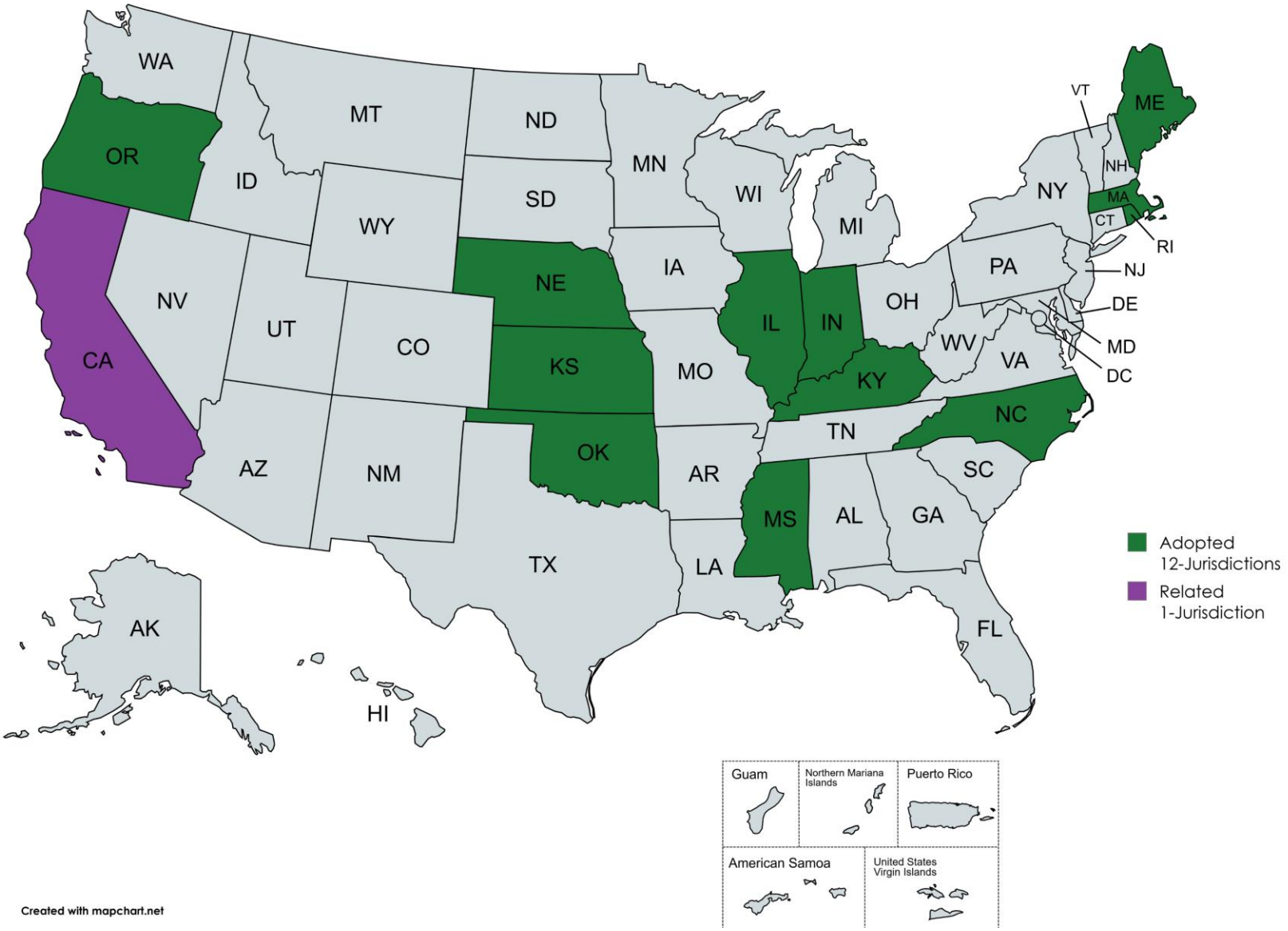
Implementation of 2023 (Cybersecurity Insurance) Revisions to Model #540
Property and Casualty Insurance Guaranty Association Model Act
[Status as of November 3, 2026]



This map represents state action or pending state action addressing the topic of the model. This map does not reflect a determination as to whether the pending or enacted legislation contains all elements of the model or whether a state meets any applicable accreditation standards. See the reference list on the next page.

Guaranty Association Limits Cybersecurity Insurance Coverage

Adopted States

- **Illinois** – **$500,000** (Ch. 215 Ill. Comp. Stat. § 5/537.2)
- **Indiana - $300,000** (2026 Ind. Acts No. 1260 (adding new provision at Ind. Code § 27-6-8-7(a)(1)(D)))
- **Kansas** – **$300,000** (Kan. Stat. Ann. § 40-2906 (a)(1))
- **Kentucky – $500,000** (Ky. Rev. Stat. Ann. § 304.36-080 (1)(a)(2)(c))
- **Maine - $500,000** (P.L. 2025, ch. 348, § 41 (adding new provision at Me. Rev. Stat. Ann. tit. 24-A, § 4438(1)(A)))
- **Massachusetts - $500,000** (Mass. Gen. Laws ch. 175D, § 5(a)(2), (amended by 2024 Mass. Legis. Serv. Ch. 389))
- **Mississippi - $300,000** (Miss. Code Ann. § 83-23-115 (1)(a)(v))
- **Nebraska - $300,000** (Neb. Rev. Stat. § 44-2406(1))
- **North Carolina - $500,000** (N.C. Gen Stat. § 58-48-35)
- **Oklahoma - $300,000** (Okla. Stat. Ann. Tit. 36, § 2007 (1)(d))
- **Oregon – $600,000** (Or. Rev. Stat. § 734.570(1)(d)(C))
- **Rhode Island – $500,000** (R.I. Gen. Laws § 27-34-8)

Related – Cyber Limits:

- **California - $1,000,000** (Cal. Ins. Code § 1063.1(c)(14))