# STATE OF ALASKA

# DEPARTMENT OF COMMERCE AND ECONOMIC DEVELOPMENT

DIVISION OF INSURANCE

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#### **ORDER NO. R93-09**

#### SURPLUS LINES PLACEMENT LISTS

On October 13, 1993, a hearing was held pursuant to AS 21.06.180-230 to receive testimony regarding insurance coverage which insureds are generally unable to secure from admitted insurers for consideration by the director for inclusion on the surplus lines placement list. Other written and oral testimony was also received in accord with the hearing notice.

Producing brokers are reminded that, under AS 21.34.020(3) and 3 AAC 25.030, they must use due diligence to determine whether the insurance is available from an admitted insurer. Due diligence will be presumed if the producing broker affirms that the coverage is unavailable and the unavailability is documented by the affirmation that the coverage is on this list. Nothing herein shall preclude the producing broker from applying for an exception under AS 21.34.020(4).

This order replaces Order R92-13, issued November 23, 1992, and subsequent amendments.

Under 3 AAC 25.040, the following is the November 1, 1993 surplus lines placement list:

## AUTOMOBILE LIABILITY

Auto rental firms
Auto racing liability
Auto u-drive
Automobile "bobtail" liability
Automobile driving schools
Courtesy cars used by common carriers - Monoline
Drive away
Garage/auto dealers involving motorcycles, snowmobiles, RV's, or off-road vehicle, go-karts
Hazardous materials hauling including gasoline distributors
Long haul trucks
Midget autos
Racing
Sand and gravel haulers involving dump trucks
Taxi cabs
Vehicles maintaining or servicing aircraft

#### AUTO PHYSICAL DAMAGE

Auto renters conversion Auto firm renters - short term Classic/antique autos Dealership vendors single interest Garagekeepers legal liabilityHazardous materials hauling Heavy vehicles - over 20,000 gross vehicle weight Leased motor homes Long haul trucks Luxury autos Racing autos Special auto bodies Taxi cabs

### AVIATION AND AIRCRAFT

Aircraft - antique
Aircraft - chartered
Aircraft - excess passenger liability
Aircraft - fixed base operations
Aircraft applicators liability including crop damage and chemical drift
Airmeet liability
Aviation maintenance vehicles
Balloon - hot air gas
Excess limits
Guide, lodge, or outfitter airstrips
Guides, lodges, and outfitters aircraft hull or liability
Helicopters
Monoline:
Airport liability

Airport liability Aviation products liability Hangerkeepers liability

## BURGLARY, ROBBERY AND HOLD-UP

#### Goldmines

#### FIRE AND ALLIED LINES

Buildings on piles
Chattel mortgage - nonfiling or nonrecording
Drought insurance
Explosive manufacturing, storage, or sales
Green houses - wind and hail
Hay in the open or barns - when value exceeds \$25,000 in each stack or barn.
Monoline:

Business interruption, earthquake or flood
Vacant buildings coverage including VM&M and theft coverage
Plastic manufacturers and sales
Polyurethane insulated buildings
Remote - accessible only by air or water
Sawmills
Unprotected risks - class 8, 9, or 10
Woodhandlers

#### GENERAL LIABILITY

Amusement devices, amusement parks and carrousels, special Events

Spectator liability

Animal rides, saddle horse liability, rodeos and horse shows

Custodial care - licensed for under 25

Adult day care centers Child day care centers Developmentally disabled

Residential and day care centers

Homes for the aged

Demolition contractors liability Environmental impairment liability

Explosive manufacturing, storage, or sales

Exterminators liability, pest control applicators

Guides, outfitters, and lodges - remote (accessible only by air or water)

Hazardous materials

Loggers broad form liability

Damage including fire

Damage to standing timber

Mining Monoline:

Employment related practices

Explosion hazard

Hole-in-one coverage Pollution/contamination

Ski-lifts and tows

Liquor liability - if liquor exceeds 40% of sales or entertainment

Police protective - false arrest, personal injury

Products and completed operations

Railroad protection

Security guards (under ten guards)

Special events, tagged fish

Snowmobile dealers

New ventures - under three years experience

Oil field service contractors - small (premium under \$10,000) with only

Alaska operations

Real estate appraisers, errors and omissions

Social service agencies, residential counseling services (i.e., alcohol abuse

counseling)

Sun tan parlors

#### INLAND MARINE

Bridges and tunnels

Builders risk/course of construction - accessible only by air or water

Docks, piers, and wharfs - wood frame

Earthquake or flood

Hazardous materials

Unprotected - class 8, 9, or 10

## KIDNAP/RANSOM

# Kidnap/Ransom

## MONOLINE COMMERCIAL

Cameras
Coin dealers
Coin operated devices
Contact lenses
Data processing equipment
Fine arts
Furs
High values - in excess of \$5,000,000
Jewelry

David J. Walsh

Director of Insurance

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