

**NATIONAL CONFERENCE OF INSURANCE GUARANTY FUNDS  
2019 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"> <li>• (b) That constitutes the portion of a claim that is within an insured’s deductible or self-insured retention.</li> <li>• (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.</li> </ul>
LA	2055(6)(b)	<p>“Covered claim” shall not include:</p> <ul style="list-style-type: none"> <li>• (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.</li> </ul>
MN	60C.09Subd.2	<p>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.</p>
MO	375.772(7)(c)	<p>“Covered claim” shall not include:</p> <ul style="list-style-type: none"> <li>• h. Any amount that constitutes a portion of a covered claim that is within a deductible or self-insured retention;</li> <li>• 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</li> </ul>
NV	687A.033(2)	<p>The term (covered claim) does not include:</p> <ul style="list-style-type: none"> <li>• (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.</li> </ul>

***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](mailto:rwebb@ncigf.org)) of the National Conference of Insurance Guaranty Funds, 300 N Meridian St, Ste 1020, Indianapolis, Indiana, 46204, (317) 464-8136.*