

SEP 09 2024

Before the Director of the Department of Insurance  
State of Idaho

Department of Insurance  
State of Idaho

In re:

**Classes of Insurance Coverage or  
Risk Eligible for Export.**

Docket No. 18-4445-24

**Order Declaring Classes of  
Insurance Coverage or Risk  
Eligible for Export**

**Idaho Code §§ 41-1216**

On July 15, 2024, the Director of the Idaho Department of Insurance gave notice of a public hearing concerning classes of insurance coverage or risk for which there is no reasonable or adequate market in Idaho among authorized insurers either to acceptance of the risk, contract terms, or premium or premium rate.

The Director's designee held this hearing on July 31, 2024. At hearing, no party opposed the Surplus Line Association of Idaho's proposed list of classes of insurance coverage or risk to be declared eligible for export. A period for additional public comment was established at the hearing, ending August 14, 2024. No additional public comments were received outside hearing.

The Director finds that there is no reasonable or adequate market among Idaho-authorized insurers either as to acceptance of the risk, contract terms, or premium or premium rates for the class or classes of insurance coverage or risk described in **Exhibit A**.

Therefore, *It is Ordered* that the classes of insurance coverage or risk described in **Exhibit A** are eligible for export in accordance with chapter 12, title 41, Idaho Code.

Dated this 9 day of September, 2024.

Idaho Department of Insurance



Dean L. Cameron  
Director

### Certificate of Service

I hereby certify that on this 9th day of September, 2024, I caused a true and correct copy of the foregoing Order Declaring Classes of Insurance Coverage or Risk Eligible for Export to be posted upon the Idaho Department of Insurance's web site and served upon the following by the designated means:

Surplus Line Association of Idaho, Inc.  
Carrie Negrette, Manager  
595 S. 14<sup>th</sup> Street  
Boise, ID 83702  
carrie@idahosurplusline.org

- ☒ first class mail
- ☐ certified mail
- ☐ hand delivery
- ☐ facsimile
- ☒ email

American Property Casualty Insurance  
Association  
Lyn D. Elliott, Assistant Vice President  
1410 Grant St, Ste A102  
Denver, CO 80203  
Lyn.elliott@apci.org

- ☒ first class mail
- ☐ certified mail
- ☐ hand delivery
- ☐ facsimile
- ☒ email

  
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Jan Noriyuki  
Paralegal

Exhibit A		EXPORT LIST
ACCIDENT & HEALTH	AH-103	ACC & HEALTH - DILIGENT SEARCH APPLIES
	AH-999	Exempt Commercial Purchaser
	AH-001	Acc. death-high limit/hazardous occ
	AH-002	Acc. death-world wide coverage
	AH-003	Air crew personal accident
	AH-004	Aviation accident, personal
	AH-005	Dread disease
	AH-006	24 hour acc.-high limits
	AH-007	High limit disability-uninsurable & excess
	AH-008	International travel medical
AUTO LIABILITY	AL-103	AUTO LIAB - DILIGENT SEARCH APPLIES
	AL-999	Exempt Commercial Purchaser
	AL-001	Ambulance service
	AL-002	Automobile "Bobtail" liab.
	AL-003	Automobile bus or livery
	AL-004	Automobile driving schools
	AL-005	Auto racing liab.
	AL-007	Butane-Propane hauling
	AL-008	Explosive hauling
	AL-009	Gasoline distribution
	AL-010	Go-karts
	AL-014	Private patrol service
	AL-015	Taxi cabs
	AL-016	Used auto dealers
	AL-017	Non-owned / hired auto monoline
	AL-018	Auto excess liability
AUTO PHYSICAL DAMAGE	AP-103	AUTO PHY DMG - DILIGENT SEARCH APPLIES
	AP-999	Exempt Commercial Purchaser
	AP-003	Racing
	AP-004	Logging trucks
	AP-005	Long haul trucks
	AP-006	Taxi cabs
	AP-007	Emergency vehicles
	AP-008	Tow truck operations
	AP-009	Butane, propane hauling
	AP-010	Fleet - monoline
AVIATION & AIRCRAFT	AV-103	AVIATION - DILIGENT SEARCH APPLIES
	AV-999	Exempt Commercial Purchaser
	AV-001	Air cargo
	AV-005	Aircraft-excess passenger liab.
	AV-010	Airmeet liab.
	AV-012	Aviation-wrk-comp./employers liab.
	AV-013	Hanger-keeper's legal liab.
FIRE & ALLIED LINES	FA-103	FIRE & ALLIED - DILIGENT SEARCH APPLIES
	FA-999	Exempt Commercial Purchaser
	FA-001	Amusement devices
	FA-002	Amusement parks & carnivals
	FA-003	Business interruption-valued excess
	FA-004	Business interruption-contingent excess
	FA-006	Chattel mortgages, non-filing or non-recording
	FA-008	Crop Insurance-all weather hazards
	FA-010	Earthquake
	FA-011	Greenhouses-wind & hail
	FA-012	Polyurethane insulated buildings
	FA-014	Sawmills
	FA-015	Valued business interruption
	FA-016	Woodhandlers
	FA-017	Distress fire - Unprot lodges, restaur. taverns



	FA-019	Bars, taverns, private clubs
	FA-020	Single fam dwellings \$75,000 & less, duplexes
	FA-021	Builders risk PC 7-10 - course of construction
	FA-022	Vacant buildings
	FA-023	Nuclear energy property
	FA-024	Buildings built prior to 1975
	FA-025	Restaurants w/o auto fire suppression
	FA-026	Commercial / Residential prot class 9 & 10
	FA-027	Residential with water losses
<b>GENERAL LIABILITY</b>	GL-103	GENL LIAB - DILIGENT SEARCH APPLIES
	GL-999	Exempt Commercial Purchaser
	GL-001	Amusement devices
	GL-002	Amusement parks
	GL-003	Anhydrous ammonia dealers & haulers
	GL-004	Animal rides
	GL-005	Carnivals
	GL-007	Corporate officer, director & trustee liab.
	GL-008	Demolition contractors liab.
	GL-009	Dude ranch liab.
	GL-010	Environmental impairment
	GL-011	Excess limits liab.
	GL-012	Exterminators liab.
	GL-013	Fairgrounds, fairs, liab.
	GL-014	False arrest, mun. or other public
	GL-016	Ground applicators-chemical drift
	GL-018	Residential / asstd Living / nursing homes
	GL-020	Liquified petroleum dealers
	GL-021	Liquor liab. & dram shop act liab.
	GL-022	Loggers - All lines
	GL-023	Non-acc. seepage & pollution
	GL-025	Outfitters & guides
	GL-027	Products liab.
	GL-028	Radio & TV broadcasters / producers
	GL-029	Rodeos & horse shows-liab.
	GL-030	Equine liability
	GL-031	Ski-lifts & tows liab.
	GL-032	Snowmobile dealers
	GL-033	Special schools
	GL-034	Spectator liab.-special events
	GL-035	Swimming pools
	GL-036	Theatrical presentation
	GL-038	Petroleum drilling/maint. on & off shore
	GL-039	Social service agencies
	GL-040	Non profit clubs, assoc, charitable organizations
	GL-041	Gun dealers
	GL-042	Bullet manufacturers
	GL-043	Antique dealers / pawn shops
	GL-044	Motorcycle dealerships
	GL-045	Security services
	GL-047	Used auto dealers
	GL-049	Bars, taverns, private clubs
	GL-051	Real estate developers
	GL-052	Gas / fuel distributors
	GL-053	Quarry / sand / gravel operations
	GL-054	Garbage / refuse collection
	GL-055	Irrigation systems
	GL-057	RV & mobile home dealers
	GL-059	Vacant buildings
	GL-063	Mining equipment
	GL-064	Alcohol / drug rehab centers & programs
	GL-065	Automobile wrecking yards
	GL-066	Building moving
	GL-067	Child care

[illegible]

	PL-004	Anesthetists
	PL-005	Architects
	PL-006	Attorneys & mediators
	PL-007	Beauty & barber shops
	PL-008	Beauty & barber schools
	PL-009	Cemetaries
	PL-010	Chiropodists
	PL-011	Chiropractors
	PL-013	Dentists
	PL-014	Druggists
	PL-015	Engineers
	PL-016	Hospitals
	PL-017	Insurance agents
	PL-018	Consultants
	PL-019	Nurses
	PL-020	Opticians
	PL-021	Optometrists
	PL-022	Osteopaths
	PL-023	Physicians & surgeons
	PL-024	Psychologists & sociologists
	PL-026	Real estate agents
	PL-027	Surveyors
	PL-028	Title insurance company & agents
	PL-029	X-ray specialists
	PL-030	Seedsmen
	PL-031	Employment practices
	PL-032	Computer technology
	PL-033	Law enforcement
	PL-034	Appraisers
	PL-035	Social services
	PL-036	Actuaries
	PL-037	Clinical labs
	PL-038	Drug testing
	PL-039	Foster care agencies
	PL-040	Property management
	PL-041	Public officials
	PL-042	Residential home inspectors
	PL-043	Insurance companies
<b>NEW ADDITIONS</b>		
		Dwelling - Wood stove as sole heat
		E&O Billing specialists
<b>REMOVED</b>		
	AL-13	Midget autos
	FA-9	Drought insurance
	GL-50	Products liability monoline (Duplicate of GL-27)
	GL-56	Pawn shops (Duplicate of GL-43)
	GL-62	Bridges
	MS-4	Twin insurance
	PL-12	County clerks