

**BEFORE THE INSURANCE COMMISSIONER
FOR THE STATE OF DELAWARE**

**IN THE MATTER OF:

SURPLUS LINES EXPORT LIST**

Docket No. 5917-2026

ORDER ADOPTING SURPLUS LINES EXPORT LIST

WHEREAS, pursuant to 18 *Del. C.* § 1912, insurance must be procured from authorized insurers unless, after a diligent effort to procure insurance through the admitted market, among other requirements, the insurance cannot be procured from an authorized insurer; and

WHEREAS, as Delaware Insurance Commissioner, I am authorized under 18 *Del. C.* § 1915 to “declare eligible for export for a home state insured, generally and without compliance with the provisions of [18 *Del. C.*] § 1912..., any class or classes of insurance coverage or risk for which the Commissioner finds, after a hearing of which notice was given to each insurer authorized to transact such class or classes in this State, that there is not a reasonable or adequate market among authorized insurers either as to acceptance of risk, contract terms, or premium rate;” and

WHEREAS, notice of a public hearing identifying an export list under consideration (the “Proposed Export List”) was published in the *Wilmington News Journal* on February 26 and 27, 2026, and in the *Daily State News* on February 25 and 27, 2026; and

WHEREAS, a duly noticed public hearing was held on March 19, 2026, during which I accepted oral testimony from insurers, surplus lines brokers, producers, and members of the public on the Proposed Export List, including identification of appropriate specified manufacturing categories to be included on a final export list; and

WHEREAS, I received timely written comments regarding the Proposed Export List from John Savant of Insurance Agents & Brokers and John Meetz of Wholesale & Specialty Insurance Association on March 17, 2026; and

WHEREAS, I received no objections, either oral or written, from insurers authorized to transact the classes of insurance included on the Proposed Export List; and

WHEREAS, I have reviewed and considered all comments submitted during the public comment period and at the public hearing and have determined that it is appropriate, consistent with Delaware law, and in the public interest, to declare eligible for export certain classes of insurance as identified on the Export List attached to this Order as Exhibit A.

NOW, THEREFORE, IT IS SO ORDERED AS FOLLOWS:

1. The classes of insurance included on the export list attached to this Order as Exhibit A are hereby declared eligible for export for a home state insured pursuant to 18 *Del. C.* § 1915. Exhibit A is incorporated by reference and shall constitute the official Export List of the Department until amended or superseded by further order.
2. Placement of the classes of insurance included on the official Export List may be completed without compliance with the provisions of 18 *Del. C.* § 1912.

SO ORDERED this 13th day of April, 2026.



Trinidad Navarro
Insurance Commissioner

EXHIBIT A

Export List

Active Assailant Coverage
Amusements - Amusement Devices
Amusements - Animal Rides
Amusements - Casino & Gaming Risks
Amusements - Recreational and Sporting Events
Auto Racing & Auto Race Tracks
Aviation - Crop Dusters
Care Facilities (Day Care / Adult Care / Convalescent / Nursing Home)
Carnivals and Circuses
Demolition (Including Explosives)
Environmental Impairment / Pollution Liability
Exterminators / Pest Control
Fireworks Displays
Flood Insurance
Garbage & Waste Haulers
Medicinal/Recreational Cannabis Chain Risks
Products Liability (Monoline) - Specified Manufacturing Categories: Aircraft & component parts; automotive & component parts; farm & industrial equipment; firearms; medical equipment; petrochemicals; pharmaceuticals
Products Recall (Monoline) - Specified Manufacturing Categories: Aircraft & component parts; automotive & component parts; farm & industrial equipment; firearms; medical equipment; petrochemicals; pharmaceuticals
Tattoo Parlor
Vacant Property / Vacant Buildings