



**RICARDO LARA**  
CALIFORNIA INSURANCE COMMISSIONER

## **BULLETIN 2025-16**

**TO: All Surplus Line Brokers, Admitted Insurers, and Other Interested Persons**

**FROM: Insurance Commissioner Ricardo Lara**

**DATE: November 24, 2025**

**RE: Export List**

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Pursuant to California Insurance Code §1763.1, I, by order, may declare eligible for placement with a non-admitted insurer, exempt from all of the requirements of California Insurance Code §1763, (except the filing of a confidential written report), any type of insurance coverage or risk for which, after a public hearing, I find that there is not a reasonable or adequate market among admitted insurers or that the type of coverage is for new, innovative products for which a reasonable or adequate market among admitted insurers has not had time to develop.

In 2025, as required by law, my Department held a public hearing and comment period regarding the annual renewal of the list. After the public hearing and receiving comments, I decided to make changes to the export list: the addition of "Commercial Cannabis Related Operations" and the modification of "Foster Family (Occurrence Based Only)" to "Foster Family and Foster Family Agency Liability".

The California Department of Insurance reminds you that risks and coverages not appearing on this list may still be exportable but subject to the full documentation of the diligent search performed with respect to insurance issued to a home state insured, as required by California Insurance Code §1763.

A public hearing will be held annually, or more often at my discretion, regarding the attached Export List, subject to pertinent emergency orders. Either I or my designee shall notify all surplus line brokers of any removal from the list.

The contact person for this Bulletin is:

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## **EXPORT LIST 2025**

### **ACCIDENT/DISABILITY**

HIGH LIMITS DISABILITY \*\*  
INTERNATIONAL MAJOR MEDICAL

### **AUTOMOBILES**

EXOTIC/CLASSIC/ANTIQUE AUTOS WITH A VALUE IN EXCESS OF \$100,000

### **AVIATION**

AVIATION EXCESS LIABILITY  
SHORT TERM MEDIA/ENTERTAINMENT NON-OWNED CONTINGENT AIRCRAFT  
LIABILITY (FILM/ENTERTAINMENT PRODUCTIONS)

### **CRIME**

EXCESS CRIME  
KIDNAP & RANSOM

### **DRONE**

COMMERCIAL THIRD-PARTY LIABILITY AND OPTIONAL PHYSICAL DAMAGE INSURANCE FOR  
UNMANNED AERIAL VEHICLES AND SYSTEMS WITH 'EPISODIC FLIGHT COVERAGE.' \*\*\*

### **FIRE & ALLIED LINES**

AMUSEMENT PARKS/CARNIVALS AND AMUSEMENT DEVICES  
COMMERCIAL DIC/STAND ALONE EARTHQUAKE FOR POLICIES WITH COVERAGE  
LIMITS OVER \$10,000,000  
DISASTER INCOME PROTECTION  
EXCESS FLOOD  
EXPLOSIVE MANUFACTURING/SALES/STORAGE  
HAY IN THE OPEN  
HOMEOWNERS EARTHQUAKE/EXCESS LIMITS OR DEDUCTIBLE BUYBACK  
INDIVIDUAL INSURED WITH LARGE SCHEDULES WHERE THE TIV (TOTAL INSURED VALUES)  
ARE IN EXCESS OF \$500 MILLION  
SAWMILLS  
VACANT BUILDINGS

## **GENERAL LIABILITY**

AMBULANCE SERVICES INCLUDING PROFESSIONAL LIABILITY

AMUSEMENT PARKS/CARNIVALS/SERVICES

BLASTING CONTRACTORS

BUILDING MOVING

CLINICAL AND SIMILAR TESTS OF PHARMACEUTICAL, MEDICAL, BIOLOGICAL & OTHER  
SIMILAR PRODUCTS

CONTRACTORS ENGAGED IN CONSTRUCTION OF NEW TRACT HOMES AND/OR  
NEW CONDOMINIUMS

CRANE & RIGGING CONTRACTORS

DEMOLITION CONTRACTORS

EMPLOYMENT PRACTICES LIABILITY

ENVIRONMENTAL IMPAIRMENT REMEDIATION AND POLLUTION LIABILITY

EXCESS LIABILITY WHERE PART OF UNDERLYING IS NONADMITTED

EXPLOSIVES INCLUDING MANUFACTURING/SALES/STORAGE

FIREWORKS DISPLAYS

FOSTER FAMILY AND FOSTER FAMILY AGENCY LIABILITY

HOT AIR BALLOON

LIMITS THAT ATTACH IN EXCESS OF \$150 MILLION

OILFIELD CONTRACTORS

OUTFITTERS AND GUIDES

PATENT/TRADEMARK/COPYRIGHT INFRINGEMENT

PRODUCTS RECALL

PRODUCTS/COMPLETED OPERATIONS (WRITTEN ON A STANDALONE BASIS)

SEASONAL OR MOBILE FAIRS, CONCESSIONARIES, VENDORS AND FAIRS, WITH  
OR WITHOUT LIQUOR LIABILITY

SECURITY GUARD SERVICES

SHORT TERM MEDIA/ENTERTAINMENT RAILROAD PROTECTIVE LIABILITY  
(FILM/ENTERTAINMENT PRODUCTIONS)

SHORT TERM SPECIAL EVENTS (EXCLUDING HOLE-IN-ONE)

TATTOO AND BODY PIERCING SHOPS

SCAFFOLD/SCAFFOLD CONTRACTOR

## **INLAND MARINE**

ALL VESSELS IN EXCESS OF 30 FEET AND RATED WITH A MAXIMUM SPEED OF 45 MPH

ANY VESSEL/WITH A MAXIMUM RATED SPEED IN EXCESS OF 55 MPH

EXCESS MOTOR TRUCK CARGO

PERSONAL ARTICLES FLOATERS WRITTEN ON A STAND ALONE BASIS WHERE THE VALUE OF THE SCHEDULE IS IN EXCESS OF \$1M OR CONTAINS A SINGLE ITEM(S) OVER \$100,000

## **MISCELLANEOUS**

COMMERCIAL CANNABIS RELATED OPERATIONS

EVENT CANCELLATION

POLITICAL RISKS INCLUDING EXPROPRIATION, CONFISCATION, UNFAIR CALLING

PRIZE INDEMNIFICATION (EXCLUDING HOLE-IN-ONE COVERAGE)

SHORT TERM MEDIA/ENTERTAINMENT FAILURE TO SURVIVE FOR \$5 MILLION AND OVER (FILM/ENTERTAINMENT PRODUCTIONS)

## **PROFESSIONAL LIABILITY/ERRORS & OMISSION**

ARCHITECTS & ENGINEERS/CONDO COVERAGE ONLY

CAMPAIGN TREASURERS

CREDITORS' COMMITTEES

PHYSICIAN/MEDICAL GROUP/HOSPITAL BILLING E/O

TATTOO & BODY PIERCING SHOPS E/O

\*\* 'High Limits Disability' is coverage that offers benefit amounts over the admitted market maximum issue and participation limits and/or includes occupations which are not eligible.

\*\*\* 'Episodic flight coverage' insures claims involving unmanned aerial vehicles or systems while in flight, with incremental coverage periods up to one year (not annual), and a coverage territory that lacks radius restrictions.