



EXCESS LINE ASSOCIATION
OF NEW YORK

BULLETIN

120 Wall Street, 24th Floor
New York, New York 10005

Bulletin No. 2025-19

September 19, 2025

RE: CHANGES TO ELANY'S LIST OF E&S INSURERS

The following company has **voluntarily withdrawn** from ELANY's list of E&S Insurers:

Type	Company	Code	Effective Date
Foreign Insurer	American Western Home Insurance Company	35912	September 17, 2025

American Western Home Insurance Company has voluntarily withdrawn its eligibility as an excess line insurer in New York. ELANY will only process policies, endorsements and stamp only submissions for policies effective on or before September 17, 2025.

Foreign Insurers

[ELANY's list of E&S Insurers](#) only contains insurers that have provided additional voluntary information to determine satisfactory financial stability, the proper mitigation of operating risk, and ability to support current and future obligations.

While [other foreign insurers](#) may meet New York's minimum requirements and are therefore eligible in New York, brokers must obtain and maintain records as required by [§27.13](#) of Regulation 41 for insurers not listed on ELANY's list of E&S Insurers.

It remains the responsibility of the broker under [§2118](#) of the New York Insurance Law and [§27.13](#) of Regulation 41 to use "due care" in selecting the unauthorized insurer from whom policies are procured under an excess line broker license.

Foreign insurers on ELANY's list of E&S Insurers undergo a thorough financial analysis by ELANY. This analysis goes beyond verifying that the insurers meet the minimum standards of eligibility imposed by the Nonadmitted and Reinsurance Reform Act (NRRA). In addition, ELANY gathers, reviews and/or verifies the information as listed in [ELANY's Filing Requirements for New Applicants](#). The [ELANY's list of E&S Insurers](#) includes financial snapshots of each foreign insurer with customized financial analysis.

Should you have any questions regarding the content of this bulletin, please direct them to Alex Sarfo at asarfo@elany.org or (646) 292-5572.