## **NOTICES**

## INSURANCE DEPARTMENT

## Insurance Coverages or Risks Eligible for Export by Insurance Commissioner

[55 Pa.B. 2697] [Saturday, April 5, 2025]

Under section 1604(2)(ii) of The Insurance Company Law of 1921 (40 P.S. § 991.1604(2)(ii)), the Insurance Commissioner declares the following insurance coverages to be generally unavailable in the authorized market at the present, and thus exportable, and adopts the following export list. Accordingly, for those insurance coverages which are included on the export list, a diligent search among insurers admitted to do business in this Commonwealth is not required before placement of the coverages in the surplus lines market.

## **Export List**

- Active Assailant Coverage
- Amusements
  - Amusement Parks and their Devices
  - Animal Rides
  - o Recreational and Sporting Events
  - Special Short Term Events
  - Theatrical Presentations
- Aviation
  - Fixed Base Operations
- Bridge and Tunnel Contractors (liability only)
- Chemical Spray and/or Drift
- Commercial Cyber Insurance (inclusive of first party and/or third party commercial cyber insurance coverage)
- Crane and Rigging Contractors (liability and physical damage only)
- Crop Dusters (aircraft liability and aircraft hull coverage only)
- Day Care Centers, including Sexual Abuse Coverage
- Demolition Contractors Liability
- Disability Insurance—Excess
- Dog Bite Liability (monoline)
- Firework Sales/Manufacturing
- Flood Insurance
- Fuel and Explosive Haulers (excess auto liability and auto physical damage only)

- Guides and Outfitters (liability only)
- Hazardous Waste Haulers (excess auto liability and auto physical damage only)
- Hazardous Waste Storage and Disposal (liability only)
- Homeshare Business Multi-Peril Insurance (on-demand short-term)
- Hunting Clubs
- Kidnapping, Ransom and Extortion Insurance
- Liquor Liability (monoline)
- Medical Malpractice Liability with or without related General Liability Coverages
- Medicinal Cannabis Cultivation, Processing/Harvesting, Manufacturing, Testing, Transportation/Delivery, Retail Distribution and/or Lessors/Property Managers
- Miscellaneous Errors and Omissions or Professional Liability except architects and engineers, medical malpractice, lawyers, personnel agencies, travel agents, real estate brokers and insurance agents and brokers
- Nightclubs
- Nursing Home Liability with or without other Affiliated Elder Care Services
- Paint and Coating Manufacturers—Liability
- Pest Control (Exterminators) Liability
- Pollution Liability and/or Environmental Impairment Coverage
- Products Liability (monoline) for the Manufacturing of:
  - Aircraft and Component Parts
  - Automotive and Component Parts
  - o Farm and Industrial Equipment
  - o Firearms
  - Medical Equipment
  - o Petrochemicals
  - Pharmaceuticals
- Products Recall (monoline) for the Manufacturing of:
  - Aircraft and Component Parts
  - Automotive and Component Parts
  - o Farm and Industrial Equipment
  - o Firearms
  - o Medical Equipment
  - o Petrochemicals
  - o Pharmaceuticals
- Railroad, including Consultants, Contractors and Suppliers
- Real-Estate Environmental Impairment Coverage
- Scrap Metal Dealers/Recycling Centers with Off-Site Disassembling (general liability only)
- Security/Detective/Patrol Agencies
- Tattoo Parlors
- Taxicab Liability
- Title Insurance Agents Errors and Omissions
- Vacant Properties (excluding 1—4 family unit residential dwellings and individually owned residential units in larger residential buildings)
- Wire Transfer Fraud Coverage for Title Agents with or without Other Cybersecurity Coverage

This list becomes effective on the date of its publication in the *Pennsylvania Bulletin* and supersedes the list published at 53 Pa.B. 3805 (July 15, 2023), and shall remain in effect until superseded by a subsequent list as published in the *Pennsylvania Bulletin*.

Questions regarding the Export List may be directed to Steve Yerger, <a href="mailto:syerger@pa.gov">syerger@pa.gov</a>.

MICHAEL HUMPHREYS, Insurance Commissioner

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