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**IDAPA 18  
TITLE 01  
Chapter 18**

**18.01.18 - OPEN LINES FOR EXPORT - SURPLUS LINES**

**000. LEGAL AUTHORITY.**

Title 41, Chapter 12, Idaho Code.

(1-1-94)

**001. TITLE AND SCOPE.**

The purpose of this Rule is to provide a list of open lines for export as provided by Code Section 41-1216, OPEN LINES FOR EXPORT.

(1-1-94)

**002. (RESERVED).**

**003. ADMINISTRATIVE APPEALS.**

There is no appeal to the Attorney General from application of this rule. All such appeals must be instituted by written demand for a hearing before the Director of Insurance, per Idaho Code Section 41-232. Further appeal from the Director's decision can be taken to district court, pursuant to Idaho Code Sections 41-242 and 67-5270.

(1-1-94)

**004. DEFINITIONS.**

01. Open Lines for Export. The term "Open Lines for Export" shall mean the class or classes of business which after formal hearing, for which notice was given to each insurer authorized to transact such class or classes of business within this state, there appears to be no reasonable or adequate market among authorized insurers, either to acceptance of risk, contract terms, or premium or premium rate.

(1-1-94)

02. Lines Other than Open Lines for Export. The term "Lines Other than Open Lines for Export" shall mean the class or classes of business not on the list of open lines for export which are to be offered to eligible surplus lines insurers in accordance with Sections 41-1214, and 41-1215, Idaho Code.

(1-1-94)

03. Diligent Search. Diligent search or effort by the Surplus Line producer, for purposes of Section 41-1214(2), Idaho Code, shall be deemed to have been exercised if the Surplus Line producer or the referring insurance producer shall submit a risk to at least three authorized companies, which are engaged in writing in Idaho the type of coverage sought, or if there are no companies actually engaged in writing such coverage, the risk shall be submitted to at least three companies which, in the Surplus Line producer's or the insurance producer's professional judgment, are the most likely to accept the risk.

(1-1-94)

**005. -- 010. (RESERVED).**

**011. PROCEDURE.**

01. Open Lines. Insurance written in those classes that have been declared open lines for export need not comply with Sections 41-1214(2), 41-1214(3) and 41-1215, Idaho Code, but the proper submission form must be forwarded to the Director or to a delegated association, if one has been delegated pursuant to Section 41-1232(c), Idaho Code, within thirty (30) days after the insurance policy is received by the Idaho broker.

(1-1-94)

02. Other Lines. Insurance written in those classes termed lines other than open lines for export are to be carefully processed to assure all concerned that the intent of Sections 41-1214 and 41-1215, Idaho Code, has been satisfied. The required broker's affidavit and submission form must be filed with the Director or a delegated association, if one has been delegated, within thirty (30) days after the insurance policy is received by the Idaho broker.

(1-1-94)

**012. OPEN LINES FOR EXPORT - SUPRLUS LINES.**

The attached list of open lines for export to eligible surplus lines insurers will continue in effect during the existence of the conditions upon which predicated, subject to earlier termination by the Director. A class or classes may be deleted at the direction of the Director if conditions appear to warrant such action. This list supersedes any previous list published or compiled for use in the state of Idaho. This list becomes effective November 15, 1980.

(1-1-94)

**013. SEVERABILITY.**

If any provision of this Rule shall be held invalid, the remainder of the Rule shall not be affected thereby. (1-1-94)

**014. OPEN LINES FOR EXPORT - SURPLUS LINES.**

- 01. Code AH Accident and Health. (1-1-94)
  - a. Accidental death - high limit or hazardous occupation. (1-1-94)
  - b. Accidental death - world wide coverage. (1-1-94)
  - c. Air crew personal accident. (1-1-94)
  - d. Aviation accident, personal. (1-1-94)
  - e. Dread disease. (1-1-94)
  - f. Twenty-four (24) hour accident - high limits. (1-1-94)
- 02. Code AL Auto Liability. (1-1-94)
  - a. Ambulance service. (1-1-94)
  - b. Automobile "Bobtail" liability. (1-1-94)
  - c. Automobile bus or livery. (1-1-94)
  - d. Automobile diving schools. (1-1-94)
  - e. Auto racing liability. (1-1-94)
  - f. Auto U-drive. (1-1-94)
  - g. Butane-propane hauling, (1-1-94)
  - h. Explosive hauling. (1-1-94)
  - i. Gasoline distribution. (1-1-94)
  - j. Go-karts. (1-1-94)
  - k. Logging truck liability. (1-1-94)
  - l. Long haul trucks. (1-1-94)
  - m. Midget autos. (1-1-94)
  - n. Private patrol service. (1-1-94)
  - o. Taxi cabs. (1-1-94)
- 03. Code AP Auto Physical Damage. (1-1-94)
  - a. Automobile, antique. (1-1-94)
  - b. Automobile, classic. (1-1-94)

- c. Auto renters conversion. (1-1-94)
- d. Logging trucks. (1-1-94)
- e. Long haul trucks. (1-1-94)
- f. Taxi cabs. (1-1-94)
- g. Ambulance vehicles. (1-1-94)
- 04. Code AV Aviation and Aircraft. (1-1-94)
  - a. Air cargo. (1-1-94)
  - b. Aircraft - antique. (1-1-94)
  - c. Aircraft - chartered. (1-1-94)
  - d. Aircraft applicators liability including crop damage, chemical drift. (1-1-94)
  - e. Aircraft - excess passenger liability. (1-1-94)
  - f. Aircraft - fixed base operations. (1-1-94)
  - g. Aircraft - hull. (1-1-94)
  - h. Aircraft - liability. (1-1-94)
  - i. Aircraft - nonownership liability. (1-1-94)
  - j. Airmeet liability. (1-1-94)
  - k. Airport liability. (1-1-94)
  - l. Aviation - workmen's compensation and employers' liability. (1-1-94)
  - m. Hangar-Keeper's legal liability. (1-1-94)
- 05. Code FA Fire and Allied Lines. (1-1-94)
  - a. Amusement devices. (1-1-94)
  - b. Amusement parks and carnivals. (1-1-94)
  - c. Business Interruption - value, excess. (1-1-94)
  - d. Business Interruption - contingent, excess. (1-1-94)
  - e. Bowling alleys. (1-1-94)
  - f. Chattel Mortgage, non-filing or non-recording. (1-1-94)
  - g. Collapse of building. (1-1-94)
  - h. Crop Insurance - all weather hazards. (1-1-94)

i.	Drought insurance.	(1-1-94)
j.	Earthquake.	(1-1-94)
k.	Greenhouses - wind and hail.	(1-1-94)
l.	Polyurethane insulated buildings.	(1-1-94)
m.	Riot and civil commotion.	(1-1-94)
n.	Sawmills.	(1-1-94)
o.	Valued business interruption.	(1-1-94)
p.	Woodhandlers.	(1-1-94)
q.	Distress Fire - unprotected lodges, restaurants and taverns.	(1-1-94)
06.	Code GL General Liability.	(1-1-94)
a.	Amusement devices.	(1-1-94)
b.	Amusement parks.	(1-1-94)
c.	Anhydrous ammonia dealers and haulers.	(1-1-94)
d.	Animal rides.	(1-1-94)
e.	Carnivals.	(1-1-94)
f.	Contractors "X", "C", and "U" coverage.	(1-1-94)
g.	Corporate officers, directors, and trustees liability.	(1-1-94)
h.	Demolition contractors liability.	(1-1-94)
i.	Dude ranch liability.	(1-1-94)
j.	Environmental impairment.	(1-1-94)
k.	Excess limits liability.	(1-1-94)
l.	Exterminators liability.	(1-1-94)
m.	Fairgrounds, fairs, liability.	(1-1-94)
n.	False arrest, municipal or other public body.	(1-1-94)
o.	Go-karts, spectators liability.	(1-1-94)
p.	Ground applicators - chemical drift.	(1-1-94)
q.	Health club liability.	(1-1-94)
r.	Homes for Aged - liability.	(1-1-94)
s.	Innkeeper legal liability.	(1-1-94)

t.	Liquified petroleum dealers.	(1-1-94)
u.	Liquor liability and Dram Shop Act liability.	(1-1-94)
v.	Loggers property damage liability.	(1-1-94)
w.	Non-accidental seepage and pollution.	(1-1-94)
x.	Nursing home liability.	(1-1-94)
y.	Outfitters and guides.	(1-1-94)
z.	Personal injury liability including false arrest, detention or imprisonment, malicious prosecution, libel, slander, defamation, violation of privacy, wrongful entry, or eviction or other invasions of right of private occupancy.	(1-1-94)
aa.	Products liability.	(1-1-94)
bb.	Radio and T.V. broadcasters and producers liability.	(1-1-94)
cc.	Rodeos and horse shows - liability.	(1-1-94)
dd.	Saddle horse liability.	(1-1-94)
ee.	Ski-lifts and tows liability.	(1-1-94)
ff.	Snowmobile dealers.	(1-1-94)
ee.	Special schools.	(1-1-94)
gg.	Spectator liability - special events.	(1-1-94)
hh.	Swimming pools.	(1-1-94)
ii.	Theatrical presentations.	(1-1-94)
jj.	Manufacturing.	(1-1-94)
kk.	Petroleum drilling and maintenance - on and off shore.	(1-1-94)
07.	Code IM Inland Marine.	(1-1-94)
a.	Anhydrous ammonia apparatus.	(1-1-94)
b.	Cameras - all risk coverage.	(1-1-94)
c.	Cargo - excess limits.	(1-1-94)
d.	Coin dealers - all risk coverage.	(1-1-94)
e.	Coin operated devices.	(1-1-94)
f.	Contact lenses.	(1-1-94)
g.	Data processing equipment - excess limits.	(1-1-94)

h.	Fine arts - all risk coverage.	(1-1-94)
i.	Furs - all risk coverage.	(1-1-94)
j.	Jewelry - all risk coverage.	(1-1-94)
k.	Motor truck cargo long haul.	(1-1-94)
l.	Professional musical instrument floater.	(1-1-94)
08.	Code OM Ocean Marine.	(1-1-94)
a.	Ocean marine.	(1-1-94)
09.	Code MS Miscellaneous Specialty Lines.	(1-1-94)
a.	Excess crime.	(1-1-94)
b.	Hole-in-one insurance.	(1-1-94)
c.	Mortality - livestock and pets.	(1-1-94)
d.	Twin insurance.	(1-1-94)
e.	Water damage including flood.	(1-1-94)
f.	Difference in condition.	(1-1-94)
10.	Code PL Professional Liability and Malpractice (Includes Errors and Omissions).	(1-1-94)
a.	Abstractors.	(1-1-94)
b.	Accountants.	(1-1-94)
c.	Ambulance personnel.	(1-1-94)
d.	Anesthetists.	(1-1-94)
e.	Architects.	(1-1-94)
f.	Attorneys.	(1-1-94)
g.	Beauty and barber shops.	(1-1-94)
h.	Beauty and barber schools.	(1-1-94)
i.	Cemeteries.	(1-1-94)
j.	Chiropodists.	(1-1-94)
k.	Chiropractors.	(1-1-94)
l.	County clerks.	(1-1-94)
m.	Dentists.	(1-1-94)
n.	Druggists.	(1-1-94)

o.	Engineers.	(1-1-94)
p.	Hospitals.	(1-1-94)
q.	Insurance agents.	(1-1-94)
r.	Management consultants.	(1-1-94)
s.	Nurses.	(1-1-94)
t.	Opticians.	(1-1-94)
u.	Optometrists.	(1-1-94)
v.	Osteopaths.	(1-1-94)
w.	Physicians and surgeons.	(1-1-94)
x.	Psychologists and sociologists.	(1-1-94)
y.	Radiologists.	(1-1-94)
z.	Real estate agents.	(1-1-94)
aa.	Surveyors.	(1-1-94)
bb.	Title insurance company and agents.	(1-1-94)
cc.	X-ray specialists.	(1-1-94)
dd.	Seedsmen.	(1-1-94)
<b>015. -- 999.</b>	<b>(RESERVED).</b>	