

**NATIONAL CONFERENCE OF INSURANCE GUARANTY FUNDS  
2019 SUMMARY OF PROPERTY AND CASUALTY INSURANCE GUARANTY ASSOCIATION ACTS  
SUMMARY BY PROVISION**

**OTHER ASSESSMENT INFORMATION**

STATE	MAXIMUM ANNUAL ASSESSMENT %	BASE YEAR	RECOUN PROVISION	MISCELLANEOUS
NAIC	2% TOTAL PREMS	PRECDG YR	VARIOUS OPTIONS	
NCIGF	2% / ACCOUNT	PRECDG YR	NOT SPECIFIED	
AL	1% / 2% WC	PRECDG YR	PTO 20% PER YR	
AK	4% / 2%* ACCOUNT	PRECDG YR	POLICYHOLDER SURCHARGE	4% EXPIRES 7-1-2010* REVERTS TO 2% THEREAFTER
AZ	1% / ACCOUNT	PRECDG YR	PTO 20% PER YR LIMIT APPLIES TO ASSESSMENTS PAID IN 1995 AND BEYOND, 1992 LIMIT: 13%; 1993 LIMIT: 11%; AND 1994 LIMIT: 13%.	UP TO \$200/YR ADMIN ASSMNT
AR	2% TOTAL PREMS	PRECDG YR	PTO 20% PER YR	
CA	2% / ACCOUNT UNLESS BONDS OUTSTANDING THEN 1%	PRECDG YR	POLICYHOLDER SURCHARGE	CAT BORROW PROV & ADDT ASSESSMENT AUTHORITY
CO	2% / ACCOUNT	PRECDG YR	RATES & PREMIUMS	
CT	2% / ACCOUNT	PRECDG YR	PTO 20% PER YEAR	
DE	2% TOTAL PREMS	PRECDG YR	EITHER PTO OR R&P	UP TO \$150/YR ADMIN ASSMNT
DC	2% / ACCOUNT	PRECDG YR	RATES & PREMIUMS	
FL	2% / ACCOUNT	PRECDG YR	SURCHARGE	
FLWC	2%	YR OF ASSESSMENT	SURCHARGE	ASSESS 2%, ADDITIONAL 1.5 AVAIABLE IF NEEDED
GA	2% / ACCOUNT	PRECDG YR	POLICYHOLDER SURCHARGE	
HI	2% TOTAL PREMS	PRECDG YR	POLICYHOLDER SURCHARGE	
ID	1% / ACCOUNT	PRECDG YR	PTO 20% PER YEAR	
IL	2% / ACCOUNT	PRECDG YR	RATES & PREMIUMS	UP TO \$500/YR ADMIN ASSMNT AUTHORITY TO INCREASE TO 3% TO PAY OFF A LOAN OBTAINED TO PAY COVERED CLAIMS WHEN THE REPAYMENT OF THAT LOAN WOULD EXCEED 3 YEARS
IN	1% / ACCOUNT	PRECDG YR	EITHER PTO OR R&P	UP TO \$50/YR ADMIN ASSMNT
IA	2% TOTAL PREMS	PRECDG YR	RATES & PREMIUMS	UP TO \$50/YR ADMIN ASSMNT
KS	2% TOTAL PREMS	PRECDG YR	EITHER PTO OR R&P	
KY	2% TOTAL PREMS	PRECDG YR	RATES & PREMIUMS	
LA	1% TOTAL PREMS	PRECDG YR	PTO 10% PER YR	

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ME	2% / ACCOUNT	PRECDG YR	RATES & PREMIUMS	"SPILLOVER" PROVISION PAYMENT BY FUND TO WORKERS' COMPENSATION RESIDUAL MARKET TO BE RECOUPED THROUGH ASSESSMENT
MD	2% / ACCOUNT	PRECDG YR	RATES & PREMIUMS	
MA	2% TOTAL PREMS	PRECDG YR	RATES & PREMIUMS	
MI	1% TOTAL PREMS	MOST REC A/S	RATES & PREMIUMS	
MN	2% / ACCOUNT	PRECDY YR	PTO 20% PER YR OR R&P	FOR INSOLVENCIES AFTER 7/31/94
MS	1% TOTAL PREMS	PRECDG YR	RATES & PREMIUMS	
MO	2% / ACCOUNT	PRECDG YR.	PTO 33 1/3% PER YR	
MT	2% TOTAL PREMS	PRECDG YR.	RATES & PREMIUMS	
NE	1% / ACCOUNT	YR B/4 INSLV	PTO 20% PER YEAR	UP TO \$50/YR ADMIN ASSMNT
NV	2% TOTAL PREMS	PRECDG YR	PTO 20% PER YR (18)	UP TO \$100/YR ADMIN ASSMNT
NH	2% TOTAL PREMS	PRECDG YR	RATES & PREMIUMS OR SURCHARGE	A NEW ACT (NH ACT OF 2004) WAS ENACTED FOR INSOLVENCIES OCCURRING AFTER 8-6-2004 AND ALLOWS FOR EITHER RATES AND PREMIUMS OR POLICYHOLDER SURCHARGE METHOD OF RECOUPMENT.
NJ	2% TOTAL PREMS TOTAL PREMIUMS SHALL NOT INCLUDE MEDICAL MALPRACTICE LIABILITY PREMIUMS TO WHICH AN ADDITIONAL CHARGE HAS BEEN APPLIED FOR DEPOSIT IN THE NEW JERSEY MEDICAL MALPRACTICE REINSURANCE RECOVERY FUND.	PRECDG YR	POLICYHOLDER SURCHARGE	
NJWC	1% TOTAL PREMS		NOT SPECIFIED	PRE-INSOLVENCY FUND
NM	2% / ACCOUNT	PRECDG YR.	RATES & PREMIUMS	
NY	NO LIMIT	PRE-ASMNT FUND	RATES & PREMIUMS	PRE-ASMNT FUND
NC	2% / ACCOUNT	PRECDG YR	PTO 20% PER YEAR	
ND	2% TOTAL PREMS	PRECDG YR	RATES & PREMIUMS	

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OH	1.5% / ACCOUNT	YR B/4 INSLV	RATES & PREMIUMS	
OK	FORMULA (SEE MISC)	PRECDG YR	EITHER PTO OR R&P	LESSER OF 2% PREM OR 1% SURP
OR	2% TOTAL PREMS	PRECDG YR	POLICYHOLDER SURCHARGE	BEGINNING JANUARY 1, 2003, POLICYHOLDER SURCHARGE (REFERRED TO AS RECOUPMENT ASSESSMENT) IF NOT PREVIOUSLY RECOUPED OR OFFSET AGAINST CORPORATE EXCISE TAXES OR FIRE INSURANCE GROSS PREMIUM TAXES.
PA	2% / ACCOUNT	PRECDG YR	RATES & PREMIUMS & PTO	1 <sup>ST</sup> 1%- RATES & PREMIUMS 2 <sup>ND</sup> 1% PTO FIRST 1% OF ASSESSMENT MADE DURING YEAR AND PTO FOR ASSESSMENT AMOUNTS GREATER THAN 1%
PAWC	(SEE MISC)	PRECDG YR	NOT SPECIFIED	PRE-INSOLVENCY FUND MEMBERS ASSESSED WHEN FUND BALANCE BELOW \$500 MILLION
PR	2% / ACCOUNT	PRECDG YR	RATES & PREMIUMS, SURCHARGE	
RI	2% / ACCOUNT	PRECDG YR	RATES & PREMIUMS	"SPILLOVER" PROV
SC	1% / ACCOUNT	YR B/4 INSLV	RATES & PREMIUMS	DIRECTOR MAY INCREASE ASSESSMENT TO 2%
SD	2% / ACCOUNT	PRECDG YR	RATES & PREMIUMS	UP TO \$\$500/YR ADMIN ASSMNT
TN	2% / ACCOUNT	PRECDG YR	PTO 25% PER YR	CATASTROPHIC BORROWING PROV
TX	2% TOTAL PREMS ADDITIONAL ASSESSMENT MAY BE AUTHORIZED FOR NATIONAL DISASTER OR CATASTROPHIC EVENT.	PRECDG YR	PTO 10% PER YR	FURTHER LIM OF 2% CVRD LOB
UT	2% / ACCOUNT	PRECDG YR	PTO 20% PER YR	
VT	2% / ACCOUNT	PRECDG YR FOR INSOLVENCIES AFTER JUNE 3, 1993.	RATES & PREMIUMS	
VI	3% TOTAL PREMS	PRECDG YR	RATES & PREMIUMS	IF ASSMNT EXCDS .25%, SRCHGE
VA	2% / ACCOUNT	PRECDG YR	PTO 10% PER YR	DISASTER BORROWING PROVISION
WA	2% OR 3%	PRECDG YR	PTO 20% PER YR FOR ASSESSMENTS PAID PRIOR TO APRIL 1, 1993 AND AFTER JULY 27, 1997.	3% LONGSHORE & HARBOR WC
WV	2% / ACCOUNT	PRECDG YR	RATES & PREMIUMS	

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WI	2% / ACCOUNT	PRECDG YR (for property casualty lines)	RATES & PREMIUMS	UP TO \$500/YR ADMIN ASSMNT
WY	1% TOTAL PREMS	PRECDG YR	RATES & PREMIUMS	

***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.*