

FSLSO Tax Estimator Web Service

Executive Summary



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Introduction to the Florida Surplus Lines Service Office

The Florida Surplus Lines Service Office (FSLSO) is the non-profit association created by the Florida legislature in 1997 to promote access to surplus lines insurance in Florida, protect consumers, provide a source of advice and counsel for consumers, surplus lines agents, insurers, and government agencies concerning the operation of the surplus lines insurance market, monitor marketplace compliance, and protect the revenues the state of Florida.

Surplus Lines Automation Suite

FSLSO facilitates the reporting and payment of surplus lines taxes for the state of Florida using its proprietary software, the Surplus Lines Automation Suite (SLAS). SLAS is comprised of two main components: the Surplus Lines Information Portal (SLIP) and the Regulatory Administration Platform for Insurance Data (RAPID). SLIP and RAPID are used by brokers and regulators across the nation for the reporting and payment of surplus lines taxes. The SLAS system has been developed and enhanced over eighteen years based on real life experiences and customer feedback, which lead to the development of the FSLSO Tax Estimator.

FSLSO Tax Estimator

In 2008, with the addition of the Citizens and Florida Hurricane Catastrophe Fund assessments, FSLSO staff realized there was a need by surplus lines agents to estimate the taxes, fees and assessments when quoting a policy. So, the FSLSO team began development of a website tool to allow customers to estimate the applicable taxes, service fees and assessments for various lines of coverage without have to report the transaction in SLIP.

In the fourth quarter 2008, the FSLSO Tax Estimator was released on the website fslso.com. The Tax Estimator quickly grew to the most popular tool used on the FSLSO website. Due to its popularity and advances in technology, FSLSO developed and released the Tax Estimator mobile app for Apple and Android in June 2012. Since its release in 2012, the mobile app has been downloaded by more than 200 users. Additionally, the Tax Estimator is accessed an average of 15,000 times per month by online and mobile users.

FSLSO Tax Estimator Web Service

FSLSO strives to be a leader in technology and is constantly improving our products and services to meet the needs of our stakeholders. Based on feedback from our customers, we learned that the tax estimates are not only used to prepare policy quotations, but are also used by agency personnel to verify tax liability in the agency management system before submitting a policy in SLIP to avoid billing errors.

In response to this customer feedback and the technological advances allowing business to business access, we developed a web service application that will allow customer access to the FSLSO Tax Estimator from an internal agency management system or a third party website, such as a rating and quoting portal for an insurance carrier.

Through the implementation of the Tax Estimator web service, FLSO is able to determine whether customers are accessing the Tax Estimator through the website (fslso.com), mobile app, or business to business (web service API).

The Apple and Android mobile apps have been downloaded by more than 150 users. The FLSO Tax Estimator is accessed on average more than 15,000 times per month by users from FLSO.com or through their Apple or Android devices.

API Security

The FLSO Tax Estimator web service, or web API, was designed to improve operational efficiency and provide instant access to the most current Florida surplus lines tax, fee and assessment rates. The FLSO Tax Estimator web API is a secure method for receiving tax, service fee and assessment amounts for Florida surplus lines policies. The FLSO Tax Estimator Web API is a platform independent request-response messaging system that consumes and provides data as a RESTful (Representational State Transfer) resource, exposing specific software functionality while protecting the rest of the application.

The production Web API protects data/message integrity and confidentiality by utilizing a Secure Sockets Layer/Transport Layer Security (SSLv3.0/TLSv1.0) connection with 2048 bit RSA encryption. This is an encrypted connection used to protect user data and prevent man-in-the-middle attacks that would allow a third party to intercept browser or server data during a user session. This also requires that port 443 be open and allowed through your network and/or firewall.

Additionally, as part of the Web API, all sessions must be fully authenticated via credentials provided by the Florida Surplus Lines Service Office to end users and systems. All API message content is validated by the application, and any unauthorized messages will be rejected by the application.

General Security Information

The Florida Surplus Lines Service Office (FLSO) is committed to protect the confidentiality, integrity, and availability of all data submitted by, or processed on behalf of its stakeholders and employees. The FLSO maintains an industry-standard level of security for all data collected and processed through its systems. In accordance with the FLSO data security policies, no personally identifiable information specific to a policy is transmitted during a WebAPI call (i.e., insured name, insured address, policy number).

Network Security and Defense

FLSO utilizes multiple layers of technology for Web and network systems security. When users access any of our web-based applications, all data submitted is protected through server authentication and data encryption. We utilize servers implementing the Secure Sockets Layer/Transport Layer Security (SSL/TLS) protocol to interact with users when submitting or processing data via SLIP or Web Services/WebAPI. This technology ensures that all confidential data is encrypted so that the transaction stays private and protected. All data is protected against unauthorized access (technological and

physical access controls), and necessary measures are continuously adapted to the latest technical standards.

Network Monitoring

FLSO utilizes a managed information security service to monitor operations 24/7, including administration of firewalls, enterprise client VPN solutions, and intrusion detection and prevention systems (IDS/IPS). In addition to the information security control analysis as part of our annual financial audits, we also hire a third party vendor on an annual basis for a comprehensive information security systems vulnerability audit and systems penetration test.

User Authentication and Education

Only authorized personnel may administer systems or perform security management and operational functions. Authorization for, and implementation of changes are segregated responsibilities wherever appropriate to the organization. All new employees are required to undergo security awareness training, and all employees are required to take this training on an annual basis to refresh their knowledge and understanding.

Benefits of the FLSO Tax Estimator Web Service

Easy Access to the FLSO Tax Estimator

The FLSO Tax Estimator allows users real-time, mobile-friendly access to the most current tax, fee and assessment rates applicable to Florida surplus lines placements. FLSO has now expanded the accessibility to the Tax Estimator by offering a business-to-business web service that can be integrated into rating and quoting platforms for carriers, as well as agency management systems or other third party websites.

Free Service for FLSO Customers

The FLSO Tax Estimator web service is a free service offered by the Florida Surplus Lines Service Office for use by agents, agent representatives and insurers for the purpose of estimating the surplus lines premium taxes, fees and assessments for a Florida surplus lines policy. There is no cost associated with the use of the FLSO Tax Estimator, the FLSO Tax Estimator mobile app, or the FLSO Tax Estimator web service. However, there may be some time or resources associated with your IT staff integrating the Tax Estimator web service into your agency management system.

Immediate Access to Accurate and Current Florida Tax Rates

The FLSO Tax Estimator web service provides customers with immediate access to the most current premium tax, service fee and assessment rates for all Florida surplus lines placements. The FLSO Tax Estimator is designed to provide immediate and accurate estimates for all lines of coverage, both taxable and non-taxable. Because the web service can be integrated into your system, complete and accurate estimates can be obtained by the user instantaneously without leaving the screen you are working on.

Verification of Agency Management System Tax Calculations

Many agency management systems have an internal calculator built in to calculate the premium taxes for surplus lines placements. However, maintaining and updating the tax rates can be cumbersome, and the calculation of taxes, fees and assessments for complex surplus lines placements can be difficult. Customers can now use the FLSO Tax Estimator web service to verify calculations without ever leaving the agency management system. The FLSO Tax Estimator can be integrated into your agency management system to provide instant estimates based on the policy data in your agency management system. This tool can be used to confirm tax, service fee and assessment amounts due prior to reporting the policy in SLIP.

Instant Quoting for Surplus Lines Policies

Many insurance carriers require surplus lines agents to rate and quote a policy prior to binding coverage. The FLSO Tax Estimator is a tool that surplus lines agents use to assist them in the quoting of surplus lines placements. The FLSO Tax Estimator web service now makes it easier for agents to access the information needed to quote Florida surplus lines policies by offering a free web service that can be easily integrated into an existing rating and quoting system for any surplus lines carrier. There is no cost to the carrier to implement this service, other than any internal IT costs or resources associated with integrating the web service into your platform.

Contact Information

The Florida Surplus Lines Service Office staff is available to answer any questions regarding the FLSO Tax Estimator web service. Additionally, our technical team is available to assist in the testing and implementation of the FLSO Tax Estimator web service. For more information, please contact Tiffany Maruniak, Product and Business Development Manager for the Florida Surplus Lines Service Office, at (800) 562-4496 x113, or by email at tmaruniak@fslso.com.