## Deductible Limitations for Covered Claims

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| IA    | 515B.2 4 b. (1) | “Covered claim” does not include any amount as follows:  
  • (b) That constitutes the portion of a claim that is within an insured’s deductible or self-insured retention.  
  • (h) That constitutes a claim under a policy issued by an insolvent insurer with a deductible or self-insured retention of two hundred thousand dollars or more. However, such a claim shall be considered a covered claim, if as of the deadline set for the filing of claims against the insolvent insurer or its liquidator, the insured is a debtor under 11 U.S.C. Sec. 701et seq. |
| LA    | 2055(6)(b) | “Covered claim” shall not include:  
  • (x) Any claim by a group self-insurance fund for the amount within the self-insured retention, deductible, co-pay, or any other obligation or liability of the group self-insured fund, stated in the policy of the insolvent insurer, or for the first three hundred thousand dollars of each claim, whichever is greater. |
| MN    | 60C.09Subd.2 | In addition to subdivision 1, a covered claim does not include (4) any claim under a policy written by an insolvent insurer with a deductible or self-insured retention of $300,000 or more, nor that portion of a claim that is within an insured’s deductible or self-insured retention. |
| MO    | 375.772(7)(c) | “Covered claim” shall not include:  
  • h. Any amount that constitutes a portion of a covered claim that is within a deductible or self-insured retention;  
  • j. Any amount that constitutes a claim under a policy, except in the case of a claim for benefits under workers’ compensation coverage, issued by an insolvent insurer with a deductible or self-insured retention of three hundred thousand dollars or more. However, such a claim shall be considered a covered claim, if, as of the deadline set forth for the filing of claims against the insolvent insurer or its liquidator, the insured is a debtor under 11 U.S.C. Section 701, et seq. |
| NE    | 44-2403(4) | Covered claim shall not include any amount due any reinsurer, insurer, liquidator, insurance pool, or underwriting association, as subrogation or otherwise, a policy deductible or self-insured portion of the claim, a claim for any premium calculated on a retrospective basis, any premiums subject to adjustment after the date of liquidation, or any amount due an attorney or adjuster as fees for services rendered to the insolvent insurer. |
| NV    | 687A.033(2) | The term (covered claim) does not include:  
  • (b) That part of a loss which would not be payable because of a provision for a deductible or a self-insured retention specified in the policy. |

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Future updated copies of this summary may be obtained by contacting Robin Webb (rwebb@ncigf.org) of the National Conference of Insurance Guaranty Funds, 300 N Meridian St, Ste 1020, Indianapolis, Indiana, 46204, (317) 464-8136.