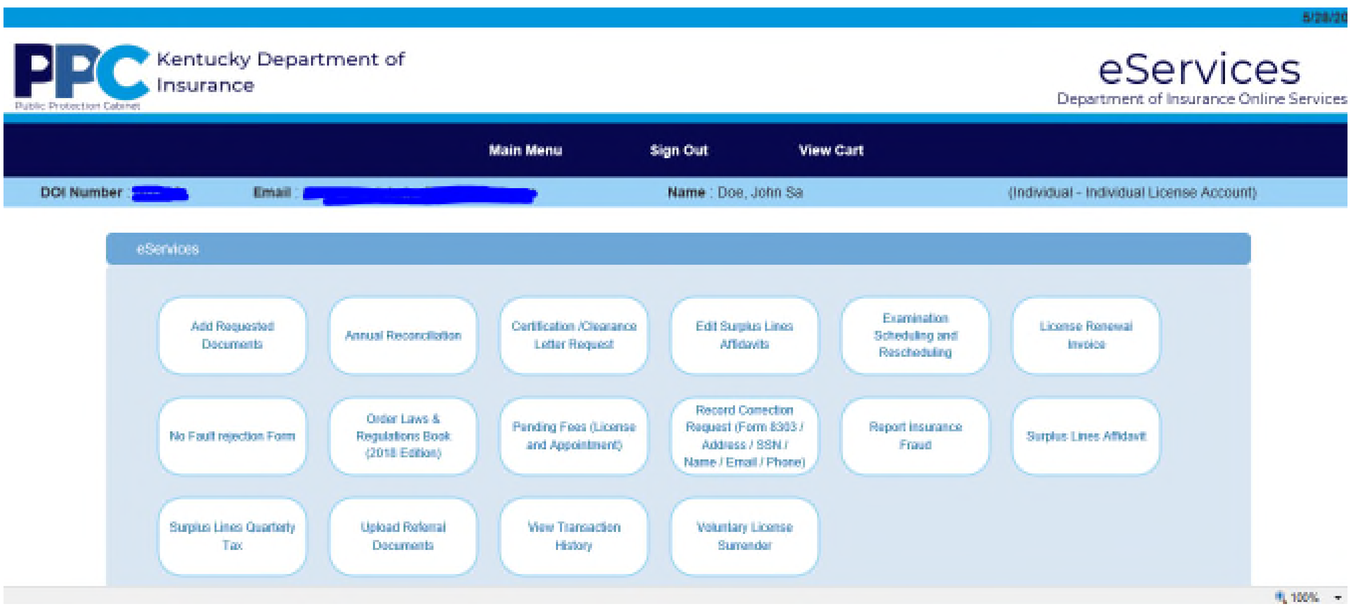
Enter the Year and Quarter here, and click “Submit”.

Then follow the instructions to check per above. No payment is required.

VIEW TRANSACTION HISTORY

To view a broker's transaction history, first access eServices as shown previously.

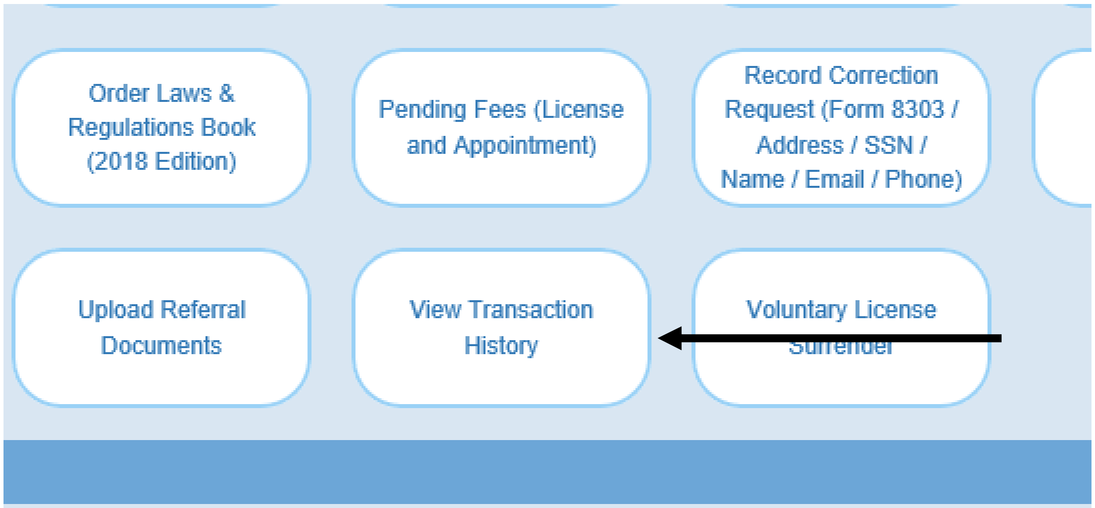
Once in, the following screen will display.



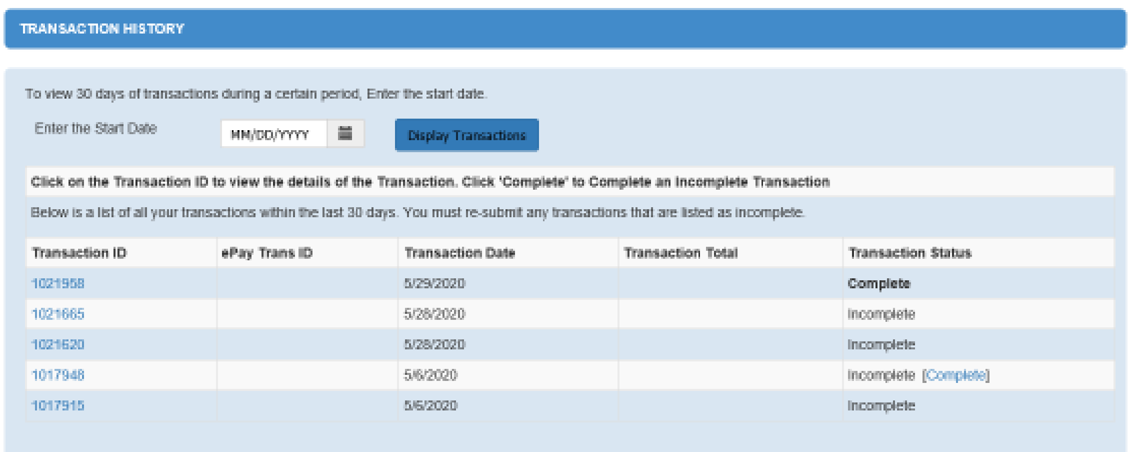
NOTE:

As this screenshot is taken from a training environment, not all roles above will display for a broker; only filing an affidavit, quarterly tax payments, and View Transaction History will display.

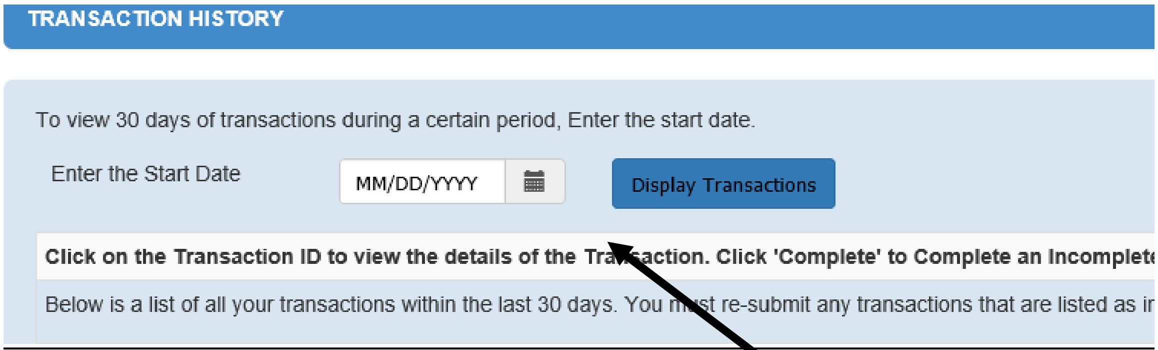
Once in, click "View Transaction History" here:



The following screen presents:



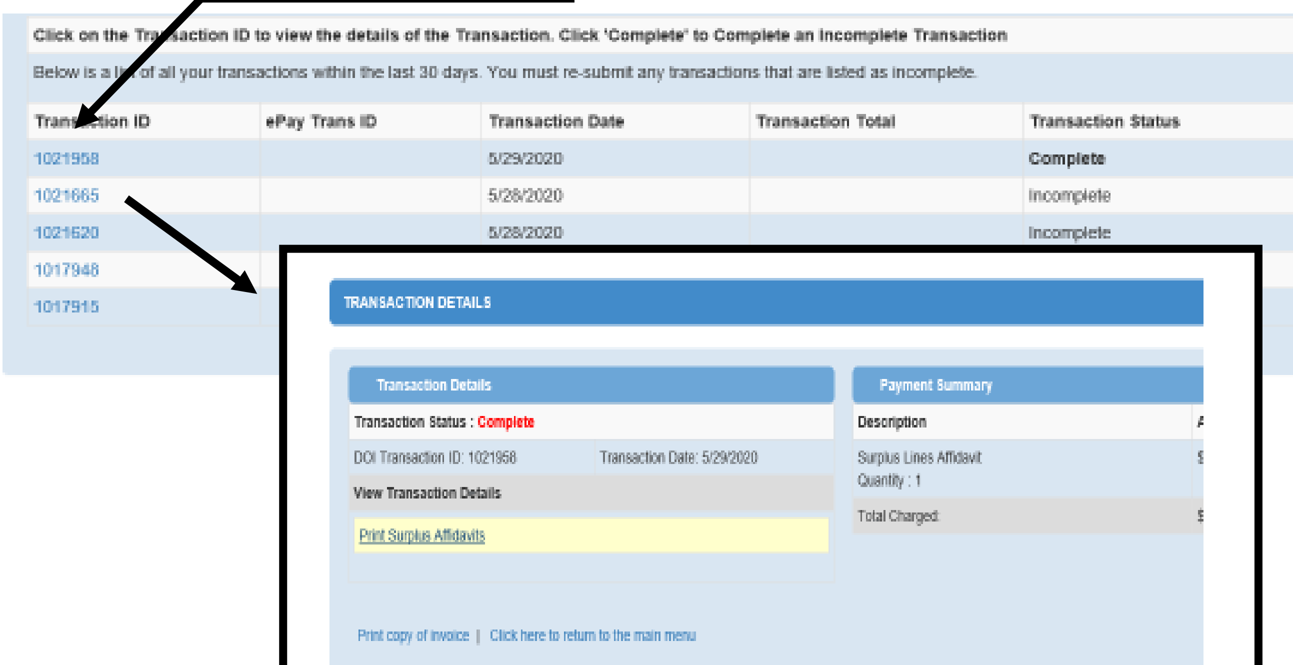
The initial list will display transactions only within the last 30 days. Search capability is available to expand that listing here:



Enter a begin date, and all transactions from the begin date to current will display.

Functionality is offered for the transaction list as follows:

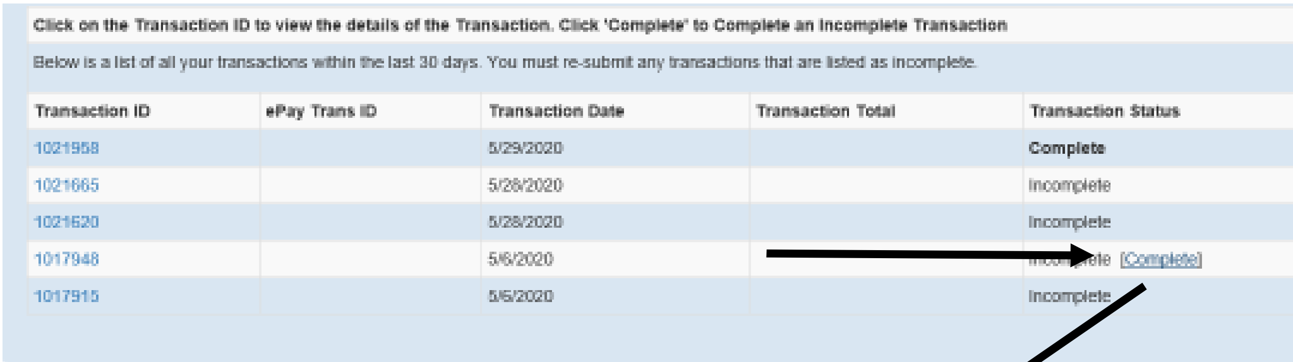
Click the ID to get more detail on the transaction.



Allows the user to:

- Recover the DOI transaction ID
- View transaction date
- Print the transaction
- Print an invoice

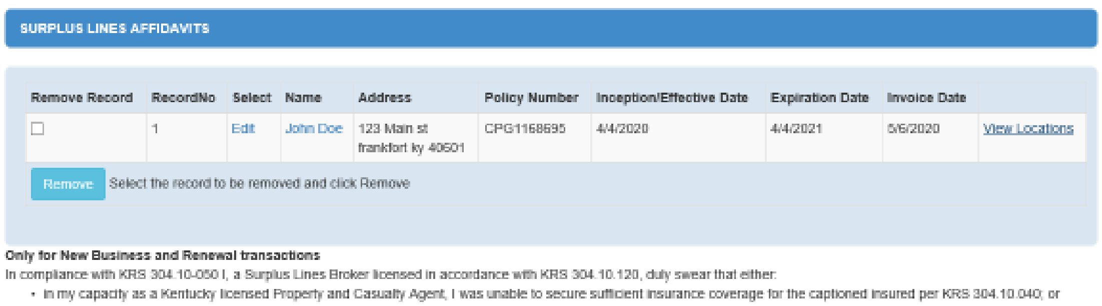
Additionally, a user may complete an incomplete transaction by clicking “Complete” here:



Click on the Transaction ID to view the details of the Transaction. Click 'Complete' to Complete an Incomplete Transaction

Below is a list of all your transactions within the last 30 days. You must re-submit any transactions that are listed as incomplete.

Transaction ID	ePay Trans ID	Transaction Date	Transaction Total	Transaction Status
1021958		5/29/2020		**Complete**
1021665		5/28/2020		Incomplete
1021620		5/28/2020		Incomplete
1017948		5/6/2020		Incomplete [Complete]
1017915		5/6/2020		Incomplete



SURPLUS LINES AFFIDAVITS

Remove Record	RecordNo	Select	Name	Address	Policy Number	Inception/Effective Date	Expiration Date	Invoice Date	
☐	1	Edit	John Doe	123 Main st frankfort ky 40601	CPG1168695	4/4/2020	4/4/2021	5/6/2020	View Locations

Remove Select the record to be removed and click Remove

Only for New Business and Renewal transactions

In compliance with KRS 304.10-050 I, a Surplus Lines Broker licensed in accordance with KRS 304.10.120, duly swear that either:

- In my capacity as a Kentucky licensed Property and Casualty Agent, I was unable to secure sufficient insurance coverage for the captioned insured per KRS 304.10.040; or

A user can:

- Remove an incomplete record - Check the box next to the record and click “Remove”
- Edit the record - Click “Edit” to be returned to the entry process explained prior
- Complete the record - Either complete the record in the edit function (to complete or correct inaccurate data), or hit the “Submit” tool to transmit as is