



North Carolina Petroleum Marketers Association
7300 Glenwood Avenue, Raleigh, NC 27612
(919) 782-4411 FAX (919) 782-4414
www.ncpma.org

Memorandum To: All Interested Parties
From: Doug Howey, Governmental Affairs Director
Subject: Financial Responsibility Requirements for UST owners

Financial responsibility is required by Federal law, but it allows you to use the State Trust Fund to meet most of the Federal requirements. The state rules are found at **15A NCAC 20**. Under State law commercial tank owners are required to prove they are financially responsible for the deductibles for cleanup (\$20,000) and third party damage (\$100,000) resulting from a release from their tank(s). The amount of assurance depends on a formula using the number of tanks owned. The assurance can be met by insurance; self insurance, letter of credit from your bank, etc. To be a self insurer for such assurance, you must use a formula to prove your net worth, which is related to the amount of assurance needed. The minimum assurance is \$120,600 for an owner of one tank, but it is higher in most cases (multi tank owner, etc.). The minimum net worth to self-insure is \$150,000.

The most commonly used means of meeting the Financial Responsibility requirements is self insurance. A letter from the Chief Financial Officer is required along with a Certification of Financial Responsibility that is kept with the records for each facility. However, NCPMA is getting calls from owners of 1-10 tanks that cannot meet the requirements for self insurance with questions about what they should do. Many of these UST owners do not have the minimum net worth required to self insure nor do they have the financial strength to obtain a letter of credit from their bank for proof of FR. We have received information that Wachovia and First Citizens are writing bonds or letters of credit for tankowners in South Carolina where proof of financial responsibility must be submitted prior to installing USTs. We also understand that NCPMA's endorsed carrier for health and P&C, Federated Insurance is willing to write UST coverage that will meet these requirements for those owners of at least three facilities. A list of Federated Marketing Reps. in NC is enclosed. Enclosed is a list of insurance companies and insurance agents and brokers that have indicated to the US EPA that they write UST insurance. Please forward this information to any dealers or customers that might be in need of it. Our understanding is that these companies may not be willing to write coverage just for the amount necessary to meet the deductibles for cleanup and third party damage compensation. They will want to write an UST Pollution Policy. However, at this time this may be the only option for these small owner/operators to meet the financial responsibility requirements.

These listings do not imply endorsement or recommendation by NCPMA nor does NCPMA maintain information concerning the accuracy of this list. If you find that companies on this list no longer write this type insurance, please contact me, Doug Howey (919) 782-4411 or the following gentlemen at the US EPA Office of Underground Storage Tanks, Mark Barolo (703-603-7141) or Sammy Ng (703-603-7166).

Federated Insurance Marketing Representatives in North Carolina

<u>Marketing Rep Name</u>	<u>DMM Name</u>	<u>Business Address</u>	<u>City</u>	<u>State</u>	<u>Zip Code</u>	<u>Business Phone</u>
Craig, Rick	Cooper	5736 North Tryon St.-Ste 200	Charlotte	NC	28213-0820	704-598-0660
Finnerty, B.J.	Cooper	5736 North Tryon St.-Ste 200	Charlotte	NC	28213-0820	704-598-0660
Ashley Sugg	Cooper	P.O. Box 30910	Greenville	NC	27833-0910	252-717-7967
Iannone, Anthony	Cooper	4030 Wake Forest Rd-Ste 211	Raleigh	NC	27609-6800	919-850-0310
Ingalls, Larry	Cooper	5736 North Tryon St.-Ste 200	Charlotte	NC	28213-0820	704-598-0660
Johnson, Michael	Cooper	4030 Wake Forest Rd-Ste 211	Raleigh	NC	27609-6800	919-850-0310
Tyson, Traci	Cooper	P.O. Box 12070	Wilmington	NC	28405-0100	910-790-5866
Casey, Christine	Smith	7031 Albert Pick Rd-Ste 105	Greensboro	NC	27409-9522	336-668-2352
Eargle, Steve	Smith	P.O. Box 885	Skyland	NC	28776-0885	828-684-1032
English, Michael	Smith	7031 Albert Pick Rd-Ste 105	Greensboro	NC	27409-9522	336-668-2352
Levine, Alan	Smith	7031 Albert Pick Rd-Ste 105	Greensboro	NC	27409-9522	336-668-2352
Polkey, Mary	Smith	7031 Albert Pick Rd-Ste 105	Greensboro	NC	27409-9522	336-668-2352
Racz, Tim	Smith	160 River Way	Boone	NC	28607-8044	828-963-5079
Reardon, Bob	Smith	P.O. Box 550787	Gastonia	NC	28055-0787	704-865-6499
Ross, Warren	Smith	P.O. Box 9424	Hickory	NC	28603-9424	828-324-9960
Wilson, Bobby	Smith	P.O. Box 885	Skyland	NC	28776-0885	828-687-8000

INSURANCE COMPANIES FOR USTs

American International Group (AIG) 1225 17 th St., Suite 1700

Denver, CO 80202-5527 Phone: (800) 861-8659

Contact: Judy Barnett Internet: www.access.aig.com

NC Office Charlotte: (704) 553-5000

Colony Group, The 9201 Forest Hill Avenue, Richmond, VA 23235

Phone: (800) 577-6614 Internet: <http://63.80.250.52/index.html>

ECS Underwriting 520 Eagleview Blvd. P.O. Box 636 Exton, PA 19341-0636

Phone: (800) 327-1414; Fax: (610) 458-8667 Contact: Bob McLucas

Internet: www.ecsinc.com

Freberg Environmental Insurance 1451 Larimer Street, Suite 200, Denver CO 80202

Phone: (800) 377-4152 Internet: <http://www.feiinsurance.com/>

Great American Custom (Great American Alliance Insurance Co.) 49 East 4th St., Suite 300

Cincinnati, OH 45202 Phone: (800) 336-3324; Fax: (513) 579-6314

Contact: Judy Wheeler Internet: gamcustom.com

Lloyds of London

Garage Service Equipment Dealers Liability Association of America

P.O. Box 526148 Salt Lake City, UT 84152-6148

Phone: (801) 944-3218; Fax: (801) 944-3296 Contact: Jack Franchow

Internet: www.smallcompanyinsurance.com/gsedla/default.htm

The Planning Corporation

11347 Sunset Hills Rd. Reston, VA 20190-5224

Phone: (703) 481-0200; (800) 875-8776 Fax: (703) 481-5667

Contact: Kathryn Martin

Prime Insurance Company 8722 South, 300 West

Salt Lake City, UT 84070 Phone: (800) 257-5590; Fax: (801) 304-5525

Contact: Rick Lindsey Internet: www.primeis.com

United Capitol Insurance Company 400 Perimeter Ctr. Terrace, Suite 345

Atlanta, GA 30346 Phone: (770) 677-0330; (800) 355-9429

Fax: (770) 399-0771 Contact: Laura Wolfe

Internet: www.unitedcapitolins.com (*only provide coverage for 15+ tanks*)

United Coastal Insurance Company 233 Main St. New Britain, CT 06050-2350

Phone: (860) 223-5000; Fax: (860) 229-1111 Contact: Susan Deriso

Zurich-American Insurance Company 301 Mac Ave., Suite 210

East Lansing, MI 48826 Phone: (517) 324-9420; (800) 713-1158

Fax: (517) 333-1884 Contact: Tim Walter

Internet: www.zurichamerican.com

NC Office Charlotte: (704) 553-0360

INSURANCE AGENTS AND BROKERS FOR USTs

All Risks Ltd. (Wholesaler) 1020 Cromwell Bridge Rd.

Towson, MD 21286 Phone: (800) 366-5810; Fax: (410) 828-8179

Contact: Nick Croce, Jr. Internet: Not Available

Americana Financial Services of Pennsylvania, Inc. P.O. Box 718

Camp Hill, PA 17001-0718 Phone: (717) 214-2800; Fax: (717) 214-2801

Contact: James Titus Internet: Not Available

Beacon Hill Associates P.O. Box 1532

Charlottesville, VA 22902 Phone: (800) 596-2156; Fax: (804) 979-8964

Contact: William Pritchard Internet: www.b-h-a.com

Brady & Company P.O. Box 107502

Anchorage, AK 99510 Phone: (907) 276-5617; Fax: (907) 276-6292

Contact: Judy Chadwick Internet: www.bradycompany.com

Caldwell & Moreland Insurance Services P.O. Box 6185

San Bernadino, CA 92412 Phone: (909) 889-0295; Fax: (909) 888-3422

Contact: John Terry

Commercial Industry Insurance Company

70 Pine Street, 11th Floor, New York, New York 10270, Phone: (212) 770-5180

Contact: Joe Valenza

Cooney, Rikard & Curtin, Inc. P. O. Box 59689

Birmingham, AL 35259-9689 Phone: (205) 870-7790; (800) 824-1709

Fax: (205) 879-3739 Contact: Carol Darden

Internet: www.crcins.com

Crump E&S of California 100 W. Broadway, #750 Glendale, CA 91210

Phone: (818) 637-3500; Fax: (818) 637-3551 Contact: Raymond C. Brown

DANA Insurance and Risk Management 9-B W. Ridgely Road, Suite 100

Timonium, Maryland 21093-5113 Phone: (410) 821-1995 Contact: Eric Dana

Dean Insurance Agency, Inc. PO Box 669, Bel Air, Maryland 21014-5113

Phone: (410) 838-3700 Contact: Norman Dean

Delaware Valley Underwriting Agency, Inc. 420 South York Rd., Halboro, PA 19040

Phone: (800) 388-0215 Contact: Joel Caplan

Environmental Insurance & Risk Management PO Box 789, Beaufort, SC 29901

Phone: (803) 522-2020 (May write for deductible amount)

First American Insurance Agency, Inc. 625 Front Street, Chicopee, MA 01013

Phone: (413) 592-8118 Contact: Bob McLucas

Fox & Fox Insurance Agency, Inc. 101 East 38th Street, Indianapolis, Indiana 46205

Phone: (317) 925-1456 Contact: James Fox

GST Group, Inc. 2291 Bristol Pike, Bensalem, PA 19020-5728, Phone: (800) 220-2088

Contact: Mike Smith

Hartford Steam Boiler Inspection & Insurance One State Street, PO Box 5024, Hartford, CT 06102-5024,

Phone: (800) 472-1866

Henderson Insurance 920 North Salisbury Boulevard, PO Box 1819, Salisbury, MD 21802-1819

Phone: (410) 546-7777 Contact: Scott H. Henderson

Henderson & Phillips Insurance 235 East Plume Street, Norfolk, VA 23514 Phone: (800) 733-7475

Contact: Jim Brown

John Hackney Agency, Inc. PO Box 998, Wilson, NC 27894

Phone: (252) 291-3111

Liberty Mutual Insurance Company 100 Main Street, PO Box 1525, Dover, NH 03821-1525

Phone: (603) 749-2600, ext. 32112 Contact: Carl Brigada

Hudson & Muma, Inc. P.O. Box 669 Royal Oak, MI 48068-0669

Phone: (248) 549-3519; Fax: (248) 549-6452 Contact: Jim Thurman

Kimbrell Company, The 1300 Indian Wells Court, Murrells Inlet, SC 29576

Phone: (800) 849-3271

Lohman Insurance Agency/ Legends Env. Ins. Services

1305 Gene Autry Way, Anaheim, CA 92805

Phone:(800) 992-6999

Martin and Harrill, Inc. 221 West Eleventh Street

Charlotte, NC 28202 Phone: (704) 376-2436 Fax: (704) 375-2469

Contact: Danny Martin Internet www.MartinandHarrill.com

McElveen Insurance Agency, Inc. 700 West Prien Lake Rd.

Lake Charles, LA 70601-8397 Phone: (318) 475-7463 Fax: (318) 478-8660

Contact: Louis Todd Internet: www.mcelveenins.com

Morgan-Marrow Environmental Insurance Six Manhattan Square, Suite 200,

Hampton, VA 23666 Phone: (800) 865-1021; Fax: (757) 865-1478

Internet: www.mmenvironmental.com

Morrell, Butz & Junker, Inc. 1405 McFarland Rd. Pittsburgh, PA 15216-2343

Phone: (412) 571-1010; (888) 222-8891 Fax: (412) 341-1822

Contact: Bill Kaiser Internet: www.mbjinsurance.com

National Environmental Coverage Corporation 747 Chestnut Ridge Rd., Suite 305

Chestnut Ridge, NY 10977 Phone: (914) 425-2333; (800) 552-0230

Fax: (914) 425-2853 Contact: Joe Greenwald

Internet: www.necc.com

NSM Insurance Programs TankInsure 1000 River Road, Suite 200, Coshohocken, PA 19428

Phone: (800) 970-9778 ext. 120 Contact: Thomas Zapalac, CIC Internet: www.tankinsure.com

North Island Facilities, Ltd. (NIF) Services 30 Park Ave. Manhasset, NY 11030-2444

Phone: (516) 365-7440; (800) 892-8892 Fax: (516) 365-7392

Contact: Daphney Alvarado, ext. 42

Overstreet & Newell, Inc. P.O. Box 88807

4340 Georgetown Square; Suite 615 Atlanta, GA 30356

Phone: (770) 935-9536 x216; (800) 323-1044 Fax: (770) 936-9689

Contact: Terry Newell Internet: Not Available

Professional Liability Brokers and Consultants 175 E. Hawthorn Pkwy, #310

Vernon Hills, IL 60061 Phone: (847) 816-4480; Fax: (847) 816-4484

Contact: Erv Kranberg

Professional Liability Brokers and Consultants 4432 East Mountain Sage Dr.

Phoenix, AZ 85044 Phone: (602) 961-3884; Fax: (602) 961-3874

Contact: Dave Kengott

Riggs, Counselman, Michaels & Downes, Inc., 555 Fairmount Avenue, Baltimore, MD 21286-5497

Phone: (410) 339-7263

Sedgewick James of Pennsylvania Enviroguard Program PO Box 1675, Harrisburg, PA

Phone: (717) 234-3333 Contact: James Titus

Swett & Crawford PO Box 77054, Greensboro, NC 27417

Phone: (336) 852-7882

Quaker Special Risk P.O. Box 415

Sea Girt, NJ 08750 Phone: (732) 223-6666; (800) 447-4180

Fax: (732) 223-9072 Contact: Mike Walsh

Internet: www.qsr-insurance.com

RISC 750 N. St. Paul, Suite 800 Dallas, TX 75201

Phone: (214) 954-0707; (800) 725-7472 Fax: (214) 954-0999

Contact: Jere Freel

Thomison Insurors, Inc. Division of Rebsmen Insurance

P.O. Box 50810 Springfield, MO 65805

Phone: (417) 866-7222; Fax: (417) 866-0712 Contact: Nina Cogdill

Internet: www2.iix.com/mo/thomison/

Tower Special Facilities Inc. W229 N1433 Westwood Dr., Suite 102 Waukesha, WI 53186-1153

Phone: (414) 513-6000 ext. 24; (800) 837-1525 Fax: (414) 513-6010

Contact: Gary Kubesch Internet: www.towerspecial.com

True Benchmark Insurance Services 1100 Jorie Blvd., Suite 126

Hindsdale, IL 60523 Phone: (630) 371-0500; Fax: (630) 371-0501

Contact: Michael White

Van American Insurance Services 2 Riverchase Office Plaza, Suite 208

Birmingham, AL 35244-2810 Phone: (205) 985-7511; (800) 755-7647

Fax: (205) 403-0761 Contact: O. L. Andrews

Internet: www.vanamerican.com

Wade S. Dunbar Insurance Agency 800 Atkinson Street, Drawer 3621

Laurinburg, NC 28353 Phone: ((910) 276-3621 Fax: (910) 276-3042

Contact: Tom Finley or Dot Livingston Internet: dunbarinsurance.com **(Insurance for deductibles only is available through Great American; \$5,000 deductible)**

Willis Corporation 26 Century Blvd. Nashville, TN 37214

Phone: (615) 872-3295; Fax: (615) 872-3333 Contact: Ken Ayers

Internet: www.willis.com

WISA, Inc. P.O. Box 7568 Ewing, NJ 08628

Phone: (609) 883-4190; Fax: (609) 538-0274 Contact: Neil Wesley

Worldwide Facilities, Inc. 3530 Wilshire Blvd., Suite 1500 Los Angeles, CA 90010

Phone: (213) 380-4670; Fax: (213) 384-5180 Contact: Lorraine Clark

Zutz Insurance/Professional Liability P.O. Box 2287

Wilmington, DE 19899 Phone: (302) 658-8000; (800) 441-9385

Fax: (302) 658-8015 Contact: Matthew Doyl

Internet: www.mdoyl@zut-zpli.com