



SURPLUS LINES INSURERS BULLETIN NO. 24

TO: ALL INSURERS AUTHORIZED TO TRANSACT PROPERTY, CASUALTY, LIABILITY, MARINE & TRANSPORTATION, AND OTHER SURPLUS-LINES-ELIGIBLE CLASSES OF INSURANCE IN DELAWARE, AS WELL AS ALL LICENSED SURPLUS LINES BROKERS AND INSURANCE PRODUCERS.

RE: ADOPTION OF FINAL EXPORT LIST FOLLOWING PUBLIC HEARING HELD MARCH 19, 2026

DATED: April 13, 2026

The Delaware Department of Insurance (“Department”) issues this Bulletin to inform regulated entities and interested parties that the Insurance Commissioner has completed his review of the proposed Export List presented at the March 19, 2026 public hearing and has issued a Final Order adopting the Export List.

Background

Pursuant to 18 *Del. C.* § 1912, the Department published a proposed Export List and solicited public comment. A public hearing was held on March 19, 2026, with notice provided in accordance with 18 *Del. C.* § 1915. Testimony and written comments were received from insurers, surplus lines brokers, producers, and members of the public. After reviewing the full record, the Commissioner issued a Final Order adopting the Export List effective April 13, 2026.

Final Export List

The Export List adopted by the Commissioner’s Final Order is attached to this Bulletin and is posted on the Department’s website at <https://insurance.delaware.gov/legal-listing/>. This list identifies insurance coverages that may be placed with eligible surplus lines insurers without first conducting a diligent search among admitted carriers, consistent with Delaware’s surplus lines laws.

Compliance

The Export List does not change insurer eligibility standards or the compliance obligations of brokers and producers regarding disclosures, documentation, or reporting. Surplus lines placements must continue to comply with 18 *Del. C.* Ch. 19.

Questions related to surplus lines premium tax payments or reporting should be emailed to DOI_SLTax@delaware.gov.

Questions, comments, or requests for clarification about the adopted Export List should be emailed to DOI-Legal@delaware.gov.

This Bulletin shall be effective immediately and shall remain in effect unless withdrawn or superseded by subsequent law, regulation or bulletin.



Trinidad Navarro
Delaware Insurance Commissioner

NOTE: This Bulletin is intended solely for informational purposes. It is not intended to set forth legal rights, duties, or privileges, nor is it intended to provide legal advice. Readers should consult applicable statutes and rules and contact the Delaware Department of Insurance if additional information is needed.

**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

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| 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 |