

**FILED**  
**JUN 24 2021** *AM*  
Department of Insurance  
State of Idaho

**BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE**

**STATE OF IDAHO**

In the Matter of:

SECTION 41-1216(1), IDAHO CODE

Docket No. 18-3665-19

**NOTICE OF INTENT TO ADOPT  
ORDER DECLARING CLASSES OF  
INSURANCE COVERAGE OR RISK  
ELIGIBLE FOR EXPORT**

The Idaho Department of Insurance (“Department”), acting pursuant to the authority found in the Idaho Insurance Code, in particular sections 41-210(2) and 41-1216(1), hereby gives notice of its intent to declare classes of insurance coverage or risk eligible for export.

Idaho Code § 41-210(2) provides that the Director of the Department (“Director”) “shall have the powers and authority expressly conferred upon him by or reasonably implied from the provisions of [title 41, Idaho Code].”

Idaho Code § 41-1216(1) provides:

The director may by order or by rule declare eligible for export generally and without compliance with the provisions of sections 41-1214(2), 41-1214(3) and 41-1215, Idaho Code, any class or classes of insurance coverage or risk which he finds, consistent with the procedural requirements of chapter 52, title 67, Idaho Code, that there is no reasonable or adequate market among authorized insurers either as to acceptance of the risk, contract terms, or premium or premium rate. Any such order shall continue in effect during the existence of the conditions upon which predicated, but subject to earlier termination by the director.

The classes of insurance coverage eligible for export, as contemplated by Idaho Code § 41-1216(1) were formerly established by rule. Since July 1, 2019, they have been governed by the Emergency Temporary Order issued in this action on July 1, 2019.

The Surplus Lines Association of Idaho, Inc., (SLA) acting under contract to the Department, and at the request of the Department, met and considered the current list of proposed classes or export list. The SLA board and the Export List Task Force reviewed and on June 9, 2021, submitted for consideration recommend changes of the export list to the Director. The Director and the Department staff met on June 16th, 2021, to discuss the recommended changes. During this meeting, the Director and the Department staff reviewed SLA's explanation for the proposed changes and considered whether adequate markets existed for the lines of insurance recommended for export eligibility.

Therefore, having given the matter due consideration, the Director gives notice of his intent to adopt an order stating the following:

1. 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**;
2. That the classes of insurance coverage or risk described in **Exhibit A** should be eligible for export in accordance with chapter 12, title 41, Idaho Code;
3. Such other and further relief as the Director deems just and necessary under the circumstances.

Any interested party may submit written comments or provide argument in support of or in opposition to the proposed Order by submitting them to the Assistant to the Director, Pamela Murray, Idaho Department of Insurance, P.O. Box 83720, Boise, Idaho 83720-0043, telephone (208) 334-4217, or email [pamela.murray@doi.idaho.gov](mailto:pamela.murray@doi.idaho.gov) on or before July 19, 2021.

DATED this 24<sup>th</sup> day of June, 2021.

STATE OF IDAHO  
DEPARTMENT OF INSURANCE



DEAN L. CAMERON  
Director

**CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that on this 24<sup>th</sup> day of June, 2021, I caused a true and correct copy of the foregoing **NOTICE OF INTENT TO ADOPT 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. Wendy Tippetts, Manager 595 S. 14 <sup>th</sup> Street Boise, ID 83702 wendy@idahosurplusline.org	<input checked="" type="checkbox"/> first class mail <input type="checkbox"/> certified mail <input type="checkbox"/> hand delivery <input type="checkbox"/> facsimile <input checked="" type="checkbox"/> email
---	--



Pamela Murray

06.16.21

**EXPORT LIST  
PROPOSED CHANGES**

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

**GENERAL LIABILITY**

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



	OM-999	Exempt Commercial Purchaser	
	OM-001	Ocean marine	
<b>PROF LIAB / MALPRACTICE</b>	PL-103	PROF LIAB - DILIGENT SEARCH APPLIES	
	PL-999	Exempt Commercial Purchaser	
	PL-001	Abstractors	
	PL-002	Accountants	
	PL-003	Ambulance personnel	
	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	Seedsman	
	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	