

State Insurance Charts
Retaliation—December 2025

PREMIUM TAX RATE BY LINE

The rate in the first box is the rate generally charged insurers. The following boxes are used to indicate specific rates by type of insurance. A # sign in the box indicates the generally charged rate is in effect. A zero indicates that type of insurance premium is not taxed. A blank indicates that information is not available. These figures do not indicate in any way credits or other effects on premium tax rates, nor are additional assessments indicated.

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

	ALABAMA (01/26)	ALASKA (11/25)
Insurers Generally		2.7%
A/H	1.6%; Note	#
Life	2.3%; Note	#; Note
Annuity	0%	0%
P/C	3.6%	#
Fire	3.6% Low value dwelling classes 9 & 10: 1%	#
RRG	3.6%	#
BC/BS	1.6% 0.5% small employer group	6%; Note
Title	3.6%	1%
Independent/Direct Procurement	4%	3.7%
Surplus Lines	6%	# + 1% filing fee
Marine	3.6%	0.75% of gross underwriting profit

(cont.)

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PREMIUM TAX RATE BY LINE

	ALABAMA (cont.)	ALASKA (cont.)
Notes	<p>Tax rates for P&C, Fire, Marine and Title may be reduced based on Alabama office facilities credit; Some small life premiums are taxed at 1% & 0.5%; Health premiums for small employer groups are taxed at 0.5%.</p>	<p>BC/BS & other hospital/medical service corps gross premium less claims paid; Life: 2.7% if yearly premium for individual policy up to \$100,000; rate is 0.08% for policy per premium exceeding \$100,000.</p>

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	ARIZONA (01/26)	ARKANSAS (12/25)
Insurers Generally	1.70%	2.5%
A/H	#	#
Life	#	#
Annuity	0%	0%
P/C	#; Note	# + 0.5% on real & personal property
Fire	2.2% or 0.66% if use private fire company	# + 0.5% on real & personal property
RRG	#	4%
BC/BS	2%	#
Title	Income tax	#
Independent/Direct Procurement	3%	2%
Surplus Lines	3%	4%
Marine	#	0.75% of gross underwriting profit
Notes	Additional 0.4312% on premiums covering vehicles; Workers' compensation payable to Industrial Commission of Arizona: 2.00%.	Foreign Trade: 0.75%; Workers' compensation: not to exceed 3%, payable to Arkansas Workers' Compensation Commission.

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	CALIFORNIA (12/25)	COLORADO (12/25)
Insurers Generally	2.35%	2% 1% with Colorado home or regional office
A/H	#	#
Life	#	#
Annuity	# 0.5% for qualified pension and profit-sharing plans 0% for qualified funding assets received on or after 01/01/23	2%
P/C	#	#
Fire	#	#
RRG	#	#
BC/BS	#	\$0.05 per enrollee after first 10,000
Title	#	#
Independent/Direct Procurement	3%	3%
Surplus Lines	3%	3%
Marine	5% of underwriting profit	#
Notes		

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	CONNECTICUT (12/25)	DELAWARE (01/26)
Insurers Generally	1.5%	2% (1.75% + additional 0.25%)
A/H	#	#
Life	#	#; COLI, TOLI graduated rates based on net premiums per case; Note
Annuity	0%	0%
P/C	#	#
Fire	#	#
RRG	4%	#
BC/BS	Medical service corporations: 2% Domestic insurers: 1.5%	No provision
Title	#	#
Independent/Direct Procurement	4%	3%
Surplus Lines	4%	3%
Marine	0% foreign company	5% of underwriting profit
Notes		Captives pay at a rate that varies; Corporate and trust owned life insurance taxed at rates that vary between 1% and 2%.

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	DISTRICT OF COLUMBIA (11/25)	FLORIDA (01/26)
Insurers Generally	1.7%	1.75%
A/H	2%	#
Life	#	#
Annuity	0%	1%, with exceptions
P/C	#	#
Fire	#	# + 1% assessment and up to 0.1% surcharge
RRG	#	Foreign: 4.94% Domestic: 1.75%
BC/BS	#	#
Title	#	0%
Independent/Direct Procurement	No provision	5% + 0.3% service fee
Surplus Lines	2%	4.94% + 0.3% service fee
Marine	#	0.75% of gross underwriting profit
Notes	Captive insurers graduated rates; HMO: 2%.	Commercial Self Insurance Fund, Group Self Insurance Fund, Med. Mal. Self-Insurance Fund, Public Housing Authorities Self-Insurance Fund, and Assessable Mutual Insurers: 1.6%; HMO: up to 0.1%.

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	GEORGIA (01/26)	HAWAII (12/25)
Insurers Generally	2.25%	4.265%
A/H	#	#
Life	#	2.75%
Annuity	0%	0%
P/C	#	#
Fire	# + additional 1%; Note	#
RRG	4%	Rate varies from 0.00% to 0.25%; Note
BC/BS	#	4.68%
Title	#	#
Independent/Direct Procurement	4%	4.68%
Surplus Lines	4%	4.68%
Marine	#	0.8775% gross profit
Notes	Georgia Firefighter's Pension Fund collects its own tax.	Captives and RRGs: graduated rates between 0.00% and 0.25% depending on premium volume; maximum tax is \$200,000; does not apply to premiums previously taxed or taxed elsewhere.

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	IDAHO (11/25)	ILLINOIS (01/26)
Insurers Generally	1.5%	0.5%, insurers subject to income tax, privilege tax and retaliatory tax; Note
A/H	#; Note	0.4%
Life	#; Note	#
Annuity	0%	0%
P/C	#	#
Fire	#	# + 1% fire marshal tax; Note
RRGs	#	#
BC/BS	#; Note	0.4%
Title	#	#
Independent/Direct Procurement	1.5%	3.5% + applicable 1% fire marshal tax
Surplus Lines	1.5%	3.5% + applicable 1% fire marshal tax
Marine	#	#
Notes	<p>Premiums for qualified retirement plans not taxed; Stand-alone dental insurance taxed \$0.04 per contract per month. Beginning in 2025, there is an \$8 filing fee for all companies and \$3 for all surplus lines brokers.</p>	<p>Privilege tax is 0.5% of net taxable premium, except A/H is taxed at 0.4%; Foreign fire: 2% local fire department tax.</p>

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PREMIUM TAX RATE BY LINE

	INDIANA (12/25)	IOWA (12/25)
Insurers Generally	1.3%	0.95% through 2025
A/H	#	#
Life	#	#; Note
Annuity	0%; Note	0%
P/C	#	#
Fire	#	#
RRG	#	0.95% for risks placed in this state for the 2025 calendar year.
BC/BS	0%; Note	#
Title	#	#
Independent/Direct Procurement	No provision	#
Surplus Lines	2.5%	#
Marine	#	6.5% of average profit for last three yrs.
Notes	Annuity, HMO and BC/BS: No provision, Department policy not to tax.	HMO: 1–5 years tax exempt, then 0.95% for calendar year 2025; Premiums for qualified retirement plans not taxed.

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PREMIUM TAX RATE BY LINE

	KANSAS (12/25)	KENTUCKY (01/26)
Insurers Generally	2%	2%
A/H	#	#; Note
Life	#	1.5%
Annuity	0%	0%
P/C	#	#
Fire	# + additional 1.25% and 2%	# + additional 0.75%
RRG	Foreign: 3% Domestic: 2%	#
BC/BS	#	Note
Title	#	#
Independent/Direct Procurement	No provision	2%
Surplus Lines	3%	3%
Marine	#	#
Notes	Small employee's health benefit: 0%; HMO: Privilege fee of 5.77% all premiums.	Health care provider tax varies by facility; hospital, medical, dental service corporations exempt.

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PREMIUM TAX RATE BY LINE

	LOUISIANA (11/25)	MAINE (12/25)
Insurers Generally	Based on volume; Note	2%
A/H	#	#; Note
Life	#	#; Note
Annuity	0%	#; Note
P/C	#	#
Fire	# + 2%; Note	# + 1.4%; Note
RRG	#	#
BC/BS	#; Note	Biennial assessment of up to 0.00015% of subscription income
Title	#	#
Independent/Direct Procurement	No provision	No provision
Surplus Lines	4.85%	3%
Marine	Based on volume; Note	#

(cont.)

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PREMIUM TAX RATE BY LINE

	LOUISIANA (cont.)	MAINE (cont.)
Notes	<p>Life, accident & health or service insurance: \$140 for \$7,000 or less in premiums received; add \$225 for each additional \$10,000 or part;</p> <p>Fire, marine, transportation, casualty, surety, workers' comp.: \$185 for \$6,000 or less in premiums; add \$300 for each additional \$10,000 or part;</p> <p>Fire: 0.25% fireman training, 1.25% fire damage, 2% premium tax;</p> <p>HMO: \$550 for every \$10,000 in premiums received.</p> <p>Captive Insurers: 0.015% on the direct premiums collected or contracted or contracts of insurance written.</p>	<p>Long-Term Care: 1%;</p> <p>Group disability income: 1%;</p> <p>Group disability income written by large insurers: 2.55%;</p> <p>Premiums for qualified retirement plans not taxed;</p> <p>Fire: additional assessment of 1.4% of gross direct premiums.</p>

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PREMIUM TAX RATE BY LINE

	MARYLAND (11/25)	MASSACHUSETTS (01/26)
Insurers Generally	2%	2.28%
A/H	#	#
Life	#	2%
Annuity	0%	0%, except retaliatory
P/C	#	#
Fire	#	#
RRG	#	#
BC/BS	0%; Note	Excise tax of 1% of subscription dues
Title	#	#
Independent/Direct Procurement	3%	No provision
Surplus Lines	3%	4%
Marine	#	5.7% of net underwriting profit
Notes	For profit HMO taxed as insurer; non-profit not taxed.	HMO with preferred provider plan: 2.28%. Foreign companies' premiums received may be taxed at a higher rate due to retaliatory tax.

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PREMIUM TAX RATE BY LINE

	MICHIGAN (12/25)	MINNESOTA (01/26)
Insurers Generally	Greater of single business tax, income tax, or retaliatory tax	2%
A/H	#	#
Life	#	1.5%
Annuity	0%	0% per Department policy
P/C	#	#
Fire	#	# + additional 0.65% on direct business received by the company, or by its agents for it, for homeowner's insurance policies, commercial fire policies, and commercial nonliability insurance policies in this state
RRG	Foreign: 2% + 0.5% regulatory fee	#
BC/BS	No provision	1%
Title	#	#
Independent/Direct Procurement	2% + 0.5% regulatory fee	2%
Surplus Lines	2% + 0.5% regulatory fee	3%
Marine	#	#
Notes		1% for town & farmers' mutuals & mutuals not writing life and with assets <\$5 million, 1.26% if assets >\$5 million, 2% surcharge on fire insurance premiums covering risk in Minneapolis, St. Paul, Rochester and Duluth; HMO: 1%.

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PREMIUM TAX RATE BY LINE

	MISSISSIPPI (12/25)	MISSOURI (12/25)
Insurers Generally	3%	2%
A/H	#; Note	#
Life	#; Note	#; Note
Annuity	0%	0%
P/C	#	#
Fire	# + additional 1%	#
RRG	#	#
BC/BS	3%, except for exempt approved carriers offering basic health insurance	0%
Title	#	#
Independent/Direct Procurement	4%	5%
Surplus Lines	4% 3% Nonadmitted policy fee	5%
Marine	#	#
Notes	Premiums for qualified retirement plans not taxed.	Premiums for qualified retirement plans not taxed; Workers' comp.: administrative tax of 1.5% + additional surcharges not to exceed 2%.

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PREMIUM TAX RATE BY LINE

	MONTANA (12/25)	NEBRASKA (01/26)
Insurers Generally	2.75%	1%
A/H	#	Group: 0.5%
Life	#	#; Note
Annuity	0%	0%
P/C	#	#
Fire	# + additional 2.5%	# + additional Domestic: 0.375% Foreign: 0.75%
RRG	#	#
BC/BS	0%	#; group: 0.5%
Title	#	#
Independent/Direct Procurement	No provision	Commercial purchaser: 3%
Surplus Lines	#	3%
Marine	#	#
Notes		Premiums for qualified retirement plans not taxed; Captive insurers: 0.25%.

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PREMIUM TAX RATE BY LINE

	NEVADA (01/26)	NEW HAMPSHIRE (12/25)
Insurers Generally	3.5%	1.25%; Note
A/H	#	2%
Life	#	#; Note
Annuity	#; Note	0% per Department policy
P/C	#	#; Note
Fire	#	#; Note
RRG	Foreign: 2% Domestic: 3.5%	#
BC/BS	#	2%
Title	#	#; Note
Independent/Direct Procurement	#	4%; marine: 2%
Surplus Lines	#	3%
Marine	#	#
Notes	Premiums for qualified retirement plans not taxed; Rate for captive insurers varies between 0.025% and 0.4%.	Minimum payment of \$200.

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PREMIUM TAX RATE BY LINE

	NEW JERSEY (12/25)	NEW MEXICO (01/26)
Insurers Generally	2.1%; Note	3.003%; Note
A/H	#; group: 1.05%	# + surtax of 3.75% of gross health premiums
Life	#; Note	#
Annuity	0%	0% per Department policy
P/C	#	#
Fire	#; 2% Foreign	#
RRG	Foreign: 5% Domestic: 2.1%	#
BC/BS	1.05% taxable premiums + \$0.02 to \$0.04 per subscriber depending on coverage; group: 1.05%	# + surtax of 3.75% of gross health premiums
Title	#	#
Independent/Direct Procurement	5%	#
Surplus Lines	5%	#
Marine	5.25% average profit for last three yrs.	#
Notes	Premiums for qualified retirement plans not taxed; HMO: 5%; Workers' compensation and employers' liability: additional 0.25%. Maximum taxable premium: 12.5% on total premium (does not apply to health service corporations)	Self-insured group tax: 0.9%

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PREMIUM TAX RATE BY LINE

	NEW YORK (12/25)	NORTH CAROLINA (12/25)
Insurers Generally	2%; Note	1.9%
A/H	1.75%	#
Life	0.7%	#
Annuity	0%	0%
P/C	#	# + 0.74% on property coverage contracts
Fire	#; Note	# + 0.74% on property coverage contracts
RRG	#	Foreign: 1.85%
BC/BS	0%	No provision
Title	#	#
Independent/Direct Procurement	3.6%	5%
Surplus Lines	3.6%	5%
Marine	Ocean marine excluded from definition of premium.	#
Notes	Also subject to franchise tax or retaliatory tax; 17% MTA surcharge applies in a metropolitan commuter transportation district; Foreign fire: 2% local fire department tax.	Workers' compensation: 2.5%; HMO: 1.9%.

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PREMIUM TAX RATE BY LINE

	NORTH DAKOTA (12/25)	OHIO (12/25)
Insurers Generally	1.75%; Note	1.4%; Note
A/H	#	1% for health insuring corporation (HIC); 1.4% for others; Note
Life	2%	#
Annuity	0%	0% per premium tax return form
P/C	#	#
Fire	#	# + additional 0.75%
RRG	#	Foreign: 5% Domestic: 1.4%
BC/BS	#	1%, if authorized as a HIC
Title	#	#
Independent/Direct Procurement	#	5%
Surplus Lines	#	5%
Marine	#	#
Notes	Minimum payment of \$200.	Minimum tax is \$250; Domestic non-HIC insurers authorized to write HIC lines of business are taxed at 1% on those HIC lines of business and 1.4% on all other lines of business.

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PREMIUM TAX RATE BY LINE

	OKLAHOMA (11/25)	OREGON (01/26)
Insurers Generally	2.25%	Corporate excise tax, varies based on income, and retaliatory taxes
A/H	#	#
Life	#; Note	#
Annuity	0%	0% per exemption granted by Director
P/C	#	#
Fire	# + additional 0.3125%	# + additional 1.15%
RRG	#	#
BC/BS	#	No provision
Title	#	#
Independent/Direct Procurement	6%	2% + applicable 0.3% fire marshal tax
Surplus Lines	6%	2% + applicable 0.3% fire marshal tax
Marine	#	5% average profit for last three yrs. + retaliatory
Notes	Life policies on an employee or director for the benefit of the employer 2.25% up to \$100,000 and .001% on premium exceeding \$100,000. Workers' compensation administration fund: 1%.	

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PREMIUM TAX RATE BY LINE

	PENNSYLVANIA (01/26)	PUERTO RICO (01/26)
Insurers Generally	2%	6%
A/H	#	#
Life	#	#
Annuity	0% per Department policy	3%
P/C	#	#
Fire	#	3% Fire and allied lines
RRG	#	No provision
BC/BS	0%	No provision
Title	Domestic: 1.25% (based on value of capital stock) Foreign: #	#
Independent/Direct Procurement	3%	15%, excluding medical-hospital professional malpractice
Surplus Lines	3%	9%
Marine	5% average profit for last three yrs.	No provision
Notes		Please confirm rates with the department, as they are subject to change.

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PREMIUM TAX RATE BY LINE

	RHODE ISLAND (01/26)	SOUTH CAROLINA (11/25)
Insurers Generally	2%	1.25%
A/H	#	#
Life	#	0.75%
Annuity	0% per Department policy	0%
P/C	#	#
Fire	#	# + additional 1%; Note
RRG	#	#
BC/BS	# + \$1,000 minimum assessment	#
Title	#	#
Independent/Direct Procurement	4%	No provision
Surplus Lines	4%	6% (comprised of 4% state tax and 2% municipal tax)
Marine	#	#
Notes		Fire: additional 0.35% for fire maintenance tax Workers' compensation: 2.5%; Captives pay at a rate that varies based on amount of premiums.

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PREMIUM TAX RATE BY LINE

	SOUTH DAKOTA (12/25)	TENNESSEE (12/25)
Insurers Generally	2.5%; Note	2.5%; Note
A/H	#	#
Life	#; Note	1.75%; Note
Annuity	1.25%; Note	0%
P/C	#	#
Fire	# + additional 0.5%	# + additional 0.75% on apportioned fire lines
RRG	#	#
BC/BS	#	2.5%
Title	#	#
Independent/Direct Procurement	#	No provision
Surplus Lines	# + applicable 0.5% fire tax	5%
Marine	#	#
Notes	Life: 2.5% on first \$100,000 in premiums, 0.08% on annual premiums exceeding \$100,000 per policy, small face amount policies of less than \$7000 face amount, 1.25%; Annuity: 1.25% for first \$500,000 in annuity consideration and 0.08% for annual consideration exceeding \$500,000 per annuity contract.	\$150 minimum tax due; Premiums for qualified retirement plans not taxed; Captives: 0.4% first \$20 million, 0.3% each dollar thereafter; Workers' Comp premium is taxed separate from all other premium at 4% with a surcharge of 0.4% earmarked for TOSHA; HMO: 6%.

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PREMIUM TAX RATE BY LINE

	TEXAS (01/26)	UTAH (12/25)
Insurers Generally	1.6%	2.25%
A/H	1.75%, Note	0%
Life	1.75%; Note	#; variable life: 2.25% of first \$100,000 in premiums and 0.08% for premiums in excess of \$100,000
Annuity	0%	0%
P/C	#; Note	# + additional 0.01% on certain auto policies
Fire	#; Note	#
RRG	#	#
BC/BS	1.75%; Note	0%
Title	1.35%	0.45%
Independent/Direct Procurement	4.85%	4.25%
Surplus Lines	4.85%	4.25%
Marine	#; Note	0%
Notes	Life, A/H, and HMO: 1.75% of gross premiums, except 0.875% for first \$450,000 of gross premiums or revenues received. In addition to the above, Texas has maintenance taxes that vary by coverage type.	Workers' Comp. (must be within 1% and 4.15%, as determined each year by the state labor commission): 1.20%.

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	VERMONT (12/25)	VIRGIN ISLANDS (01/26)
Insurers Generally	2%; Note	5%
A/H	#	#
Life	#	#
Annuity	0%	0%
P/C	#	#
Fire	#	#
RRG	#	No provision
BC/BS	0%	No provision
Title	#	#
Independent/Direct Procurement	3%	No provision
Surplus Lines	3%	5%
Marine	#	#
Notes	Tax rates are subject to retaliation; Captive rates vary, based on amount of premiums.	

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	VIRGINIA (12/25)	WASHINGTON (12/25)
Insurers Generally	2.25%; Note	2%
A/H	#	#
Life	#	#; Note
Annuity	0%	0%
P/C	#; Note	#
Fire	#; Note	#
RRG	#	#
BC/BS	2.7%	#
Title	#	Note
Independent/Direct Procurement	No provision	No provision
Surplus Lines	#; plus up to 0.1% assessment for Bureau Special Fund	#
Marine	#; Note	0.95% of gross underwriting profit

(cont.)

PREMIUM TAX RATE BY LINE

	VIRGINIA (cont.)	WASHINGTON (cont.)
Notes	<p>Additional assessment for Bureau maintenance (not to exceed 0.1%, \$300 minimum): 0.035%;</p> <p>Fire, misc. property, marine, homeowners, and farm owners: additional 1% assessment for fire programs fund (\$100 minimum);</p> <p>Domestic nonprofit mutuals and industrial sick benefit companies: 1%;</p> <p>Prepaid Lines: 2.25%.</p> <p>Workers compensation insurers pay 2.5% into administrative fund.</p>	<p>Premiums for qualified retirement plans not taxed;</p> <p>Title insurers and their property are taxed under the general laws relating to taxation, but not premium taxes;</p> <p>Foreign Trade: 0.95% of gross underwriting profit.</p>

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	WEST VIRGINIA (11/25)	WISCONSIN (11/25)	WYOMING (12/25)
Insurers Generally	3%; Note		0.75%
A/H	#	Assessed in proportion to share of business	#
Life	#	Domestic Life: Note Foreign: 2%	0.75% on the first \$100,000 of a life insurance policy's annual premium; 0.075% on the portion of life insurance premiums exceeding \$100,000 per policy; Note
Annuity	0%	0%	1%; Note
P/C	# + additional 1% + 0.55% surcharge + 0.5% fire marshal	Foreign: 2%	#
Fire	# + additional 1% + 0.55% surcharge + 0.5% fire marshal	Foreign: 2.375% + 2% fire dues Domestic: 2%	#
RRG	4% + 0.55% surcharge	3%	#
BC/BS	0%	No provision	#
Title	#		#
Independent/Direct Procurement	No provision	3%	3%
Surplus Lines	4% + 0.55% surcharge	3%	3%
Marine	#	Foreign: 0.5%	0.75% of gross underwriting profit

(cont.)

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PREMIUM TAX RATE BY LINE

	WEST VIRGINIA (cont.)	WISCONSIN (cont.)	WYOMING (cont.)
Notes	State Act Workers Compensation premiums are subject to the surcharges of W. Va. Code § 23-2C-3(f) and not the taxes and surcharges under W. Va. Code Ch. 33.	Domestic life Less than \$750 million: 3.5% Greater than \$750 million: 2%	Premiums for qualified retirement plans not taxed; HMO: 0.75%.

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.