

LIFE AND HEALTH GUARANTY FUNDS TRIGGERING PROVISIONS

The date following each state indicates the last time information for the state was reviewed/changed.

STATE	MANDATORY TRIGGER		DISCRETIONARY TRIGGER	
	CITATION	PROVISION	CITATION	PROVISION
AL (2/25)	§ 27-44-8(b)	Insurer is insolvent.	§ 27-44-8(a)	Insurer is impaired.
AK (2/25)	§ 21.79.060(b)	Insurer is insolvent.	§ 21.79.060(a)	Insurer is impaired.
AZ (2/25)	§ 20-685(B); Bulletin 2013-02	Insurer is insolvent.	§ 20-685(A); Bulletin 2013-02	Insurer is impaired.
AR (2/25)	§ 23-96-112	Insurer is insolvent.	§ 23-96-111	Insurer is impaired.
CA (2/25)	Ins. § 1067.07(b)	Insurer is insolvent.	Ins. § 1067.07(a)	Insurer is impaired.
CO (2/25)	§ 10-20-108(2)	Insurer is insolvent.	§ 10-20-108(1)	Insurer is impaired.
CT (2/25)	§ 38a-865(b)	Insurer is insolvent.	§ 38a-865(a)	Insurer is impaired.
DE (2/25)	18 Del.C. § 4408(b)(1)	Insurer is insolvent.	18 Del.C. § 4408(a)	Insurer is impaired.
DC (2/25)	Domestic and Foreign: § 31-5405(b)(1) + (c)	Insurer is impaired and not paying claims in a timely manner or insurer is insolvent.	Domestic: § 31-5405(a) Foreign: No provision	Insurer is impaired. No provision
FL (2/25)	Domestic: § 631.717(2) Foreign: § 631.717(3)	Insurer is insolvent. Insurer is insolvent.	Domestic: § 637.717(1) Foreign: No provision	Insurer is impaired. No provision

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GA (2/25)	§ 33-38-7(a)(2)	Insurer is insolvent.	§ 33-38-7(a)(1)	Insurer is impaired.
HI (2/25)	§ 431:16-208(b)	Insurer is insolvent.	§ 431:16-208(a)	Insurer is impaired.
ID (2/25)	§ 41-4308(2)	Insurer is insolvent.	§ 41-4308(1)	Insurer is impaired.
IL (2/25)	215 ILCS 5/531.08(a)(2)	Insurer is insolvent.	215 ILCS 5/531.08(a)(1)	Insurer is impaired.
IN (2/25)	§ 27-8-8-5(c)	Insurer is insolvent.	§ 27-8-8-5(a)	Insurer is impaired.
IA (2/25)	No provision		§ 508C.8(1) § 508C.8(2)	Insurer is impaired. Insurer is insolvent.
KS (2/25)	§ 40-3008(b)	Insurer is insolvent.	§ 40-3008(a)	Insurer is impaired.
KY (2/25)	§ 304.42-080(2)	Insurer is insolvent.	§ 304.42-080(1)	Insurer is impaired.
LA (2/25)	§ 22: 2087(B)	Insurer is insolvent.	§ 22:2087(A)	Insurer is impaired.
ME (2/25)	No provision		24-A M.R.S.A. § 4608(1) 24-A M.R.S.A. § 4608(3-A)	Insurer is impaired. Insurer is insolvent.

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MD (2/25)	No provision		Ins. § 9-407(a) Ins. § 9-407(b)	Insurer is impaired. Insurer is insolvent.
MA (2/25)	M.G.L.A. 175 § 146B(8)(B)	Insurer is insolvent.	M.G.L.A. 175 § 146B(8)(A)	Insurer is impaired.
MI (2/25)	M.C.L.A. 500.7708(3); 500.7708(5)	Insurer is impaired and not paying claims in a timely manner or insurer is insolvent.	M.C.L.A. 500.7708(2)	Insurer is impaired.
MN (2/25)	§ 61B.23, subd. 2 and subd. 3	Insurer is impaired and not paying claims in a timely manner or insurer is insolvent.	Domestic: § 61B.23, subd. 1 Foreign: No provision	Insurer is impaired. No provision
MS (2/25)	§ 83-23-215(2)	Insurer is insolvent.	§ 83-23-215(1)	Insurer is impaired.
MO (2/25)	§ 376.724(2)	Insurer is insolvent.	§ 376.724(1)	Insurer is impaired.
MT (2/25)	§ 33-10-205(2)	Insurer is insolvent.	§ 33-10-205(1)	Insurer is impaired.
NE (2/25)	§ 44-2707(2)	Insurer is insolvent.	§ 44-2707(1)	Insurer is impaired.
NV (2/25)	§ 686C.152	Insurer is insolvent.	§ 686C.150	Insurer is impaired.

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NH (2/25)	Domestic: § 404-D:8.III Foreign: § 404-D:8.IV	Insurer is impaired and under final order of liquidation or rehabilitation. Insurer is impaired and under final order of liquidation, rehabilitation or conservation.	Domestic: § 404-D:8.I Foreign: § 404-D:8.II	Insurer is impaired. Insurer is impaired.
NJ (2/25)	§ 17B:32A-7(c)	Insurer is insolvent.	Domestic: § 17B:32A-7(a) Foreign: No provision	Insurer is impaired. No provision
NM (2/25)	§ 59A-42-7(B)	Insurer is insolvent.	§ 59A-42-7(A)	Insurer is impaired.
NY (2/25)	Domestic: Ins. Law § 7708(a) Foreign: Ins. Law § 7708(b)	Insurer is impaired or insolvent. Insurer is impaired or insolvent.	No provision	No provision
NC (2/25)	§ 58-62-36(d)	Insurer is insolvent.	Domestic: § 58-62-36(a) Foreign: No provision	Insurer is impaired. No provision
ND (2/25)	§ 26.1-38.1-05(2)	Insurer is insolvent.	§ 26.1-38.1-05(1)	Insurer is impaired.
OH (2/25)	§ 3956.08(B)	Insurer is insolvent.	§ 3956.08(A)(1)	Insurer is impaired.
OK (2/25)	36 Okla.St.Ann. § 2028(B)	Insurer is insolvent.	36 Okla.St.Ann. § 2028(A)	Insurer is impaired.

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OR (2/25)	§ 734.810(2)	Insurer is insolvent.	§ 734.810(1)	Insurer is impaired.
PA (2/25)	40 P.S. § 991.1706 (b)	Insurer is insolvent.	40 P.S. § 991.1706 (a)	Insurer is impaired.
PR (2/25)	26 L.P.R.A. § 3908(b); 26 L.P.R.A. § 3908(c)	Insurer is impaired and not paying claims in a timely manner or insurer is insolvent.	Domestic: 26 L.P.R.A. § 3908(a) Foreign: No provision	Insurer is impaired.
RI (2/25)	§ 27-34.3-8(b)	Insurer is insolvent.	§ 27-34.3-8(a)	Insurer is impaired.
SC (2/25)	§ 38-29-70(2)	Insurer is insolvent.	§ 38-29-70(1)	Insurer is impaired.
SD (2/25)	§ 58-29C-51(B)	Insurer is insolvent.	§ 58-29C-51(A)	Insurer is impaired.
TN (2/25)	§ 56-12-207(b)	Insurer is insolvent.	§ 56-12-207(a)	Insurer is impaired.
TX (2/25)	Ins. §§ 463.252; 463.253	Insurer is impaired and not paying claims in a timely manner or insurer is insolvent.	Domestic: Ins. § 463.251 Foreign: No provision	Insurer is impaired. No provision
UT (2/25)	§ 31A-28-108(2)	Insurer is insolvent.	§§ 31A-28-108(1); 31A-28-108(3)	Insurer is impaired.

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VT (2/25)	8 VSA § 4178(b)	Insurer is insolvent.	8 VSA § 4178(a)	Insurer is impaired.
VI (2/25)	No provision		22 V.I.C. § 237	The association shall be deemed the insurer to the extent of its obligation on the covered claims and to such extent shall have all rights, duties, and obligations of the insolvent insurer as if the insurer had not become insolvent.
VA (2/25)	§ 38.2-1704(B)	Insurer is insolvent.	§ 38.2-1704(A)	Insurer is impaired.
WA (2/25)	§ 48.32A.075(2)	Insurer is insolvent.	§ 48.32A.075(1)	Insurer is impaired.
WV (2/25)	§ 33-26A-8(b)	Insurer is insolvent.	§ 33-26A-8(a)	Insurer is impaired.
WI (2/25)	§ 646.35(3)	Insurer is in liquidation.	No provision	No provision
WY (2/25)	§ 26-42-106(d)	Insurer is insolvent.	§ 26-42-106(a)	Insurer is impaired.

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. Every effort has been made to provide correct and accurate summaries to assist the reader in targeting useful information. For further details, the statutes and regulations cited should be consulted. The NAIC attempts to provide current information; however, readers should consult state law for additional adoptions.