

State	Enabling Legislation	Financial Structure	Participation	Eligibility (Phys/Hosp)	Required Primary Coverage	Coverage Limits	Funding Approach	Reserves Authorized?
IN	Burns Ind. Code Ann. § 34-18-1-1 - 18-2	Separate Trust Account	Voluntary	Phys/Hosp	Phys: \$250K/ \$750K Hosp: \$250K/\$5M or \$7.5M	\$1.25M per occurrence	Decided using actuarial principles, collected by primary insurer	Yes
KS	K.S.A. § 40-3401 - 3419	State Treasury Trust	Mandatory	Phys/Hosp	\$200K/\$600K	Purchaser's option of \$100K/\$300K, \$300K/\$900K, or \$800K/\$2.4M	Decided using actuarial principles, collected by primary insurer	Yes
LA	La. R.S. § 40:1229.41 - 49	State Treasury Fund	Voluntary	Phys/Hosp	\$100K/\$300K	\$500K & future ^{non} -medical expenses - primary coverage	Decided using actuarial principles, collected by primary insurer	Yes, but surcharge must be reduced if fund exceeds \$15 million in excess of the required 50% of exposures
NE	R.R.S. Neb. § 44-2801 - 2855	Trust Account	Voluntary	Physicians	Phys: \$200K/ \$600K Hosp: \$200K/\$M	\$1.75M for economic and non-economic damages	Assessments as percentage of underlying premiums through insurer	Yes
NM	N.M. Stat. Ann. § 41-5-1 - 29	State Treasury Trust	Voluntary	Phys/Hosp	\$200K/\$600K	Unlimited medical & \$600K economic & non-economic	Decided using actuarial principles, collected by primary insurer	Yes
NY	N.Y. C.L.S Ins. § 5502	Excess Liability Pool	Voluntary	Physicians with hospital privileges	\$1M/\$3M	\$1M per occurrence	State Fund	Not Applicable
PA	40 P.S. § 303.101 - 910 P.L. 154, No. 13	State Treasury Fund	Mandatory	Phys/Hosp	Phys: \$500K/\$1.5M Hosp: \$500K/ \$2.5M	\$500/\$1.5M	Based on primary premium collected by insurer	No

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SC	S.C. Code Ann. § 38-79	State Treasury Fund	Voluntary	Phys/Hosp	\$200K/\$600K	Unlimited medical & non-economic	Annual member fees and assessments	Yes
WI	Wis. Stat. § 655.27	Trust Fund	Mandatory w/ Exceptions	Phys/Hosp	\$1M/\$3M	Unlimited (limits on non-economic damages & wrongful death)	Assessments determined by board billed to H.C. providers	Yes

The vast majority of PCFRs include other health professions.
Source: Sloan, *supra* note 2; based on PINNACLE ACTUARIAL RES., *supra* note 22 (produced for the Ohio Department of Insurance by Robert J. Walling, FCAS, MAAA of Pinnacle Actuarial Resources, Inc.)(thanks to Justin Sadowsky of Columbia Law School for updating this table).