



Pennsylvania
Insurance Department

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Shapiro Administration Highlights 30 Years of Protecting Pennsylvanians through the Underground Storage Tank Indemnification Fund (USTIF)

USTIF has managed more than 7,700 claims over three decades, ensuring underground fuel leaks don't become long-term environmental problems

Harrisburg, PA – The **Pennsylvania Insurance Department (PID)** and the **Department of Environmental Protection (DEP)** today celebrated the Underground Storage Tank Indemnification Fund's (USTIF) 30th anniversary. USTIF is a unique program that helps clean up leaks from underground fuel tanks and protects the environment, business owners, and communities across the Commonwealth so that these leaks do not turn into long-term problems.

Gas stations and other businesses that store fuel and other regulated substances in tanks buried underground can suffer tank leaks. When these tanks leak, those substances can pollute the soil and groundwater, which can harm people, animals, and the environment. USTIF, a special fund that operates similar to a small insurance company, provides a way for gas stations or industrial sites owners to pay to clean up areas, fix tanks, and mitigate any damage caused by the leak.

"USTIF has helped keep our residents safe and our environment clean," **said Pennsylvania Insurance Commissioner Michael Humphreys**. "At PID, we're proud to administer and oversee the fund. The Department will continue to ensure the fund remains financially strong so that it can help tank owners and operators shoulder the financial burden and mitigate environmental harm in the event of a leak."

To participate in the fund, business owners with underground tanks pay either a small fee based on the capacity of their tanks or a gallon fee on deliveries, depending on the substance. When a spill occurs, these business owners can file a claim through PID that covers up to \$1.5 million to assist with the clean up. USTIF also reimburses participants for the costs associated with identifying the extent, nature and impact of leak, while also reimbursing for costs for developing and implementing a remedial action plan for restoring the site.

"This fund has played an important role over the last 30 years in protecting our environment," **said Deputy Insurance Commissioner Laura Lyon Slaymaker**. "Thanks to USTIF and its team, residents are less likely to be impacted when a leak

occurs, minimizing the threat of polluted groundwater and soil. Most importantly, tank owners now have the necessary funding to rectify the issue and ensure a leak of this nature doesn't occur in the future."

USTIF has handled 7,728 eligible claims and made over \$1.3 billion in indemnity payments to its eligible participants since the fund began in 1994. Through annual allocations, USTIF also funds several DEP underground storage tank programs, including its enforcement and inspection activities. In 2024, USTIF reported its lowest new claim volume in 30 years due, in part, to ongoing implementation of DEP spill prevention regulations.

"There are over 20,000 regulated underground storage tank systems in communities across Pennsylvania. These systems are critically important to the Commonwealth's transportation, energy, and industrial sectors. When the unexpected happens, USTIF works with facility owners and DEP to protect Pennsylvanians and the environment," said **DEP Executive Secretary Ramez Ziadeh**.

The claims process is simple and a decision on the claim occurs in a timely manner. When a leak does occur, a claims representative is assigned to the case and typically contacts the tank owner within one business day. From there, a formal investigation begins, which includes documenting the initial release into the environment and recorded statement from the tank owner. Once complete, an eligibility determination is sent in writing to the tank owner.

"As a result of the USTIF being established 30 years ago, thousands of tank remediations have been funded, which creates a safer environment for all," said **Andrew Greiner, a USTIF board member**. "It has been an honor to work with a group of individuals who care about our environment just as much as they care about helping others. Our team looks forward to advancing efforts that result in a cleaner Commonwealth."

Consumers who have a question about their insurance or need to file a complaint may visit pa.gov/consumer or call 1-866-PA-COMPLAINT.

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