

## LIFE AND HEALTH INSURANCE GUARANTY ASSOCIATION MODEL ACT

### 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](mailto: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.

**LIFE AND HEALTH INSURANCE GUARANTY ASSOCIATION MODEL ACT****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. CODE §§ 27-44-1 to 27-44-21 (1982/2014) (3 accounts).	
Alaska	ALASKA STAT. §§ 21.79.010 to 21.79.990 (1990/2018).		BULLETIN 2006-14 (2006); ORDER R2018-3 (2018).
American Samoa	NO CURRENT ACTIVITY		
Arizona	ARIZ. REV. STAT. ANN. §§ 20-681 to 20-695 (1977/2018).		BULLETIN 2013-02 (2013); BULLETIN 2018-02 (2018).
Arkansas	ARK. CODE ANN. §§ 23-96-101 to 23-96-121 (1989/2019).		054.00.49 ARK. CODE R. §§ 1 to 6 (1992/1999) (notice to policyholders); BULLETIN 16-2013 (2013).
California		CAL. INS. CODE §§ 1067 to 1067.19 (1993/2019) (3 accounts).	

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NAIC MEMBER	MODEL ADOPTION	PREVIOUS VERSION	RELATED ACTIVITY
Colorado	COLO. REV. STAT. §§ 10-20-101 to 10-20-120 (1991/2023).		
Connecticut	CONN. GEN. STAT. §§ 38a-858 to 38a-879 (1972/2019).		
Delaware	DEL. CODE ANN. tit. 18, §§ 4401 to 4419 (1982/2019).		SURPLUS LINES BULLETIN 16 (2014).
District of Columbia		D.C. CODE §§ 31-5401 to 31-5416 (1992/2015).	BULLETIN 04-003-IB (2006).
Florida	FLA. STAT. §§ 631.711 to 631.735 (1979/2019).		
Georgia	GA. CODE ANN. §§ 33-38-1 to 33-38-22 (1981/2020) (2 accounts with subaccounts).		
Guam	NO CURRENT ACTIVITY		
Hawaii		HAW. REV. STAT. §§ 431:16-201 to 431:16-219 (1987/2012) (3 accounts).	HAW. CODE R. §§ 16-18-1 to 16-18-4 (1992) (notice to policyholders).
Idaho	IDAHO CODE ANN. §§ 41-4301 to 41-4320 (1977/2018).		
Illinois	215 ILL. COMP. STAT. 5/531.01 to 5/531.20 (1981/2018) (2 accounts with subaccounts).		ILL. ADMIN. CODE tit. 50, §§ 3401.10 to 3401.40; Illus. A (2014/2019); BULLETIN 2010-7 (2010).
Indiana	IND. CODE §§ 27-8-8-2 to 27-8-8-18 (1978/2019).		BULLETIN 249 (2019).
Iowa	IOWA CODE §§ 508C.1 to 508C.19 (1987/2019).		BULLETIN 2012-2 (2012); BULLETIN 2012-3 (2012); BULLETIN 2021-5 (2021).

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<b>NAIC MEMBER</b>	<b>MODEL ADOPTION</b>	<b>PREVIOUS VERSION</b>	<b>RELATED ACTIVITY</b>
Kansas		KAN. STAT. ANN. §§ 40-3001 to 40-3018 (1972/2011) (3 accounts).	
Kentucky	KY. REV. STAT. ANN. §§ 304.42-010 to 304.42-190 (1978/2019).		
Louisiana	LA. REV. STAT. ANN. §§ 22:2081 to 22:2099 (2008/2018).		LA. ADMIN. CODE tit. 37, §§ XIII.901 to XIII.909 (Regulation 40) (4 accounts) (1992/2016) (notice to policyholders); ADVISORY LETTER No. 2018-03 (2018).
Maine	ME. REV. STAT. ANN. tit. 24-A, §§ 4601 to 4621 (1984/2018) (3 accounts).		
Maryland	MD. ANN. CODE INS. §§ 9-401 to 9-419 (1971/2020) (3 accounts).		MD. CODE REGS. 31.04.14.03 (2010/2015); BULLETIN 2012-13 (2012).
Massachusetts		MASS. GEN. LAWS ch. 175, § 146B (1985/2014)	
Michigan		MICH. COMP. LAWS §§ 500.7701 to 500.7780 (1982/2016) (2 accounts with subaccounts).	BULLETIN 2013-13-INS (2013).
Minnesota	MINN. STAT. ANN. §§ 61B.18 to 61B.33 (2020).	MINN. STAT. §§ 61B.18 to 61B.32 (1993/2009) (2 accounts with subaccounts).	MINN. STAT. § 60C.21 (2012).
Mississippi	MISS. CODE ANN. §§ 83-23-201 to 83-23-239 (2020).		

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<b>NAIC MEMBER</b>	<b>MODEL ADOPTION</b>	<b>PREVIOUS VERSION</b>	<b>RELATED ACTIVITY</b>
Missouri	MO. REV. STAT. §§ 376.715 to 376.758 (1988/2018).		MO. CODE REGS. ANN. tit. 20, § 400-5.600 (1988/2016).
Montana	MONT. CODE ANN. §§ 33-10-201 to 33-10-236 (1974/2019).		
Nebraska	NEB. REV. STAT. §§ 44-2701 to 44-2720 (1975/2019).		
Nevada	NEV. REV. STAT. §§ 686C.010 to 686C.390 (1973/2019).		BULLETIN 2011-009 (2011); BULLETIN 2019-006 (2019).
New Hampshire	N.H. REV. STAT. §§ 408-F:1 to 408-F:20 (2019).	N.H. REV. STAT. ANN. §§ 408-B:1 to 408-B:20 (1995/2015) (2 accounts with subaccounts).	
New Jersey	N.J. STAT. ANN. §§ 17B:32A-1 to 17B-32A-19 (1991/2022).		
New Mexico		N.M. STAT. ANN. §§ 59A-42-1 to 59A-42-17 (1985/2014) (2 accounts).	
New York	N.Y. INS. LAW §§ 7701 to 7720 (1985/2023).		N.Y. INS. LAW §§ 7501 to 7507 (1984/2014).
North Carolina	N.C. GEN. STAT. §§ 58-62-2 to 58-62-86 (1991/2018).		BULLETIN 2009-B-3 (2009); BULLETIN 2010-B-5 (2010).
North Dakota	N.D. CENT. CODE §§ 26.1-38.1-01 to 26.1-38.1-16 (1989/2019).		N.D. ADMIN. CODE § 45-11-01-01 (1990/2012) (advertising rules).
Northern Marianas	NO CURRENT ACTIVITY		

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<b>NAIC MEMBER</b>	<b>MODEL ADOPTION</b>	<b>PREVIOUS VERSION</b>	<b>RELATED ACTIVITY</b>
Ohio	OHIO REV. CODE ANN. §§ 3956.01 to 3956.20 (1989/2022) (2 accounts with subaccounts).		
Oklahoma	OKLA. STAT. tit. 36, §§ 2021 to 2044 (1981/2019).		OKLA. ADMIN. CODE § 365:10-1-6 (2011); BULLETIN 2010-03 (#2) (2010).
Oregon		OR. REV. STAT. §§ 734.750 to 734.890 (1975/2011) (3 accounts).	
Pennsylvania	40 PA. STAT. ANN. §§ 991.1701 to 991.1718 (1992/2020).		
Puerto Rico		P.R. LAWS ANN. tit. 26, §§ 3901 to 3918 (1974/2009) (3 accounts).	
Rhode Island		R.I. GEN. LAWS §§ 27-34.3-1 to 27-34.3-20 (1995/2012).	
South Carolina	S.C. CODE ANN. §§ 38-29-10 to 38-29-210 (1988/2020).		BULLETIN 2020-11 (2020).
South Dakota	S.D. CODIFIED LAWS §§ 58-29C-44 to 58-29C-62 (1989/2020) (portions of model).		
Tennessee	TENN. CODE ANN. §§ 56-12-201 to 56-12-220 (1989/2019).		BULLETIN 6-7-2010 (2010).
Texas	TEX. INS. CODE ANN. §§ 463.001 to 463.206 (1985/2019).		

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Utah	UTAH CODE ANN. §§ 31A-28-101 to 31A-28-120 (1986/2018) (2 accounts with subaccounts).		UTAH ADMIN. CODE R590-155 (2010/2019).
Vermont	VT. STAT. ANN. tit. 8, §§ 4171 to 4190 (2023).	VT. STAT. ANN. tit. 8, §§ 4151 to 4169 (1972/2015) (3 accounts).	
Virgin Islands	NO CURRENT ACTIVITY		
Virginia	VA. CODE ANN. §§ 38.2-1700 to 38.2-1721 (1986/2018) (2 accounts).		ADMIN. LETTER 2018-2 (2018).
Washington	WASH. REV. CODE §§ 48.32A.005 to 48.32A.901 (2001/2022) (2 accounts with subaccounts).		
West Virginia	W. VA. CODE §§ 33-26A-1 to 33-26A-19 (1977/2018) (2 accounts).		INFORMATIONAL LETTER 204 (2019).
Wisconsin			WIS. STAT. §§ 646.01 to 646.61 (1979/2017) ("Insurance Security Fund").
Wyoming	WYO. STAT. ANN. §§ 26-42-101 to 26-42-118 (1990/2019).		