

TABLE 1. DESIGN CHARACTERISTICS OF STATE FINANCIAL ASSURANCE FUNDS

State	Agency With Primary Responsibility	Types of Tanks Covered ¹	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	UST Financial Assistance Program	P, U	2,000	✓ (Partial)		N/A ²	✓						✓ (may result in rejection of claim)	✓
AL	Department of Environmental Management	P, A (A: motor fuel only)	21,942	✓ (Partial)	✓ (Partial)	Separate	✓		✓				✓ (may result in rejection of claim)	✓
AR	Department of Pollution Control and Ecology	P, U, A	17,000	✓ (Partial)	✓ (Partial)	Separate	✓		✓				✓ (may result in rejection of claim)	✓
AZ	Department of Environmental Quality	P, C, U, M	21,000	✓ (Partial)		N/A ²	✓						✓ (may result in reduction in payment)	✓
CA	Waste Resources Control Board	P, H, U	Unknown	✓	✓	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, U (H: only marketers)	Unknown	✓	✓	Combined	✓						✓ (may result in rejection of claim)	
DE	Department of Natural Resources and Environmental Control	P, U, H, F	239	✓ (Partial)	✓ (Partial)	Separate	✓						✓ (may result in rejection of claim)	✓ ³
FL	Department of Environmental Protection	P, A	~40,000	✓ (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.

Based on responses to a survey conducted by the Vermont Department of Environmental Conservation.

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GA	Department of Natural Resources - Environmental Protection Division	P,U	48,000	✓ (Partial)	✓ (Partial)	Combined	✓	✓				✓ (may result in rejection of claim or reduction in payment)	
IA	Underground Storage Tank Board	P,U,H	5,000	✓ (Partial)	✓	Combined	✓					✓ (may result in rejection of claim)	✓
ID	Petroleum Storage Tank Fund	P,A,U,M	3,300	✓	✓	Combined	✓			✓	✓	✓ (may refuse to insure)	✓
IL	Environmental Protection Agency	P,H,U	60,325	✓	✓	Separate	✓			✓	✓		✓
IN	Department of Environmental Management	P	22,000	✓ (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,U,F	38,000 (10,000 unreg: potential)	✓ (Partial)	✓ (Partial)	Combined	✓					✓ (may result in rejection of claim)	✓ (no coverage for pre 1974 release)
LA	Department of Environmental Quality	P,U	23,000	✓	✓	Separate	✓				pending legislation	✓ (may result in full cost recovery)	✓
MA	Department of Public Safety	P	~ 18,000	✓ (Partial)	✓ (Partial)	Combined	✓					✓ (may result in rejection of claim)	
MD	Waste Management Administration/Oil Control Program	P	21,000	✓ (Partial)			✓					✓ (may result in rejection of claim)	

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ME	Department of Environmental Protection	P,H,U	12,000	✓ (Partial)	✓ (Partial)	Combined	✓	✓ ³			✓	✓ (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)	
MN	Department of Commerce	P,H,A,U	~40,000	✓ (Partial)	✓ (Partial)	Combined	✓					✓ (may result in rejection of claim or reduction in payment)	
MO	Department of Natural Resources	P	4,751	✓	✓	Combined	✓					✓ (may result in rejection of claim and/or a fine)	
MS	Department of Environmental Quality	P,U	11,265	✓	✓	Separate						✓ (may result in rejection of claim)	
MT	Petroleum Tank Release Compensation Board	P,H,A,U,F	60,000 +	✓ (Partial)	✓ (Partial)	Combined	✓	✓	✓	✓	✓	✓ (may result in rejection of claim)	✓
NC	Division of Environmental Management - Groundwater Section	P,H,U,F	85,930 +	✓ (Partial)	✓ (Partial)	Combined	✓ ⁴			✓		✓ (may result in rejection of claim)	✓
ND	Commissioner of Insurance	P,A	6,781	✓	✓	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)	✓
NH	Department of Environmental Services	P,H,U,A	~8,000 (USTs)	✓	✓	Combined	✓					✓ (may result in rejection of claim)	
NM	Environment Department	P,C	5,900	✓ (Partial)	N/A	N/A	✓	✓				✓ (may result in rejection of claim)	✓ ⁵

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NV	Division of Environmental Protection	P,H,A,U	4,700 (regulated + all heating oil tanks)	✓ (Partial)	✓ (Partial)	Separate	✓		✓			✓ (may result in rejection of claim or reduction in payment)	✓
NY	Office of the State Comptroller	P (spills from all sources)	81,000 +	✓	✓ (Partial)		Fund must be reimbursed by RP						
OH	Petroleum UST Release Compensation Board	P,U	33,500	✓	✓	Combined	✓	✓				✓ (may result in rejection of claim)	✓
OK	Oklahoma Corporation Commission	P,A,U	34,656	✓	✓	Combined	✓			✓		✓ (may result in a fine)	
PA	Department of Insurance	P,H,C,U	56,000	✓ (Partial)	✓ (Partial)	Separate	✓					✓ (may result in rejection of claim)	✓
RI	Department of Environmental Management		3,626										
SC	Department of Health and Environmental Control	P	19,786	✓	✓	Separate	✓					✓ (may result in fund ineligibility)	✓
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	28,000	✓ (Partial)	✓ (Partial)	Separate	✓	✓				✓ (may result in rejection of claim)	✓
TX	Texas Natural Resource Conservation Commission	P,A,U	103,006	✓ (Partial)		N/A	✓	✓				✓ (may result in deferral of payment until compliant)	

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UT	Department of Environmental Quality	P, U	5,500	✓ (Partial)	✓ (Partial)	Combined	✓	✓	✓	✓	✓ (may result in rejection of claim)	✓	
VA	Department of Environmental Quality - Water Division	P, H, U, A, F	80,000	✓ (Partial)	✓ (Partial)	Combined	✓		✓			✓	
VT	Department of Environmental Conservation	P, H, C, U, F	5,105	✓ (Partial)	✓ (Full)	Separate	✓				✓ (may result in a fine or full cost recovery)	✓	
WA	Pollution Liability Insurance Agency	P, U, H	4,500	✓	✓	Combined	✓				✓ (may result in rejection of claim)		
WI	Department of Industry, Labor and Human Relations	P, H, A, U	100,000	✓ (Partial)	✓ (Partial)	Combined	✓				✓ (may result in rejection of claim)	✓	
WY	Department of Environmental Quality	P, C, U	9,412	✓ (Full)	✓ (Partial)	Separate	✓				✓ (may not be eligible for corrective action coverage)		

¹ Doesn't include covered residential heating oil USTs.

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