

LIFE INSURANCE ILLUSTRATION MODEL REGULATION

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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STATE PAGE KEY:

MODEL ADOPTION: States that have citations identified in this column adopted the most recent version of the NAIC model in a **substantially similar manner**. This requires states to adopt the model in its entirety but does allow for variations in style and format. States that have adopted portions of the current NAIC model will be included in this column with an explanatory note.

PREVIOUS VERSION: States that have citations identified in this column (and nothing listed in the Model Adoption column) have enacted an older version of the model but have **not** adopted the most recent version of the NAIC model.

RELATED ACTIVITY: Examples of Related Activity include but are not limited to statutes or regulations addressing the same subject matter, or other administrative guidance such as bulletins and notices. States that have citations identified in this column (and nothing listed in the Model Adoption column) have **not** adopted the most recent version of the NAIC model in a **substantially similar manner**.

NO CURRENT ACTIVITY: No state activity on the topic as of the date of the most recent update. This includes states that have repealed legislation as well as states that have never adopted legislation.

NAIC MEMBER	MODEL ADOPTION	PREVIOUS VERSION	RELATED ACTIVITY
Alabama	ALA. ADMIN. CODE r. 114 (1996).		
Alaska	ALASKA ADMIN. CODE tit. 3, §§ 28.800 to 28.849 (1998/2011)		
American Samoa	NO CURRENT ACTIVITY		
Arizona	NO CURRENT ACTIVITY		
Arkansas	NO CURRENT ACTIVITY		
California	CAL. INS. CODE §§ 10509.950 to 10509.965 (1996).		CAL. INS. CODE § 10127.11 (1993/2013) (Illustrations for seniors).
Colorado	4 COLO. CODE REGS. § 1-8 (1997/2000).		
Connecticut	CONN. AGENCIES REGS. §§ 38a-819-58 to 38a-819-70 (1998).		
Delaware	18 DEL. CODE REGS. § 1210 (1997/2003).		
District of Columbia	NO CURRENT ACTIVITY		
Florida	NO CURRENT ACTIVITY		

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NAIC MEMBER	MODEL ADOPTION	PREVIOUS VERSION	RELATED ACTIVITY
Georgia	NO CURRENT ACTIVITY		
Guam	NO CURRENT ACTIVITY		
Hawaii	HAW. REV. STAT. §§ 431:10D-401 to 431:10D-412 (2000/2004).		
Idaho	NO CURRENT ACTIVITY		
Illinois	ILL. ADMIN. CODE tit. 50, §§ 1406.10 to 1406.110 (1998).		
Indiana	760 IND. ADMIN. CODE 1-62-1 to 1-62-11 (2006).		
Iowa	IOWA ADMIN. CODE r. 191.14 (1996).		
Kansas	KAN. ADMIN. REGS. § 40-2-25 (1997/1998) (adopted by reference).		
Kentucky	806 KY. ADMIN. REGS. 12:140 (2007).		
Louisiana	LA. ADMIN. CODE tit. 37, §§ XIII.3301 to XIII.3323 (Regulation 55) (1996).		
Maine	ME. CODE R. § 910 (1999).		
Maryland	MD. CODE REGS. 31.09.09.01 to 31.09.09.13 (1997).		
Massachusetts	211 MASS. CODE REGS. 28.01 to 28.14 (2006).		
Michigan			BULLETIN 2000-02 (2000) (allows insurers to fulfill the requirements of Bulletin 95-04).
Minnesota	NO CURRENT ACTIVITY		
Mississippi	98 MISS. CODE R. § 2 (1998).		
Missouri	MO. REV. STAT. §§ 375.1500 to 375.1530 (1998/1999).		

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Montana	MONT. ADMIN. R. 6.6.701 to 6.6.718 (2002).		
Nebraska	210 NEB. ADMIN. CODE § 72 (1997).		
Nevada	NEV. ADMIN. CODE §§ 686A.460 to 686A.479 (1998).		
New Hampshire	N.H. CODE R. INS. 309.01 to 309.12 (2000/2002).		
New Jersey	N.J. ADMIN. CODE §§ 11:4-52.1 to 11:4-52.10 (1998/2007).		
New Mexico	N.M. CODE R. 13.9.14.1 to 13.9.14.31 (1998).		
New York	N.Y. COMP. CODES R. & REGS. tit. 11, §§ 53-1.1 to 53-3.7 (Regulation 74) (1997/2003).		
North Carolina	11 N.C. ADMIN. CODE .0501 to .0509 (1996).		
North Dakota	N.D. ADMIN. CODE 45-04-01.1-01 to 45-04-01.1-10 (1996).		BULLETIN 96-2 (1996); BULLETIN 97-2 (1997).
Northern Marianas	NO CURRENT ACTIVITY		
Ohio	OHIO ADMIN. CODE 3901:6-04 (1997/2013).		
Oklahoma	OKLA. ADMIN. CODE §§ 365:10-3-50 to 365:10-3-62 (1997).		
Oregon	OR. ADMIN. R. 836-051-0500 to 836-051-0600 (1997/2005).		
Pennsylvania	40 PA. STAT. ANN. §§ 38-107 to 38-108 (1996) (covers annuities).		
Puerto Rico	NO CURRENT ACTIVITY		

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Rhode Island	R.I. GEN. LAWS §§ 27-62-1 to 27-62-11 (1999); 02-030113 R.I. INS. R. (2009).		
South Carolina	S.C. CODE ANN. REGS. 69-40 (1997).		
South Dakota	S.D. ADMIN. R. 20:06:38:01 to 20:06:38:35 (1997/2006).		
Tennessee	NO CURRENT ACTIVITY		
Texas	21 TEX. ADMIN. CODE §§ 2201 to 2210 (1998/2000).		
Utah	UTAH ADMIN. CODE r. 590-177 (1996/2009).		
Vermont	I-98 VT. CODE R. R. § 1 (1998).		BULLETIN 124 (1999).
Virgin Islands	NO CURRENT ACTIVITY		
Virginia	NO CURRENT ACTIVITY		
Washington	WASH. REV. CODE ANN. § 48.23A (1997).		
West Virginia	W. VA. CODE R. §§ 114-11C-1 to 114-11C-11 (2008).		
Wisconsin	WIS. ADMIN. CODE INS. § 2.17 (1997).		
Wyoming	NO CURRENT ACTIVITY		