

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  |                 |
| GA    | Department of Natural Resources - Environmental Protection Division | P, U                                | 48,571               | ✓ (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                             | 3,000                | ✓                 | ✓           | 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                                   | 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                                   | ~37,000              | ✓ (Partial)       | ✓ (Partial) |                      | ✓                 | ✓                                    |           |           |            | ✓ (may result in rejection of claim)   |                 |
| LA    | Department of Environmental Quality                                 | P, U                                | 22,000               | ✓                 | ✓           | Combined             | ✓                 | ✓                                    |           |           |            | ✓ (may result in rejection of claim)   | ✓               |
| MA    | Department of Public Safety   | P                                   | 22,500               | ✓ (Partial)       | ✓ (Partial) | Combined             | ✓                 |                                      |           |           |            | ✓  |                 |
| MD    | Waste Management Administration/Oil Control Program                 |                                     | 21,000               |                   |             |                      |                   |                                      |           |           |            |  |                 |
| ME    | Department of Environmental Protection                              | P, H, U                             | 14,500               | ✓ (Partial)       | ✓ (Partial) | Combined             | ✓                 | ✓ <sup>2</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.

TABLE 1. DESIGN CHARACTERISTICS OF STATE FINANCIAL ASSURANCE FUNDS

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|-------|---|-------------------------------------|----------------------|-------------------|-------------|----------------------|-------------------|--------------------------------------|-----------|-----------|------------|--|---------------------------------|
|       |   |                                     |                      | 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                                 | 2,000                | √ (Partial)       |             | N/A <sup>2</sup>     | √                 |                                      |           |           |            | √ (may result in rejection of claim)               | √                               |
| AL    | Department of Environmental Management                    | P,A (A: motor fuel only)            | 26,640               | √ (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              | √                 | √           | 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 |                                     | 239                  | √ (Partial)       | √ (Partial) | Separate             | √                 |                                      |           |           |            | √ (may result in rejection of claim)               | √ <sup>3</sup>                  |
| FL    | Department of Environmental Regulation                    | 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.

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|       |  |                                     |                      | Corrective Action | Third-Party | Separate or Combined | Deductibles Apply | No. Tanks                            | Tank Size | Tank Type | Tank Owner   | Extent of Regulatory Compliance |
| OK    | Oklahoma Corporation Commission                      | P,A,U                               | 34,179               | ✓                 | ✓           | Combined             | ✓                 |                                      |           | ✓         | ✓ (may result in a fine)                                     |                                 |
| PA    | Department of Insurance                              | P,H,C,U                             | 70,000               | ✓ (Partial)       | ✓ (Partial) | Separate             | ✓                 |                                      |           |           | ✓ (may result in rejection of claim)                         | ✓                               |
| SC    | Department of Health and Environmental Control       | P                                   | 19,786               | ✓                 | ✓           | Separate             |                   |                                      |           |           |  |                                 |
| 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 Natural Resource Conservation Commission       | P,A,U                               | 147,000              | ✓ (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    | 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                           | 8V,000               | ✓ (Partial)       | ✓ (Full)    | Separate             | ✓                 |                                      |           |           | ✓ (may result in a fine or full cost recovery)               | ✓                               |
| WA    | Pollution Liability Insurance Agency                 | P                                   | 2,500                | ✓                 | ✓           | 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                               | 8,677                | ✓ (Full)          | ✓ (Partial) | Separate             | ✓                 |                                      |           |           | ✓ (may not be eligible for corrective action coverage)       |                                 |

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|       |   |                                     |                      | Corrective Action | Third-Party | Separate or Combined | Deductibles Apply | No. Tanks                            | Tank Size | Tank Type | Tank Owner | Extent of Regulatory Compliance | Date of Release  |                |
| MIN   | Department of Commerce  | P, H, A, C, U                       | 40,000               | √ (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                                | 13,000               | √                 | √           | 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                          | 89,151 +             | √ (Partial)       | √ (Partial) | Combined             | √ <sup>4</sup>    |                                      |           |           |            | √                               | √ (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                             | ~ 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>5</sup> |
| NV    | Division of Environmental Protection                          | P, H, A, U                          | 4,700                | √ (Partial)       | √ (Partial) | Separate             | √                 |                                      |           |           | √          |                                 | √ (may result in rejection of claim or reduction in payment) |                |
| NY    | Office of the State Comptroller                               | All tanks/spills                    | 81,000 +             | √                 | √ (Partial) |                      | √                 |                                      |           |           |            |                                 |  |                |
| OH    | Petroleum Underground Storage Tank Release Compensation Board | P, U                                | 37,160               | √                 | √           | Combined             | √                 |                                      |           |           |            |                                 | √ (may result in rejection of claim)                         | √              |

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