



General Bulletin #40
Zero Premium Endorsements
Are Exempt from Filing and Countersignature

To: All Illinois Surplus Line Producers & Interested Parties
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Paragraph 5 of the Illinois Surplus Line Law [215 ILCS 5/445(5)] says, in part:

Proposals, endorsements, and other documents which are incidental to the insurance but which do not affect the premium charged are exempted from filing and countersignature.

You do not need to file zero premium endorsements. The system will accept them if you do file them, but the filing requirement does not apply to zero premium endorsements.

Any policy, even when the premium is zero, must be filed. All endorsements with additional premium or with return premium must be filed.

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