Almost without exception, each state’s guaranty association act provides that: amounts due a reinsurer, insurer, insurance pool or underwriting association are not covered claims, and further that any covered claim shall be reduced by amounts covered by other insurance or another guaranty association. These provisions were not included under this section; but nonetheless are also limitations on covered claims.

<table>
<thead>
<tr>
<th>STATE</th>
<th>PRE-LIQ FEES</th>
<th>PUNITIVE DAM</th>
<th>NON-EC LOSS</th>
<th>LARGE DEDUCTIBLE EXCLUSION</th>
<th>OTHER</th>
</tr>
</thead>
<tbody>
<tr>
<td>NAIC</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>NCIGF</td>
<td></td>
<td>X</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AL</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AK</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AZ</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AR</td>
<td>X</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CA</td>
<td>X</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CO</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CT</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>DE</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>DC</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>FL</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>FLWC</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>GA</td>
<td>X</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>HI</td>
<td>X</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>ID</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>IL</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>IN</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>IA</td>
<td>X</td>
<td>X</td>
<td></td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>KS</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>KY</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>LA</td>
<td>X</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>ME</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>MD</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>MA</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>MA</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>MA</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

CLAIMS COVERED BY GOV’T INS OR GUARANTY

INTEREST

BAD FAITH DAMAGES

PENALTIES OR INTEREST

FEES FOR CLAIM AGAINST ASSOCIATION, INTEREST

INTEREST

SIR, FINES, PEN. INT. POL W/IGE DED, 515B.2.4.B(1)(B) COVERED CLAIM DOES NOT INCLUDE ANY AMOUNT AS FOLLOWS: (2) THAT CONSTITUTES THE PORTION OF A CLAIM THAT IS WITHIN AN INSURED'S DEDUCTIBLE OR SELF-INSURED RETENTION.

CERTAIN LEGAL EXPENSES

PENALTIES OR INTEREST

CLAIMS COVERED BY GOV’T INS

NO CLAIM FOR UNAUTHORIZED INSURANCE OF A PURCHASING GROUP
Almost without exception, each state’s guaranty association act provides that: amounts due a reinsurer, insurer, insurance pool or underwriting association are not covered claims, and further that any covered claim shall be reduced by amounts covered by other insurance or another guaranty association. These provisions were not included under this section; but nonetheless are also limitations on covered claims.

<table>
<thead>
<tr>
<th>STATE</th>
<th>PRE-LIQ FEES</th>
<th>PUNITIVE DAM</th>
<th>NON-EC LOSS</th>
<th>LARGE DEDUCTIBLE EXCLUSION</th>
<th>OTHER</th>
</tr>
</thead>
<tbody>
<tr>
<td>MI</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td></td>
<td></td>
</tr>
<tr>
<td>MN</td>
<td>X</td>
<td>X</td>
<td></td>
<td>POL WITH LGE DED OR SIR, FINES, PENALTIES, INT</td>
<td></td>
</tr>
<tr>
<td>MS</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>MO</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>POL WITH LG DED OR SIR, FINES, PENALTIES, INT, 375.7722. (7)(C)(H) COVERED CLAIM SHALL NOT INCLUDE ANY AMOUNT THAT CONSTITUTES A PORTION OF A COVERED CLAIM THAT IS WITHIN AN INSURED’S DEDUCTIBLE OR SELF INSURED RETENTION. Workers Compensation excluded from deductible exclusion</td>
<td></td>
</tr>
<tr>
<td>MT</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>NE</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>NV</td>
<td>X</td>
<td></td>
<td></td>
<td>INTEREST, DEDUCTIBLES, SIR’S, 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.</td>
<td></td>
</tr>
<tr>
<td>NH</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>NJ</td>
<td>X</td>
<td></td>
<td></td>
<td>PENALTIES, INTEREST, FEES FOR SUITS AGAINST THE ASSOCIATION</td>
<td></td>
</tr>
<tr>
<td>NJWC</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>NM</td>
<td>X</td>
<td></td>
<td></td>
<td>INTEREST, SUPPLEMENTARY PAYMENTS</td>
<td></td>
</tr>
<tr>
<td>NY</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>NC</td>
<td>X</td>
<td></td>
<td></td>
<td>CLAIMS COVERED BY GOV’T INS OR GUARANTY, SIR’S</td>
<td></td>
</tr>
<tr>
<td>ND</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>OH</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>X</td>
<td>X</td>
<td></td>
<td>INTEREST, FEES FOR SUITS AGAINST THE ASSOCIATION</td>
<td></td>
</tr>
<tr>
<td>OR</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Almost without exception, each state's guaranty association act provides that: amounts due a reinsurer, insurer, insurance pool or underwriting association are not covered claims, and further that any covered claim shall be reduced by amounts covered by other insurance or another guaranty association. These provisions were not included under this section; but nonetheless are also limitations on covered claims.

<table>
<thead>
<tr>
<th>STATE</th>
<th>PRE-LIQ FEES</th>
<th>PUNITIVE DAM</th>
<th>NON-EC LOSS</th>
<th>LARGE DEDUCTIBLE EXCLUSION</th>
<th>OTHER</th>
</tr>
</thead>
<tbody>
<tr>
<td>PA</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>PAWC</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>PR</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>RI</td>
<td>X</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SC</td>
<td>X</td>
<td></td>
<td></td>
<td>SELF INS RETENTION, GOV'T INS, FEES FOR SUITS AGAINST ASSOCIATION, DEDUCTIBLES AND INTEREST</td>
<td></td>
</tr>
<tr>
<td>SD</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>TN</td>
<td>X</td>
<td>X</td>
<td></td>
<td>PENALTIES, INTEREST, OR BAD FAITH DAMAGES</td>
<td>INTEREST</td>
</tr>
<tr>
<td>TX</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>PENALTIES, INTEREST, OR BAD FAITH DAMAGES</td>
<td>INTEREST</td>
</tr>
<tr>
<td>UT</td>
<td>X</td>
<td>X</td>
<td></td>
<td>PENALTIES, INTEREST, OR BAD FAITH DAMAGES</td>
<td>INTEREST</td>
</tr>
<tr>
<td>VT</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>VI</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>VA</td>
<td>X</td>
<td></td>
<td></td>
<td>CLAIMS COVERED BY GOV'T INS. OR GUARANTY, ISSUED BY SURPLUS LINES OR RRG</td>
<td></td>
</tr>
<tr>
<td>WA</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>WV</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>WI</td>
<td>X</td>
<td></td>
<td></td>
<td>CLAIMS COVERED BY GOV'T INS. OR GUARANTY</td>
<td>INTEREST, SUPPLEMENTARY PAYMENT OBLIGATIONS</td>
</tr>
<tr>
<td>WY</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

DISCLAIMER

Although the NCIGF has made every effort to produce the most complete, up-to-date and accurate law summaries possible, this work is meant to be used for reference purposes only. It is not meant as a substitute for an official version of a state statute or for legal advice.

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.