

LIFE INSURANCE DISCLOSURE MODEL REGULATION

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	ALA. ADMIN. CODE r. 482-1-131 (2004).		
Alaska	NO CURRENT ACTIVITY		
American Samoa	NO CURRENT ACTIVITY		
Arizona		ARIZ. ADMIN. CODE § R20-6-209 (1979/2007).	
Arkansas	ARK. ADMIN. CODE § 054-00-017 (2009).		
California			CAL. INS. CODE § 10509.975 (1996/1997) (requirement for buyer’s guide).
Colorado	NO CURRENT ACTIVITY		
Connecticut		CONN. AGENCIES REGS. §§ 38a-819-32 to 38a-819-39 (1978/2013).	
Delaware		18 DEL. CODE REGS. § 1203 (1979/2003).	
District of Columbia	NO CURRENT ACTIVITY		
Florida		FLA. STAT. § 626.99 (1982/2013).	

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Georgia		GA. COMP. R. & REGS. 120-2-31 (1980/2007).	
Guam	NO CURRENT ACTIVITY		
Hawaii	NO CURRENT ACTIVITY		
Idaho	NO CURRENT ACTIVITY		
Illinois		ILL. ADMIN. CODE tit. 50, §§ 930.10 to 930.90; Exs. A & B (1980/2009).	
Indiana		760 IND. ADMIN. CODE 1-24-1 to 1-24-9 (1979/2013).	
Iowa			IOWA ADMIN CODE. r. 191-15.4 (1997/2006).
Kansas		KAN. ADMIN. REGS. § 40-2-14 (1967/1988); § 40-2-23 (1993) (preneed funeral contracts).	
Kentucky	806 KY. ADMIN. REGS. 12:170 (2007/2011); 12:131 (1991/2007) (life insurance used to fund preneed funeral contracts).		806 KY. ADMIN. REGS. 12:020 (1975/2007).
Louisiana			LA. ADMIN. CODE tit. 37, § XIII.6901 (Regulation 21) (1962).
Maine		02-031 ME. CODE R. § 240 (1980/1999).	
Maryland	MD. CODE REGS. 31.15.03.01 to 31.15.03.08 (2009/2018).		
Massachusetts	211 MASS. CODE REGS. 31.00 to 31.10 (1980/2006).		
Michigan			MICH. ADMIN. CODE r. 500.4038 (1993/1998); BULLETIN 2000-02 (2000) (statement of Policy Information).
Minnesota	NO CURRENT ACTIVITY		

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Mississippi	NO CURRENT ACTIVITY		
Missouri		MO. REV. STAT. §§ 376.700 to 376.714 (1979).	
Montana	MONT. ADMIN. R. §§ 6.6.201 to 6.6.209 (1978/2016).		
Nebraska	210 NEB. ADMIN. CODE § 33 (1978/2008).		
Nevada		NEV. ADMIN. CODE §§ 686A.410 to 686A.455 (1978/2006).	
New Hampshire	N.H. CODE ADMIN. R. ANN. INS. 301.01 to 301.10 (1983/2018).		N.H. CODE ADMIN. R. ANN. INS. 312.01 to 312.05 (2011/2019).
New Jersey	N.J. ADMIN. CODE §§ 11:4-11.1 to 11:4-11.7 (1976/2008).		
New Mexico	N.M. CODE R. §§ 13.9.5 (1981/2004)		
New York		N.Y. COMP. CODES R. & REGS. tit. 11, §§ 53-1.1 to 53-1.6; §§ 53-2.1 to 53-2.6; Appendix 24A; (Regulation 74) (1999/2003).	N.Y. INS. LAW § 3209 (1984/2013).
North Carolina		N.C. GEN. STAT. §§ 58-60-1 to 58-60-30 (1979/2005).	
North Dakota		N.D. ADMIN. CODE §§ 45-04-01-01 to 45-04-01-07 (1980/1997).	
Northern Marianas	NO CURRENT ACTIVITY		
Ohio		OHIO ADMIN. CODE § 3901-6-03 (1997/2018).	
Oklahoma	NO CURRENT ACTIVITY		
Oregon		OR. ADMIN. R. 836-051-0005 to 836-051-0020 (1979/2006).	

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Pennsylvania			31 PA. CODE §§ 83.1 to 83.57 (1974/1980).
Puerto Rico	NO CURRENT ACTIVITY		
Rhode Island	230 R. I. CODE R. §§ 20-25-3.1 to 20-25-3.7 (2018).		
South Carolina	S.C. CODE ANN. REGS. 69-30 (1979/2010).		
South Dakota			S.D. ADMIN. R. § 20:06:10 (2012).
Tennessee		TENN. COMP. R. & REGS. 0780-01-40 (1979).	
Texas	NO CURRENT ACTIVITY		
Utah	UTAH ADMIN. CODE §§ R590-79-1 to R590-79-10 (1978/2009).		
Vermont		Vt. CODE R. §§ 4-3-4:1 to 4-3-4:9 (1977/1980).	BULLETIN 124 (1999).
Virgin Islands	NO CURRENT ACTIVITY		
Virginia	NO CURRENT ACTIVITY		
Washington		WASH. ADMIN. CODE §§ 284-23-200 to 284-23-250 (1975/2012).	
West Virginia	W. VA. CODE R. §§ 114-11A-1 to 114-11A-6; App. A (1974/2008).		
Wisconsin			Wis. ADMIN. CODE INS. § 2.14 (1984/2015).
Wyoming	NO CURRENT ACTIVITY		