



GRETCHEN WHITMER
GOVERNOR

STATE OF MICHIGAN
DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES
LANSING

ANITA G. FOX
DIRECTOR

June 23, 2025

TO: ALL SURPLUS LINES INSURERS, AGENTS, AND INTERESTED PARTIES

Pursuant to Section 1910(4) of the Michigan Insurance Code, the following is a list of lines of insurance for which coverages are determined by the Commissioner to be generally unavailable in the authorized market:

1. Animal mortality
2. Environmental impairment
3. Kidnap and ransom or extortion insurance
4. Liability for entertainment, recreational or sporting events or facilities written to include injury to participants
5. Personal injury and/or assault and battery when not written with bodily injury and property damage liability
6. Product recall insurance
7. Property and liability insurance on mobile, traveling, or fixed recreational or amusement businesses
8. Property insurance on vacant buildings not insurable through the Michigan Basic Property Insurance Association
9. Rain or pluvious insurance
10. Product liability when written alone
11. Railroad liability
12. Flood insurance not provided under the National Flood Insurance Program (NFIP)
13. High hazard cargo insurance

Please note that certain categories of risks may be able to obtain coverages included on this list from authorized insurers in Michigan but the inclusion of a line of insurance indicates that some prospective insureds may have difficulty obtaining the coverage from authorized insurers.

Anyone may request that coverage(s) be added or removed from a current list. When requesting that coverage be added to the list, please include extensive data proving that the coverage is generally unavailable in the authorized market and identify the states that currently list that coverage as a surplus line. When requesting that coverage be removed from the list, please include extensive data proving that the coverage is generally available in the authorized market and identify the states that have removed the coverage from their surplus lines lists. Each request should be addressed to:

PROPERTY & CASUALTY SECTION
DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES
PO BOX 30220
LANSING MI 48909
517-230-6633

Street/Delivery Address: 530 W. ALLEGAN STREET, 7TH FLOOR, LANSING, MICHIGAN 48933
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