



**State Implementation Report of NAIC-Adopted Model Laws and Regulations**  
*As of 3/9/2026*

**Life Insurance and Annuities (A) Committee**

- Amendments to the ***Annuity Disclosure Model Regulation (#245)*** (participating income annuities)—Adopted at the 2021 Summer National Meeting. 5 jurisdictions have adopted these revisions.

**Health Insurance and Managed Care (B) Committee**

- Amendments to the ***Model Regulation to Implement the Accident and Sickness Insurance Minimum Standards Model Act (#171)*** (STLD plans and title change)—Adopted at the 2024 Fall National Meeting. No adoption activity.

**Property and Casualty Insurance (C) Committee**

- Adoption of the ***Real Property Lender-Placed Insurance Model Act (#631)***—Adopted at the 2021 Spring National Meeting. 3 jurisdictions have adopted this model.
- Adoption of the ***Pet Insurance Model Act (#633)***—Adopted at the 2022 Summer National Meeting. 16 jurisdictions have adopted this model.

**Market Regulation and Consumer Affairs (D) Committee**

- Amendments to the ***Public Adjuster Licensing Model Act (#228)***—Adopted at the 2025 Spring National Meeting. No state adoption activity.
- Amendments to the ***Unfair Trade Practices Act (#880)*** (lead generator)—Adopted at the 2024 Spring National Meeting. 2 jurisdictions have adopted this model.
- Amendments to the ***Unfair Trade Practices Act (#880)*** (rebates)—Adopted at the 2021 Spring National Meeting. 16 jurisdictions have adopted these revisions.



### **Financial Condition (E) Committee**

- Amendments to the ***Insurance Holding Company System Regulatory Act (#440)*** (GCC and LST) —Adopted at the 2020 Fall National Meeting. 49 jurisdictions have adopted these revisions.
- Amendments to the ***Insurance Holding Company System Model Regulation with Reporting Forms and Instructions (#450)*** (GCC and LST)—Adopted at the 2020 Fall National Meeting. 32 jurisdictions have adopted these revisions.
- Amendments to the ***Insurance Holding Company System Regulatory Act (#440)*** (receivership) —Adopted at the 2021 Summer National Meeting. 28 jurisdictions have adopted these revisions.
- Amendments to the ***Insurance Holding Company System Model Regulation with Reporting Forms and Instructions (#450)*** (receivership)—Adopted at the 2021 Summer National Meeting. 29 jurisdictions have adopted these revisions.
- Amendments to the ***Property and Casualty Insurance Guaranty Association Model Act (#540)*** (insurance business transfers, corporate divisions, cybersecurity insurance)—Adopted at the 2023 Fall National Meeting. 10 jurisdictions have adopted these revisions.
- Amendments to the ***Mortgage Guaranty Insurance Model Act (#630)*** (capital and reserve requirements)—Adopted at the 2023 Summer National Meeting. No adoption activity.

### **Innovation, Cybersecurity, and Technology (H) Committee**

- Adoption of the ***Insurance Data Security Model Law (#668)***—Approved at the 2017 Fall National Meeting. 28 jurisdictions have adopted this model.
- Adoption of the ***Artificial Intelligence Bulletin***—Adopted at 2023 Fall National Meeting. 25 jurisdictions have adopted this bulletin.