

TABLE 1. DESIGN CHARACTERISTICS OF STATE FINANCIAL ASSURANCE FUNDS

State	Agency With Primary Responsibility	Types of Tanks Covered <sup>1</sup>	No. of Tanks Covered	Fund Coverage				Factors Affecting Limits of Coverage					Date of Release	
				Corrective Action	Third-Party	Separate or Combined	Deductibles Apply	No. Tanks	Tank Size	Tank Type	Tank Owner	Extent of Regulatory Compliance		
AK	Department of Environmental Conservation	P, U	3,000	✓ (Partial)		N/A <sup>2</sup>	✓						✓ (may result in rejection of claim)	✓
AL	Department of Environmental Management	P	20,611	✓ (Partial)	✓ (Partial)	Separate	✓						✓ (may result in rejection of claim)	✓
AR	Department of Pollution Control and Ecology													
AZ	Department of Environmental Quality	P, C, U, M	22,965	✓ (Partial)		N/A <sup>2</sup>	✓						✓ (may result in reduction in payment)	✓
CA	Waste Resources Control Board	P, H, U	Unknown	✓ (Partial)	✓ (Partial)	Combined	✓	✓					✓ (may result in rejection of claim)	✓
CO	Department of Health	P	18,000	✓	✓	Separate	✓	✓				✓	✓ (may result in rejection of claim)	
CT	Department of Environmental Protection	P, H	Unknown	✓	✓	Combined	✓							
DE	Department of Natural Resources and Environmental Control		239	✓ (Partial)	✓ (Partial)	Separate	✓						✓ (may result in rejection of claim)	✓ <sup>3</sup>
FL	Department of Environmental Regulation	P, A	38,000	✓ (Partial)	None	Separate	✓						✓ (may result in rejection of claim and/or a fine)	✓

- 1 P = Petroleum; U = Used oil; H = Heating oil; A = Aboveground; C = Chemical; F = Farm; M = Mixed.
- 2 N/A = "Not Applicable."
- 3 Actually based on date applications for reimbursement received.
- 4 Deductible applies to commercial tanks only.
- 5 Actually based on number of facilities.
- 6 Actually based on date that cleanup costs are incurred.
- 7 Private insurance with reinsurance subsidized by the State.

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GA	Department of Natural Resources - Environmental Protection Division	P, U	45,315	✓ (Partial)	✓ (Partial)	Combined	✓	✓				✓ (may result in rejection of claim or reduction in payment)	
IA	Underground Storage Tank Board	P, U, H	~ 6500	✓ (Partial)	✓	Combined	✓					✓ (may result in rejection of claim)	✓
ID	State Insurance Fund	P, A, U	2,700	✓	✓	Combined	✓	✓	✓	✓	✓	✓ (may refuse to insure)	✓
IL	Environmental Protection Agency	P, H, U	60,325	✓	✓	Separate	✓	✓	✓	✓		✓ (may result in rejection of claim, increase in owner/operator deductible, or reduction in payment)	✓
IN	Department of Environmental Management	P	25,682	✓ (Partial)	✓ (Partial)	Combined	✓	✓				✓ (may result in rejection of claim)	✓
KS	Department of Health and Environment	P, H, C, U	14,000	✓ (Partial)	✓ (Partial)	Separate	✓	✓			✓	✓ (may result in a fine)	
KY	Petroleum Storage Tank Environmental Assurance Fund Commission	P	~ 37,000	✓ (Partial)	✓ (Partial)		✓	✓				✓ (may result in rejection of claim)	
LA	Department of Environmental Quality	P, U	22,587	✓	✓		✓	✓				✓ (may result in rejection of claim)	✓
MA	Department of Public Safety	P	22,500	✓ (Partial)	✓ (Partial)	Combined	✓					✓	
ME	Department of Environmental Protection	P, H, U	16,348	✓ (Partial)	✓ (Partial)	Combined	✓	✓ <sup>s</sup>				✓ (may result in rejection of claim)	
MI	Department of Management and Budget	P, U	38,434	✓ (Partial)	✓ (Partial)	Combined	✓					✓ (may result in rejection of claim)	

Based on responses to a survey conducted by the South Dakota Petroleum Release Compensation Fund.

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MIN	Department of Commerce	P, H, A, C, U		✓ (Partial)	✓ (Partial)	Combined	✓						✓ (may result in rejection of claim or reduction in payment)	
MO	Department of Natural Resources	P	~1,500	✓ (Partial)	✓ (Partial)	Combined	✓						✓ (may result in rejection of claim and/or a fine)	
MS	Department of Environmental Quality	P, U	13,624	✓	✓	Separate							✓ (may result in rejection of claim)	
MT	Petroleum Tank Release Compensation Board	P, H, A, U, F	80,000+	✓ (Partial)	✓ (Partial)	Combined	✓		✓	✓	✓		✓ (may result in rejection of claim)	✓
NC	Department of Environment, Health and Natural Resources	P, H, U, F	85,096	✓ (Partial)	✓ (Partial)	Combined	✓			✓			✓ (may result in rejection of claim)	✓
ND	Commissioner of Insurance	P, A	7,003	✓	✓	Combined	✓						✓ (may result in rejection of claim)	
NE	Department of Environmental Quality	P, H, A, U	25,500	✓ (Partial)	✓ (Partial)	Combined	✓				✓		✓ (may result in rejection of claim)	✓
NIH	Department of Environmental Services	P, H, U	~8,000	✓	✓	Combined	✓						✓ (may result in rejection of claim)	
NM	Environment Department	P, C	12,000	✓ (Partial)	N/A	N/A	✓						✓ (may result in rejection of claim)	✓ <sup>s</sup>
NV	Division of Environmental Protection	P, H, A, U	25,100	✓ (Partial)	✓ (Partial)	Separate	✓			✓	✓		✓ (may result in rejection of claim or reduction in payment)	
NY	Office of the State Comptroller	All tanks/spills												
OH	Petroleum Underground Storage Tank Release Compensation Board	P, U	43,760	✓	✓	Combined	✓		✓				✓ (may result in rejection of claim)	

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OK	Oklahoma Corporation Commission	P,A,U	27,000	✓	✓	Combined	✓				✓	✓ (may result in a fine)	✓
PA	Insurance Department	P,H,C,U	70,000	✓ (Partial)	✓ (Partial)	Separate	✓					✓ (may result in rejection of claim)	✓
SC	Department of Health and Environmental Control	P	25,000	✓	✓	Separate (after amnesty)	✓						
SD	Department of Commerce and Regulation	P,H,A	11,000 +	✓ (Partial)	✓ (Full)	Combined	✓					✓ (may result in rejection of claim or reduction in payment)	✓
TN	Department of Environment and Conservation	P,U	33,000	✓ (Partial)	✓ (Partial)	Separate	✓	✓				✓ (may result in rejection of claim)	✓
TX	Texas Water Commission	P,A,U	133,683 +	✓ (Partial)		N/A	✓	✓				✓ (may result in deferral of payment until compliant)	
UT	Department of Environmental Quality	P,U	5,500	✓ (Partial)	✓ (Partial)	Combined	✓				✓	✓ (may result in rejection of claim)	✓
VA	State Water Control Board	P,H,U	64,763	✓ (Partial)	✓ (Partial)	Combined	✓						
VT	Department of Environmental Conservation	P,H,C,U,F	6,000	✓ (Partial)	✓ (Full)	Separate	✓					✓ (may result in a fine or full cost recovery)	✓
WA	Pollution Liability Insurance Agency	P	2,000	✓ <sup>2</sup>	✓	Combined	✓					✓ (may result in rejection of claim)	
WI	Department of Industry, Labor and Human Relations	P,H,A,U	77,941	✓ (Partial)	✓ (Partial)	Combined	✓					✓ (may result in rejection of claim)	
WY	Department of Environmental Quality	P,C,U	8,677	✓ (Full)	✓ (Partial)	Separate	✓					✓ (may not be eligible for corrective action coverage)	

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