



SURETY COMPANY ACCOUNT CREATION

A surety company account is established by completing a two-part process composed of the following:

- [Surety Company Limited Account Request](#)
- [Surety Company Full Entity Request](#)

Prior to completing the account request process, it is recommended you visit the NAIC Database to review the information on record for your company. The account request will not be approved until your company's information is entered exactly as it appears in the NAIC database.

The person identified as the Primary Contact within the account request must be someone from your company with the legal authority to act on behalf of your company. If you are unsure who should fill out the account request for your company, consult your company's leadership and/or legal counsel. The submitter must attest that the information included in the account request is correct and that they have the authority to submit this form for their company.

Completing the Surety Company Limited Account Request:

1. Navigate to the *Surety Company Limited Account Request* page.

NOTE: The *Surety Company Limited Account Request* page will be made available to users on an invitation basis during the phased implementation approach. Please visit the [NMLS Resource Center](#) for additional information.

2. Retype the security letters and numbers shown on the screen in the space provided and click the **Next** button.

3. Complete **ALL** of the fields on the *Surety Company Limited Account Request* screen and click the **Next** button.

NOTE: Be sure you have entered your NAIC number and/or EIN correctly and an email address that is readily accessible. You cannot edit the EIN or NAIC number once your record is created without contacting the NMLS Call Center.

4. Review the information provided. Click the **Finish** button if it is correct. Click the **Previous** button to go back and correct any information.

Once the *Surety Company Limited Account Request* has been submitted it will be reviewed by NMLS. The primary contact identified will receive an email from NMLS_Notifications@NMLSNotifications.com within 2 - 3 business days. The email will inform the applicant of approval or rejection based on verification of the information provided.

Rejection may occur if:

- Legal Name does not match NAIC data
- EIN already exists in NMLS or does not match NAIC data
- NAIC already exists in NMLS or does not match NAIC data
- Data fields appear to be incomplete or erroneous

If the *Surety Company Limited Account Request* is approved, the Primary Company Contact identified will receive user name and password information to access NMLS in separate emails.

Completing the Surety Company Full Entity Request:

In order to complete the surety company account request, the Primary Company Contact will need to log in to NMLS and complete the *Surety Company Full Entity Request*.

1. Navigate to the [NMLS Resource Center](#).
2. Click the **Log in to NMLS** button in the upper right corner.
3. If prompted, select the State context and then log in to NMLS.

NOTE: Refer to the [How to Log in to NMLS Quick Guide for instructions on how to log in to NMLS for the first time](#). It is important that you maintain your user name and password in a safe location. You will use these in the future when you need to access your record in NMLS.

4. Once the System confirms your account password and security question, it will direct you to the *Surety Company Full Entity Request* page.
5. Each section on the left navigation panel must be completed. Click the **Save** button at the bottom of the page after you enter information in each screen.
6. Click the **Next** button at the bottom of each page to continue to the next section. For additional section specific instructions, see below.
 - a. In the *Contact Information* section, click the **Copy** button if the Secondary Contact is the same as Account Administrator #2 to default the name, email, and phone number information. If the Secondary Contact is not the same as the second Account Administrator, provide the appropriate contact information.
 - b. In the *Underwriting Companies* section, click the **New Underwriting Company** button to provide information on related surety entities performing writing activities on behalf of the surety company.
 - i. Click **Attach File** to upload the related underwriting company's formation documents. Refer to the [Surety Company Account Request and State Authorization Form](#) for a list of required documentation.

NOTE: If your upload contains multiple files, they must be merged into one PDF file. The PDF file cannot be password protected or exceed 8 MB.

- ii. Click the **Save** button to save your attachment and return to the *Full Entity Request*.

NOTE: Multiple underwriting companies can be associated to a surety company. Select the **Edit** button of the appropriate entity to make changes to existing underwriting companies.

- c. In the *File Attachment* section, click the **Choose File** button to select the related surety entity's formation documents for upload, then click the **Attach File** button. Refer to the [Surety Company Account Request and State Authorization Form](#) for a list of required documentation.

NOTE: If your upload contains multiple files, they must be merged into one PDF file. The PDF file cannot be password protected or exceed 8MB.

- d. In the *Submission* section, review the attestation and select the check box to confirm the statement.

7. Click the **Submit Request** button to submit the *Surety Company Full Entity Request*.

NOTE: If any required information is missing from the *Surety Company Full Entity Request*, a red error message will appear at the time of submission identifying what information must be provided. Use the left navigation panel or the **Previous** button to update the request with the missing information.

NMLS will verify the data submitted against the NAIC database upon submission of the *Surety Company Full Entity Request*. The Account Administrators will receive an email from NMLS_Notifications@NMLSNotifications.com within 5 – 7 business days informing the applicant of approval, request correction, or rejection based on verification of the information provided.

For further assistance, please contact the NMLS Call Center at 1-855-NMLS-123 (1-855-665-7123).