

UNFAIR LIFE, ACCIDENT AND HEALTH CLAIMS SETTLEMENT PRACTICES 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.*

**UNFAIR LIFE, ACCIDENT AND HEALTH CLAIMS SETTLEMENT PRACTICES
MODEL REGULATION**

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. 482-1-124 (2003); 482-1-125 (2003/2014).		
Alaska	ALASKA ADMIN. CODE tit. 3, §§ 26.010 to 26.300 (1989/2004).		
American Samoa	NO CURRENT ACTIVITY		
Arizona	ARIZ. ADMIN. CODE § 20-6-801 (1981).		
Arkansas	43 ARK. CODE R. (1989/2001).		
California			CAL. CODE REGS. tit. 10, §§ 2695.1 to 2695.13 (1993/2013).
Colorado			5 COLO. CODE REGS. § 1-14 (2001); § 2-15 (2004).
Connecticut	NO CURRENT ACTIVITY		
Delaware			18 DEL. CODE REGS. § 903 (2001/2003); § 1310 (1998/2005); DOM./FOR. BULLETIN 61 (2013).

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NAIC MEMBER	MODEL ADOPTION	PREVIOUS VERSION	RELATED ACTIVITY
District of Columbia	NO CURRENT ACTIVITY		
Florida	FLA. ADMIN. CODE ANN. r. 69O-166.021 to 69O-166.031 (1992/2004).		FLA. STAT. §§ 626.9743 to 626.9744 (2004); FLA. ADMIN. CODE ANN. r. 69O-220.001 to 69O-220.201 (1993) (code of ethics of insurance adjusters).
Georgia			GA. COMP. R. & REGS. 120-2-52 (1993).
Guam	NO CURRENT ACTIVITY		
Hawaii	NO CURRENT ACTIVITY		
Idaho	NO CURRENT ACTIVITY		
Illinois			ILL. ADMIN. CODE tit. 50, §§ 919.10 to 919.100 (1974/2004).
Indiana	NO CURRENT ACTIVITY		
Iowa	NO CURRENT ACTIVITY		
Kansas		KAN. ADMIN. REGS. §§ 40-1-34 (1981/2003).	
Kentucky	806 KY. ADMIN. REGS. 12:095 (1992/2001); 12:092 (1990).		
Louisiana	NO CURRENT ACTIVITY		
Maine	NO CURRENT ACTIVITY		
Maryland			MD. CODE REGS. 31.15.08.06 (1989/2014); MD. CODE REGS. 9.30.76.01 to 9.30.76.07 (1989/1993).
Massachusetts	NO CURRENT ACTIVITY		
Michigan	NO CURRENT ACTIVITY		

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NAIC MEMBER	MODEL ADOPTION	PREVIOUS VERSION	RELATED ACTIVITY
Minnesota			MINN. STAT. § 72A.201 (1967/2006); BULLETIN 2006-2 (2006).
Mississippi	NO CURRENT ACTIVITY		
Missouri	MO. CODE REGS. ANN. tit. 20, §§ 100-1.010 to 100-1.300 (1974/2011).		
Montana	NO CURRENT ACTIVITY		
Nebraska	210 NEB. ADMIN. CODE § 60 (1992/1994); § 61 (1992/1994).		
Nevada	NEV. ADMIN. CODE §§ 686A.600 to 686A.680 (1980/2006).		
New Hampshire			N.H. CODE ADMIN. R. ANN. INS. §§ 1001.01 to 1001.11 (1982/2015).
New Jersey	N.J. ADMIN. CODE §§ 11:2-17.1 to 11:2-17.14 (1981/2013).		
New Mexico	NO CURRENT ACTIVITY		
New York	N.Y. COMP. CODES R. & REGS. tit. 11, §§ 216.0 to 216.13 (Regulation 64) (1972/2014).		
North Carolina			11 N.C. ADMIN. CODE § 4.0319 (1979); §§ 4.0418 to 4.0428 (1979/1989).
North Dakota	NO CURRENT ACTIVITY		
Northern Marianas	NO CURRENT ACTIVITY		
Ohio	OHIO ADMIN. CODE § 3901-1-54 (1993/2004).		OHIO ADMIN. CODE § 3901-1-60 (1994) (health claims).

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NAIC MEMBER	MODEL ADOPTION	PREVIOUS VERSION	RELATED ACTIVITY
Oklahoma	OKLA. ADMIN. CODE §§ 365:15-3-1 to 65:15-3-9 (1989/1994).		
Oregon	OR. ADMIN. R §§ 836-080-0205 to 836-080-0250 (1980/2006).		
Pennsylvania	31 PA. CODE §§ 146.1 to 146.10 (1978).		
Puerto Rico			P.R. RULE XLVII (1975).
Rhode Island	R.I. CODE R. 27-73-001 to 27-73-011 (1994); 27-13-001 to 27-13-007 (2005/2006).		R.I. CODE R. 27-9.1-4 (2010/2013); BULLETIN 2004-3 (2004).
South Carolina	NO CURRENT ACTIVITY		
South Dakota	NO CURRENT ACTIVITY		
Tennessee	NO CURRENT ACTIVITY		
Texas			21 TEX. ADMIN. CODE §§ 201 to 205 (1976/1998); §§ 21.2801 to 21.2816 (2000).
Utah	UTAH ADMIN. CODE r. 590-89 (1982/1989); r. 590-191 (1999/2008); r. 590-192 (1999/2009).		UTAH ADMIN. CODE r. 590-190 (1999).
Vermont	79 VT. CODE R. § 2 (1979).		
Virgin Islands	NO CURRENT ACTIVITY		
Virginia	14 VA. ADMIN. CODE §§ 5-400-10 to 5-400-80 (1978).		
Washington	WASH. ADMIN. CODE 284-30-300 to 284-30-800 (1978/2013).		

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NAIC MEMBER	MODEL ADOPTION	PREVIOUS VERSION	RELATED ACTIVITY
West Virginia	W. VA. CODE R. §§ 114-14-1 to 114-14-10 (1981/2005).		INFORMATIONAL LETTER 189 (2014).
Wisconsin	NO CURRENT ACTIVITY		
Wyoming	NO CURRENT ACTIVITY		