

VARIABLE LIFE INSURANCE 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.*

VARIABLE LIFE INSURANCE MODEL REGULATION

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			ALASKA ADMIN. CODE tit. 3, §§ 28.010 to 28.190 (1973/2011) (all variable contracts).
American Samoa	NO CURRENT ACTIVITY		
Arizona	ARIZ. REV. STAT. ANN. §§ 20-2601 to 20-2610 (1996/2002).		
Arkansas	CODE ARK. R. 054.00.33 (1984).		
California	BULLETIN 87-3 (#1) (1987/1992) (portions of model).		BULLETIN 87-3 (#2) (1987); BULLETIN 87-3 (#3) (1987); BULLETIN 95-2 (1995); BULLETIN 97-2 (1997).
Colorado	3 COLO. CODE REGS. § 702-4:4-1-3 (1994/2010).		
Connecticut	CONN. AGENCIES REGS. §§ 38a-433-1 to 38a-433-11 (1976/2013).		
Delaware	18 DEL. CODE REGS. § 1205 (1983/2005).		

VARIABLE LIFE INSURANCE MODEL REGULATION

NAIC MEMBER	MODEL ADOPTION	PREVIOUS VERSION	RELATED ACTIVITY
District of Columbia	D.C. MUN. REGS. tit. 26, §§ 2700 to 2799 (1995).		
Florida			FLA. STAT. 627.801 to 627.807 (1982) (separate accounts).
Georgia	GA. COMP. R. & REGS. 120-2-32 (1985/2007).		
Guam	NO CURRENT ACTIVITY		
Hawaii			HAW. REV. STAT. § 431:6-323 (1987) (separate accounts); MEMORANDUM 2012-2 (2012).
Idaho			IDAHO ADMIN. CODE 18.03.03 (1969/1999) (all variable contracts).
Illinois			ILL. ADMIN. CODE tit. 50, §§ 1551.20 to 1551.100 (1972/2014) (all variable contracts).
Indiana	760 IND. ADMIN. CODE 1-33-1 to 1-33-12 (2007/2013).		
Iowa	IOWA ADMIN. CODE r. 191-33.1 to 191-33.12 (1984/1999).		
Kansas	KAN. ADMIN. REGS. § 40-15a-1 (1975/1986) (adopted by reference with exceptions).		
Kentucky	806 KY. ADMIN. REGS. 15:030 (1984).		
Louisiana	LA. ADMIN. CODE tit. 37, §§ XIII. 8301 to XIII.8321 (Regulation 35) (1986).		
Maine	CODE ME. R. § 02-031 Ch. 300 (1984).		
Maryland	MD. CODE REGS. 31.09.02.01 to 31.09.02.13 (1979/2012).		

VARIABLE LIFE INSURANCE MODEL REGULATION

NAIC MEMBER	MODEL ADOPTION	PREVIOUS VERSION	RELATED ACTIVITY
Massachusetts	211 MASS. CODE REGS. 95.01 to 95.15 (1989/1996).		
Michigan	MICH. ADMIN. CODE r. 500.841 to 500.866 (1978/1997).		
Minnesota	MINN. R. 2750.0100 to 2750.4500 (1984).		
Mississippi	19 CODE MISS. R. Pt. 2, R. 5.01 to 5.15 (2012).		
Missouri	MO. CODE REGS. ANN. tit. 20, § 400-1.030 (1985/2003).		
Montana	MONT. CODE ANN. §§ 33-20-601 to 33-20-606 (1989) (portions of model).		
Nebraska	210 NEB. ADMIN. CODE Ch. 15 (1985/1994).		
Nevada	NO CURRENT ACTIVITY		
New Hampshire	NO CURRENT ACTIVITY		
New Jersey			N.J. ADMIN. CODE §§ 11:4-44.1 to 11:4-44.5 (1996/2001) (all variable contracts).
New Mexico	N.M. ADMIN. CODE 13.9.8 (1985/1997).		
New York	N.Y. COMP. CODES R. & REGS. tit. 11, §§ 54.1 to 54.13 (Regulation 77) (1985/2012).		
North Carolina	11 N.C. ADMIN. CODE 12.0434 to 12.0443 (1978/2002).		
North Dakota	N.D. ADMIN. CODE §§ 45-04-04 (1984/1986).		
Northern Marianas	NO CURRENT ACTIVITY		

VARIABLE LIFE INSURANCE MODEL REGULATION

NAIC MEMBER	MODEL ADOPTION	PREVIOUS VERSION	RELATED ACTIVITY
Ohio	OHIO ADMIN. CODE § 3901-6-08 (1997/2014).		
Oklahoma	NO CURRENT ACTIVITY		
Oregon	NO CURRENT ACTIVITY		
Pennsylvania	31 PA. CODE §§ 82.1 to 82.91 (1978/1992).		
Puerto Rico	NO CURRENT ACTIVITY		
Rhode Island	NO CURRENT ACTIVITY		
South Carolina	S.C. CODE ANN. REGS. 69-12 (Part B) (1988).		
South Dakota	NO CURRENT ACTIVITY		
Tennessee			TENN. COMP. R. & REGS. 0780-1-17 (1974/1978) (all variable contracts).
Texas	28 TEX. ADMIN. CODE §§ 3.801 to 3.811 (1985/2013).		
Utah			UTAH CODE ANN. § 31A-22-411 (1985/1986); UTAH ADMIN. CODE r. 590-133 (1989/1994).
Vermont	4-3 VT. CODE R. § 13 (1989).		
Virgin Islands	NO CURRENT ACTIVITY		
Virginia			14 VA. ADMIN. CODE 5-80-10 to 5-80-370 (1992).
Washington	NO CURRENT ACTIVITY		
West Virginia	W. VA. CODE R. 114-11D-1 to 114-11D-10 (2010).		
Wisconsin			WIS. ADMIN. CODE INS. § 2.13 (1981/1990) (all variable contracts).
Wyoming	WYO. ADMIN. CODE 044.0002.67 (2016).		