

STATE OF CALIFORNIA  
DEPARTMENT OF INSURANCE  
45 FREMONT STREET  
SAN FRANCISCO, CA 94105

Bulletin No. 2018-3  
October 24, 2018

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

**SUBJECT: Export List**

Pursuant to Insurance Code Section 1763.1, the Commissioner may by order declare eligible for placement with a nonadmitted insurer and exempt from all the requirements of Section 1763, except the filing of a confidential written report, any type of insurance coverage or risk for which he finds after a public hearing 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.

This year, the Department held a public hearing and comment period regarding the annual renewal of the list as required by the statute. After the public hearing and receiving comments, the Commissioner has decided to make the following two changes to the Export List: 1) the addition of "Commercial third-party liability and optional physical damage insurance for unmanned aerial vehicles and systems with 'episodic flight coverage,'\*\*\*\*" and 2) the modification of "Commercial DIC/Standalone Earthquake" to "Commercial DIC/Standalone Earthquake for policies with coverage limits over \$10,000,000." These changes shall take effect immediately as of the date of this Bulletin.

The Department 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 being performed with respect to insurance issued to a home state insured as required by Insurance Code Section 1763.

A public hearing will be held annually or more often at the Commissioner's discretion regarding the attached Export List. The Commissioner or his designee shall notify all surplus line brokers of any removal from the list. The contact person is Audrie Lee, Attorney III, Department of Insurance, 45 Fremont Street, San Francisco, CA 94105, (415) 538-4434.

DAVE JONES  
Insurance Commissioner

By   
Joel Laucher, Chief Deputy

## **EXPORT LIST 2018-2**

### **ACCIDENT/DISABILITY**

BRIDGE PLAN \*

HIGH LIMITS DISABILITY \*\*

INTERNATIONAL MAJOR MEDICAL

### **AUTOMOBILES**

EXOTIC/CLASSIC/ANTIQUA 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/DEVICES  
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 (OCCURRENCE BASED ONLY)  
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, CONCESSIONAIRES, 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

## **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**

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

\* The Bridge Plan covers 65 year old people who must wait a certain period before they can enroll in Medicare. These people either 1) failed to meet the residency requirement of Medicare and must wait 5 years to meet the residency requirement or 2) failed to enroll during the proper Medicare enrollment period and now must wait a brief period before they are eligible to enroll.

\*\* 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.