

**ORDER NO. R94-12**  
**SURPLUS LINES PLACEMENT LISTS**

On November 18, 1994, 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 R93-09, issued November 1, 1993, and subsequent amendments.

Under 3 AAC 25.040, the following is the December 12, 1994, 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 liability

Hazardous 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

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

#### PROFESSIONAL LIABILITY

Architects and Engineers

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

#### GENERAL LIABILITY

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 protective

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