

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

EXCLUDED LINES OF BUSINESS

STATE	LIFE	A & H	FIN GUAR	MORT GUAR	DISAB	SURETY	CREDIT	TITLE	OCEAN MARINE	ANNY	INV RSK	FIDELITY	WARRANTY	OTHER WHERE POSSIBLE, ALL EXCLUDED LINES OF BUSINESS ARE LISTED
NAIC	X	X	X	X	X	X	X	X	X	X	X	X	X	GOVT
NCIGF	X	X	X	X	X	X	X	X	X	X	X	X	X	GOVT
AL	X	X	X	X	X	X	X	X	X	X	X	X	X	GOVT
AK	X		X	X	X	X	X	X		X	X	X	X	GOVT, RESIDUAL VALUE, RETROACTIVE
AZ	X			X	X	X	X	X	X				X	SURPLUS LINES, INDUSTRIAL
AR	X	X	X	X			X	X	X	X	X		X	BAIL BONDS
CA	X	X	X	X	X	X	X	X	X	X	X	X		GOVT OBLIGATIONS
CO	X	X	X	X	X	X	X	X	X					
CT	X	X	X	X	X	X	X	X	X	X	X	X	X	FLOOD, GOVT,
DE	X	X	X	X	X	X	X	X	X	X	X	X		GOVT
DC	X	X	X	X	X	X	X	X	X	X	X	X	X	GOVT
FL	X	X	X	X	X	X	X	X	X	X	X	X	X	GOVT, WC, AMBULANCE SERVICE, HEALTH CARE SERVICE, PRE-NEED FUNERAL, OPTOMETRIC SERVICE PLAN, PHARMACEUTIACAL SERVICE PLAN, DENTAL SERVICE PLAN, LEGAL EXPENSE, HEALTH MAINTENANCE, PREPAID HEALTH CLINIC, CONTINUING CARE, SELF INSURANCE, SURPLUS LINES
FLWC		X	X	X	X	X	X	X	X	X	X	X	X	FUND COVERS WORKERS' COMP AND EMPLOYER LIABILITY ONLY
GA	X	X	X	X	X	X	X	X	X	X	X	X	X	
HI	X	X	X	X	X	X	X	X	X	X	X	X	X	GOVT
ID	X	X	X	X	X	X	X	X	X	X	X	X	X	GOVT , RESIDUAL VALUE, RETRO

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OH	X	X	X	X	X	X	X	X	X	X	X	X	X	GOVT, WC (COVERED BY MONOPOLISTIC STATE FUND), ANY STATE UNIVERSITY OR COLLEGE SELF-INSURANCE PROGRAM; CREDIT UNION SHARE GUARANTY INSURANCE, INSURANCE ISSUED BY RISK RETENTION GROUPS
OK	X	X	X	X	X	X	X	X	X	X	X	X	X	COLLATERAL PROT
OR	X	X		X		X	X	X	WET					TRANSPORTATION INS, HOME PROTECTION
PA	X	X	X	X	X	X	X	X	X	X	X	X	X	WC (SEPARATE WC FUND), GOVT
PAWC	X	X	X	X	X	X	X	X	X	X	X	X	X	FUND COVERS WORKERS' COMPENSATION ONLY.
PR	X	X	X	X	X			X	X		X		X	GUAR, GOVT
RI	X	X	X	X	X	X	X	X		X	X	X	X	PROT CELL, COL PR, GOVT
SC	X	X	X	X		X	X	X	X	X	X	X	X	RETRO CVRGE
SD	X	X	X	X	X	X	X	X	X	X	X	X	X	GOVT
TN	X	X	X	X	X	X	X	X	X	X	X	X	X	COL PROT, GOVT, ASSESSABLE INSURANCE, EXCESS INSURANCE
TX	X	X	X	X	X	X	X	X	X			X	X	CROP, FLOOD, RISK RETENTION, GOVT
UT	X		X	X	X	X	X	X	X	X	X	X	X	GOVT PROG, MECHANICAL BREAKDOWN
VT	X	X		X		X	X	X	X					
VI	X			X	X	X	X	X	X					

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VA	X	X	X	X	X	X	X	X	X	X	X	X	X	RISK RET, HOME PROTECTION, BURIAL, FRATURNAL BENEFIT, CAPTIVES
WA	X			X	X	X	X	X	X					WORKERS' COMPENSATION (MONOPOLISTIC STATE FUND), (LONGSHORE HARBOR WORKERS IS COVERED BY GA)
WV	X		X	X	X	X	X	X	X	X	X	X	X	BONDING OBLIGATIONS, VENDOR'S SINGLE INTEREST, GOV'T PROVIDED INSURANCE
WI			X	X		X	X	X	X		X	X	X	DOMESTIC SUPRLUS LINES, BAIL BOND, MUNI BOND, PREPAID HEALTH, SELF- INSURED, DEDUCTIBLE PORTION OF WC CLAIM
WY	X			X	X	X	X	X	X					

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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.