

**PROPERTY AND CASUALTY MODEL RATING LAW
(File and Use Version)**

What are the state pages?

This chart is intended to provide readers with additional information to more easily access state statutes, regulations, bulletins or administrative rulings related to the NAIC model. Such guidance provides readers with a starting point from which they may review how each state has addressed the model and the topic being covered. The NAIC Legal Division has reviewed each state's activity in this area and has determined whether the citation most appropriately fits in the Model Adoption column, Previous Version column, or Related Activity column based on the definitions listed in the key below. The NAIC's interpretation may or may not be shared by the individual states or by interested readers.

How do you use them?

States and territories are listed alphabetically in the chart. Locate the state or territory you are interested in, and depending on which column the citation falls under, you will know whether the NAIC Legal Division has deemed a state's law to be adoption of a model or not. To perform further research, use the citations to locate state laws.

Who do I speak to if I have questions?

If you have questions or believe information related to a state should be updated, please contact Jennifer Neuerburg at jneuerburg@naic.org.

***Disclaimer:** This chart does not constitute a formal legal opinion by the NAIC staff on the provisions of state law and should not be relied upon as such. Nor does this state page reflect a determination as to whether a state meets any applicable accreditation standards. Every effort has been made to provide correct and accurate summaries to assist readers in locating useful information. Readers should consult state law for further details and for the most current information.*

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NAIC MEMBER	RELATED ACTIVITY
Alabama	ALA. CODE §§ 27-13-1 to 27-13-105 (1971); ALA. ADMIN. CODE r. 482-1-152.01 to 482-1-152.09 (2013); BULLETIN March 15, 1990 (1990).
Alaska	ALASKA STAT. §§ 21.39.010 to 21.39.070 (1966/2005); ALASKA ADMIN. CODE tit. 3, §§ 29.200 to 29.300 (1992/1993).
American Samoa	NO CURRENT ACTIVITY
Arizona	ARIZ. REV. STAT. ANN. §§ 20-341 to 20-344; §§ 20-356 to 20-359 (1954/2003).
Arkansas	ARK. CODE ANN. §§ 23-67-206 to 23-67-223 (1987/2005); § 23-79-109 (1959/1999); §§ 23-67-501 to 23-67-510 (2005) (medical malpractice); ARK. INS. RULE & REG. § 23 (1981/1991).
California	CAL. INS. CODE §§ 1850.4 to 1851.1; § 1853.5; §§ 1853.8 to 1853.97; §§ 1855 to 1857.9; §§ 1858 to 1858. (portions of 1963 model); CAL. CODE REGS. tit. 10, §§ 2641.1 to 2647.1 (1991/1992); §§ 2632.4 to 2632.11 (1994/2009); BULLETIN B-5.18 (2009).
Colorado	COLO. REV. STAT. §§ 10-4-401 to 10-4-418 (1979/2010); COLO. REV. STAT. §§ 10-4-1401 to 10-4-1404 (1999); 5 COLO. CODE REGS. § 1-13 (2000/2006); 5 COLO. CODE REGS. § 1-10 (1991/2009); BULLETIN B-5.18 (2009); BULLETIN B-5.33 (2013).
Connecticut	CONN. GEN. STAT. §§ 38a-663 to 38a-680 (1969/1989) (commercial lines); §§ 38a-684 to 38a-694 (1982/2013) (personal risk insurance); BULLETIN PC-8 (1990).
Delaware	DEL. CODE ANN. tit. 18, §§ 2501 to 2531 (1953/2009); DEL. CODE ANN. tit. 19, §§ 2601 to 2623 (1993) (workers' comp.); BULLETIN 5 (1990/1992).
District of Columbia	D.C. CODE §§ 31-2701 to 31-2710 (1973/2004); BULLETIN 90-1 (1990).
Florida	FLA. STAT. §§ 627.011 to 627.381 (1982/2014); FLA. ADMIN. CODE ANN. r. 69O-170.007 (1990); MEMORANDUM 2006-012 (2015).
Georgia	GA. CODE ANN. §§ 33-9-1 to 33-9-38 (1967/1987); Directive No. 90-PC-6 (1990); GA. COMP. R. & REGS. 120-2-77 (1999/2000).
Guam	GUAM GOV'T CODE §§ 43385 to 43387 (1978).
Hawaii	HAW. REV. STAT. §§ 431:14-101 to 431:14-120 (1988/2009).
Idaho	IDAHO CODE ANN. §§ 41-1401 to 41-1441 (1969/2005).
Illinois	ILL. ADMIN. CODE tit. 50, § 754.
Indiana	IND. CODE §§ 27-1-22-1 to 27-1-22-24 (1967/2006); §§ 27-1-22-2.5 to 27-1-22-4 (1999); BULLETIN 67 (1991).
Iowa	IOWA CODE §§ 515F.1 to 515F.19 (1990); IOWA ADMIN. CODE r. 191-20.1 to 191-20.4 (1975/2014); DIRECTIVE dated April 6, 1990 (1990).

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Kansas	KAN. STAT. ANN. §§ 40-951 to 40-967 (1997/1999); KAN. ADMIN. REGS. §§ 40-3-46 to 40-3-47 (1991); BULLETIN 2010-1 (2010).
Kentucky	KY. REV. STAT. §§ 304.13-011 to 304.13-390 (1982/2006); § 304.11-020 (1970/2000).
Louisiana	LA. REV. STAT. ANN. §§ 22:1401 to 22:1422 (1979/2005); § 22:620 (1999); § 22:972 (1958/2010); LA. ADMIN. CODE tit. 37 §§ XIII.9001 to XIII.9021 (Regulation 72) (2000).
Maine	ME. REV. STAT. ANN. tit. 24-A, §§ 2301 to 2330 (1970/2006); § 2412-A (1999); BULLETIN 241 (1995).
Maryland	MD. CODE ANN., INS. §§ 11-101 to 11-232 (1945/2006); §§ 11-301 to 11-344 (1984/1997); MD. CODE REGS. 31.07.01.01 to 31.07.01.08 (1990/2008); §§ 31.04.19.01 to 31.04.19.06 (2006).
Massachusetts	MASS. GEN. LAWS ch. 174A, §§ 1 to 19; MASS. GEN. LAWS ch. 175A, §§ 1 to 20 (1947/2014); MASS. GEN. LAWS ch. 175, §§ 224 to 225 (2004); BULLETIN SRB-90-5 (1990).
Michigan	MICH. COMP. LAWS §§ 500.2301 to 500.2352 (workers' compensation); §§ 500.2400 to 500.2484 (casualty insurance rates); § 500.2603 (rate making provisions-uniformity); BULLETIN 2006-05 (2006).
Minnesota	MINN. STAT. §§ 70A.01 to 70A.23 (1969/1987).
Mississippi	MISS. CODE ANN. §§ 83-2-1 to 83-2-31 (1988/2014).
Missouri	MO. REV. STAT. §§ 379.316 to 379.361 (1972/2002); MO. CODE REGS. ANN. tit. 20, § 500-4.200 (1990).
Montana	MONT. CODE ANN. §§ 33-16-101 to 33-16-405 (1969/1999); MONT. ADMIN. R. 6.6.3001 to 6.6.3007 (1990).
Nebraska	NEB. REV. STAT. §§ 44-7501 to 44-7535 (2001/2010); 210 NEB. ADMIN. CODE § 73 (2001); BULLETIN CB-50 (2001).
Nevada	NEV. REV. STAT. §§ 686B.010 to 686B.1779 (1971/2013); NEV. ADMIN. CODE §§ 686B.400 to 686B.460 (1990/2006).
New Hampshire	N.H. REV. STAT. ANN. §§ 412:1 to 412:16 (2004); §§ 413:1 to 413:10 (1947/2004) (rating organizations); §§ 414:1 to 414:9 (1947/2004) (fire and casualty); N.H. CODE ADMIN. R. ANN. INS. 2801.01 to 2801.07 (1990/1992).
New Jersey	N.J. REV. STAT. §§ 17:29AA-1 to 17:29AA-32 (1982) (commercial lines); §§ 17:29A-1 to 17:29A-32 (1944/1950); P.L. 1990 c.8 (Fair Automobile Insurance Reform Act of 1990); N.J. ADMIN. CODE §§ 11:1-2.1 to 11:1-2.7 (2002/2014); §§ 11:3-16.1 to 11:3-16.10 (1990/2014); §§ 11:13-8.1 to 11:13-8.5 (1993/2002); §§ 11:4-9.1 to 11:4-9.5 (1995/2000).
New Mexico	N.M. STAT. ANN. §§ 59A-17-1 to 59A-17-35 (1985/2013); N.M. CODE R. §§ 13.8.2.1 to 13.8.2.26 (1997/2006).

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New York	N.Y. INS. LAW §§ 2301 to 2344 (1984/1990); N.Y. COMP. CODES R. & REGS. tit. 11, §§ 161.0 to 161.9 (Regulation No. 129) (1986).
North Carolina	N.C. GEN. STAT. §§ 58-40-1 to 58-40-140 (1977/2013); 11 N.C. ADMIN. CODE §§ 10.1601 to 10.1604 (1991/1992).
North Dakota	N.D. CENT. CODE §§ 26.1-25-01 to 26.1-25-18 (1983/1991); BULLETIN 90-1 (1990).
Northern Marianas	NO CURRENT ACTIVITY
Ohio	OHIO REV. CODE ANN. §§ 3935.01 to 3935.99; §§ 3937.01 to 3997.99 (1947-1948/2013); BULLETIN 91-1 (1991).
Oklahoma	OKLA. STAT. tit. 36, §§ 981 to 998 (1999/2007); §§ 901 to 938 (1957/2006); OKLA. ADMIN. CODE §§ 570:10-1-3 to 570:10-1-41 (1992/2005); §§ 365:15-7-1 to 365:15-7-24 (2005/2006).
Oregon	OR. REV. STAT. §§ 737.007 to 737.560 (1967/1987); BULLETIN INS-90-4 (1990).
Pennsylvania	40 PA. CONS. STAT. §§ 65-101 to 65-119 (1947/1994); §§ 67-101 to 67-119 (1961/1994); §§ 66-101 to 66-119 (1998); DIRECTIVE dated July 16, 1990 (1990); STATEMENT OF POLICY § 120.1 to 120.5 (1993) (Workers' Comp.).
Puerto Rico	P.R. LAWS ANN. tit. 26, §§ 1201 to 1240 (1979).
Rhode Island	R.I. GEN. LAWS §§ 27-44-1 to 27-44-22 (1988/2005) (use for competitive market); §§ 27-6-1 to 27-6-52; §§ 27-9-1 to 27-9-52 (1948/2013) (Use for non-competitive market); §§ 27-7.1-1 to 27-7.1-25 (1985/2005) (Workers' compensation); §§ 27-65-1 to 27-65-2 (1999); BULLETIN dated April 27, 1990 (1990).
South Carolina	S.C. CODE ANN. §§ 38-73-10 to 38-73-1540 (1988/2004).
South Dakota	S.D. CODIFIED LAWS §§ 58-24-1 to 58-24-74 (1966/2014); BULLETIN 94-3 (1994).
Tennessee	TENN. CODE ANN. §§ 56-5-301 to 56-5-318 (1983).
Texas	TEX. INS. CODE ANN. §§ 5.01 to 5.54 (1951/2005).
Utah	UTAH CODE ANN. §§ 31A-19a-101 to 31A-19a-210 (1986/2013); UTAH ADMIN. CODE r. 590-140 (1990/2000); BULLETIN 90-6 (1990).
Vermont	VT. STAT. ANN. tit. 8, §§ 4681 to 4708 (1984/1990); BULLETIN 99 (1990).
Virgin Islands	NO CURRENT ACTIVITY
Virginia	VA. CODE ANN. §§ 38.2-1900 to 38.2-2027 (1986/2015); ADMIN. LETTER 1990-5 (1990); ADMIN. LETTER 1993-10 (1993).
Washington	WASH. REV. CODE ANN. §§ 48.19.010 to 48.19.440 (1947/2003); WASH. ADMIN. CODE 284-24-010 to 284-24-120 (1982/2008).

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West Virginia	W. VA. CODE §§ 33-20-1 to 33-20-16 (1957/1986); INFORMATIONAL LETTER No. 68 (1990).
Wisconsin	WIS. STAT. §§ 625.01 to 625.35 (1969/1979); BULLETIN dated June 11, 1990 (1990).
Wyoming	WYO. STAT. ANN. §§ 26-14-101 to 26-14-118 (1983/2005).