

**NATIONAL CONFERENCE OF INSURANCE GUARANTY FUNDS
2018 SUMMARY OF PROPERTY AND CASUALTY INSURANCE GUARANTY ASSOCIATION ACTS
SUMMARY BY PROVISION**

DEDUCTIBLE LIMITATIONS FOR COVERED CLAIMS

STATE	CITATION	TEXT
IA	515B.2 4 b. (1)	<p>“Covered claim” does not include any amount as follows:</p> <ul style="list-style-type: none"> • (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)	<p>“Covered claim” shall not include:</p> <ul style="list-style-type: none"> • (xi) 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)	<p>“Covered claim” shall not include:</p> <ul style="list-style-type: none"> • 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)	<p>The term (covered claim) does not include:</p> <ul style="list-style-type: none"> • (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.

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.