

ANNUITY 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. 482-1-129 (2003/2019).	
Alaska		ALASKA ADMIN. CODE tit. 3, §§ 26.750 to 26.769 (2008/2016).	
American Samoa	NO CURRENT ACTIVITY		
Arizona	ARIZ. ADMIN. CODE R20-6-212.02 (2022).	ARIZ. REV. STAT. ANN. §§ 20-1242 to 20-1242.05 (2003).	ARIZ. ADMIN. CODE § R20-6-212.01 (2004/2022) (adopts NAIC buyer’s guide by reference).
Arkansas		054-00-98 ARK. CODE R. (2009).	
California	NO CURRENT ACTIVITY		
Colorado		3 COLO. CODE REGS. § 702-4:4-1-12 (2006/2019).	BULLETIN B-4.67 (2014).
Connecticut			CONN. AGENCIES REGS. § 38a-432a-5 (2005/2021).
Delaware			18 DEL. ADMIN. CODE 1214-4.0 (2021); APP. A (2021).
District of Columbia	NO CURRENT ACTIVITY		
Florida		FLA. STAT. § 627.4554 (2013/2022).	FLA. STAT. § 626.99 (1982/2013) (requires delivery of model buyer’s guide).

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Georgia			GA. COMP. R. & REGS. 120-2-73 (1996/2015); BULLETIN 15-EX-1 (2015).
Guam	NO CURRENT ACTIVITY		
Hawaii			HAW. REV. STAT. §§ 431:10D-601 to 431:10D-605 (2006/2010).
Idaho		IDAHO CODE ANN. §§ 41-1940 to 1943 (2010/2021) (portions of model); BULLETIN 21-05 (2021).	
Illinois	NO CURRENT ACTIVITY		
Indiana			IND. CODE 27-1-12.6-6 (1977).
Iowa	IOWA ADMIN. CODE r. 191-15.61 to 191-15.69 (2003/2021).		BULLETIN 2013-3 (2013).
Kansas	NO CURRENT ACTIVITY		
Kentucky		806 KY. ADMIN. REGS. 12:150 (2007/2021).	806 KY. ADMIN. REGS. 12:131 (1991/2007) (annuity used to fund preneed funeral contracts).
Louisiana	NO CURRENT ACTIVITY		
Maine		02-031 ME. CODE R. § 915 (2004/2015).	BULLETIN 389 (2013).
Maryland			MD. CODE REGS. 31.15.04.01 to 31.15.04.07 (1980).
Massachusetts	NO CURRENT ACTIVITY		
Michigan			MICH. COMP. LAWS ANN. 500.4155 (2006/2020).
Minnesota			MINN. STAT. ANN. § 72A.2032 (2013/2022).
Mississippi	NO CURRENT ACTIVITY		

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Missouri		MO. CODE REGS. ANN. tit. 20, §§ 400-5.800 (2016); BULLETIN 2017-01 (2017) (SUNSETTED 2018).	
Montana		MONT. ADMIN. R. 6.6.801 to 6.6.807 (1998/2001).	
Nebraska		NEB. REV. ST. § 44-8106 (2006/2021).	
Nevada			NEV. ADMIN. CODE §§ 688A.110 to 688A.180 (1980/2006).
New Hampshire		N.H. CODE ADMIN. R. ANN. INS. §§ 306.02 to 306.08 (1983/2018).	
New Jersey			BULLETIN 2009-6 (2009); BULLETIN 2014-5 (2014).
New Mexico		N.M. CODE R. § 13.9.12 (1997/2000).	
New York			N.Y. COMP. CODES R. & REGS. tit. 11, §§ 40.0 to 40.6 (Regulation 139) (1990/2013); §§ 53-1.1 to 53-1.6 (Regulation 74) (1997/2003).
North Carolina		N.C. GEN. STAT. §§ 58-60-120 to 58-60-145 (2005).	
North Dakota			BULLETIN 2002-1 (2002).
Northern Marianas	NO CURRENT ACTIVITY		
Ohio		OHIO ADMIN. CODE § 3901-6-14 (2007/2018).	
Oklahoma		OKLA. ADMIN. CODE §§ 365:25-19-1 to 25-19-9 (2005/2007).	LH BULLETIN 2013-02 (2013).
Oregon		OR. ADMIN. R. 836-051-0900 to 836-051-0925 (2008).	OR. ADMIN. R. 836-051-005 to 836-051-0020 (1978/2006).

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Pennsylvania			31 PA. CODE §§ 85.38 to 85.39 (1978).
Puerto Rico	NO CURRENT ACTIVITY		
Rhode Island		230 R.I. CODE R. §§ 20-25-6.1 to 20-25-6.9 (2018).	
South Carolina			S.C. CODE ANN. REGS. 69-39 (1986/2010).
South Dakota			S.D. COD. LAWS § 58-33A-16.5 (2022).
Tennessee	NO CURRENT ACTIVITY		
Texas			28 TEX. ADMIN. CODE §§ 3.9701 to 3.9712 (2011).
Utah		UTAH ADMIN. CODE R590-229-1 to R590-229-10 (2004/2021).	
Vermont			8 VT. STAT. ANN. § 3841 (2009).
Virgin Islands	NO CURRENT ACTIVITY		
Virginia			14 VA. ADMIN. CODE § 5-41-40 (2012).
Washington			WASH. ADMIN. CODE §§ 284-23-300 to 284-23-370 (1980).
West Virginia		W. VA. CODE R. §§ 114-11E-1 to 11E-7; App. A (2015).	
Wisconsin			WIS. ADMIN. CODE INS. § 2.15 (1982/1989).
Wyoming	NO CURRENT ACTIVITY		