LIFE & HEALTH INSURANCE POLICY LANGUAGE SIMPLIFICATION 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.

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.*

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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	NO CURRENT ACTIVITY		
Alaska	NO CURRENT ACTIVITY		
American Samoa	NO CURRENT ACTIVITY		
Arizona	ARIZ. ADMIN. CODE R20-6-213 (1982).		
Arkansas	ARK. CODE ANN. §§ 23-80-201 to 23-80-208 (1979/2001).		
California			BULLETIN 79-4 (1979) (UPPL in simplified language).
Colorado	NO CURRENT ACTIVITY		
Connecticut	CONN GEN. STAT. §§ 38a-295 to 38a-300 (1979).		
Delaware	NO CURRENT ACTIVITY		
District of Columbia	D.C. CODE §§ 31-4725 to 31-4730 (1985).		

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NAIC MEMBER	MODEL ADOPTION	PREVIOUS VERSION	RELATED ACTIVITY
Florida	FLA. STAT. § 627.4145 (1983).		
Georgia	GA. COMP. R. & REGS. 120-2-10-.09 (1983).		GA. CODE ANN. § 33-3-25 (1987).
Guam	NO CURRENT ACTIVITY		
Hawaii	HAW. REV. STAT. §§ 431:10-101 to 431:10-109 (1988) (applies to all contracts).		
Idaho	NO CURRENT ACTIVITY		
Illinois	NO CURRENT ACTIVITY		
Indiana	IND. CODE 27-1-26-1 to 27-1-26-12 (1982).		
Iowa	NO CURRENT ACTIVITY		
Kansas	NO CURRENT ACTIVITY		
Kentucky			KY. REV. STAT. ANN. §§ 304.14-420 to 304.14-450 (1988).
Louisiana	NO CURRENT ACTIVITY		
Maine	ME. REV. STAT. ANN. tit. 24-A, §§ 2438 to 2445 (1979).		
Maryland	MD. CODE REGS. 31.10.02.01 to 31.10.02.05 (1992) (health only).		
Massachusetts	MASS. GEN. LAWS ch. 175, § 2B (1979/1985).		
Michigan			MICH. COMP. LAWS § 500.2236 (1992/2014) (applies to all policies).

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NAIC MEMBER	MODEL ADOPTION	PREVIOUS VERSION	RELATED ACTIVITY
Minnesota			MINN. STAT. §§ 72C.01 to 72C.13 (1977).
Mississippi	NO CURRENT ACTIVITY		
Missouri	NO CURRENT ACTIVITY		
Montana	MONT. CODE ANN. §§ 33-15-321 to 33-15-329 (1983).		
Nebraska	NEB. REV. STAT. §§ 44-3401 to 44-3408 (1979/1989).		
Nevada	NEV. REV. STAT. §§ 687B.122 to 687B.128 (1983).		
New Hampshire	NO CURRENT ACTIVITY		
New Jersey	N.J. STAT. ANN. §§ 17B:17-17 to 17B:17-25 (1979).		
New Mexico	N.M. STAT. ANN. §§ 59A-19-1 to 59A-19-7 (1985).		
New York	N.Y. INS. LAW § 3102 (1984).		
North Carolina	N.C. GEN. STAT. §§ 58-38-1 to 58-38-40 (1979).		
North Dakota	N.D. CENT. CODE §§ 26.1-33-29 to 26.1-33-32 (1986).		
Ohio	OHIO REV. CODE ANN. §§ 3902.01 to 3902.08 (1979).		
Oklahoma	OKLA. STAT. tit. 36, §§ 3641 to 3651 (1987).		

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Oregon	OR. REV. STAT. §§ 743.100 to 743.107 (1979).		
Pennsylvania	NO CURRENT ACTIVITY		
Puerto Rico	NO CURRENT ACTIVITY		
Rhode Island			R.I. GEN. LAWS § 27-5-9.1 (1979); 230 R.I. CODE R. 20-30-5.5 (2010).
South Carolina	S.C. CODE ANN. REGS. 69-5.1 (1981).		
South Dakota	S.D. CODIFIED LAWS §§ 58-11A-1 to 58-11A-9 (1981).		
Tennessee	TENN. CODE ANN. §§ 56-7-1601 to 56-7-1609 (1981).		
Texas			28 TEX. ADMIN. CODE § 3.3092 (1977); §§ 3.3100 to 3.3102 (1977/1983); §§ 3.601 to 3.602 (1993) (health).
Utah	NO CURRENT ACTIVITY		
Vermont	NO CURRENT ACTIVITY		
Virgin Islands	NO CURRENT ACTIVITY		
Virginia			VA. CODE ANN. § 38.2-3404 (1986) (authority to promulgate regulations).

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Washington	NO CURRENT ACTIVITY		
West Virginia	W. VA. CODE §§ 33-29-1 to 33-29-9 (1983).		
Wisconsin	WIS. ADMIN. CODE INS. § 6.07 (1980).		WIS. STAT. § 631.22 (1980).
Wyoming	NO CURRENT ACTIVITY		

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