

RISK-BASED CAPITAL (RBC) FOR INSURERS MODEL 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	ALA. CODE §§ 27-2B-1 to 27-2B-14.1 (1996/2014).		
Alaska	ALASKA STAT. §§ 21.14.010 to 21.14.200 (1994/2015).		
American Samoa	NO CURRENT ACTIVITY		
Arizona	ARIZ. REV. STAT. ANN. §§ 20-488 to 20-488.11 (1995/2013) (portions of model).		
Arkansas	ARK. CODE ANN. §§ 23-63-1301 to 23-63-1316 (1995/2015).		
California	CAL. INS. CODE §§ 739 to 739.12 (1997/2015).		
Colorado	3 COLO. CODE REGS. § 702-3:3-1-11 (1994/2013).		
Connecticut	CONN. AGENCIES REGS. §§ 38a-72-1 to 38a-72-13 (1994/2014).		CONN. AGENCIES REGS. §§ 38a-193-1 to 38a-193-13 (2000).
Delaware	DEL. CODE ANN. tit.18, §§ 5801 to 5813 (1995/2012).		

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NAIC MEMBER	MODEL ADOPTION	PREVIOUS VERSION	RELATED ACTIVITY
District of Columbia	D.C. CODE §§ 31-2001 to 31-2013 (1997/2017).		D.C. CODE §§ 31-3451.01 to 31-3841.13 (2002/2005).
Florida	FLA. STAT. § 624.4085 (1997/2014) (does not apply to fraternal benefit societies).		
Georgia	GA. CODE ANN. §§ 33-56-1 to 33-56-13 (1996/2000).		
Guam	NO CURRENT ACTIVITY		
Hawaii	HAW. REV. STAT. §§ 431:3-401 to 431:3-413 (1994/2013).		
Idaho	IDAHO CODE ANN. §§ 41-5401 to 41-5413 (1996/2014).		
Illinois	215 ILL. COMP. STAT. 5/35A-1 to 5/35A-70 (1995/2013).		
Indiana	IND. CODE §§ 27-1-36-1 to 27-1-36-56 (1996/2013).		
Iowa	IOWA CODE §§ 521E.1 to 521E.12 (1996/2013).		IOWA CODE §§ 521F.1 to 521F.13 (2000/2011).
Kansas	KAN. STAT. ANN. §§ 40-2c01 to 40-2c29 (1994/2015) (does not apply to fraternal benefit societies).		KAN. STAT. ANN. §§ 40-2d01 to 40-2d30 (2013); KAN. ADMIN. REGS. § 40-1-48 (2006/2012).
Kentucky	806 KY. ADMIN. REGS. § 3:190 (1997/2012); § 38:100 (2000/2012).		
Louisiana	LA. REV. STAT. ANN. §§ 22:611 to 22:620 (1995/2012) (does not apply to fraternal benefit societies).		
Maine	ME. REV. STAT. ANN. tit. 24-A, §§ 6451 to 6461 (1994/2013) (does not apply to fraternal benefit societies).		

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NAIC MEMBER	MODEL ADOPTION	PREVIOUS VERSION	RELATED ACTIVITY
Maryland	MD. CODE ANN., INS. §§ 4-301 to 4-314 (1995/2013).		
Massachusetts	211 MASS. CODE REGS. 25.01 to 25.13 (2008) (does not apply to fraternal benefit societies).		
Michigan	BULLETIN 2013-21-INS (2013).		MICH. COMP. LAWS § 550:1204a (2003).
Minnesota	MINN. STAT. §§ 60A.60 to 60A.696 (1996/2013).		
Mississippi	MISS. CODE. ANN. §§ 83-5-401 to 83-5-427(1995/2013) (does not apply to fraternal benefit societies).		
Missouri	MO. REV. STAT. §§ 375.1250 to 375.1275 (1993/2014) (portions of model).		
Montana	MONT. CODE ANN. §§ 33-2-1901 to 33-2-1913 (1995/2015).		
Nebraska	NEB. REV. STAT. §§ 44-6001 to 44-6026 (1993/2014).		
Nevada	NEV. ADMIN. CODE §§ 681B.400 to 681B.595 (1998/2014) (different formula for fraternal benefit societies).		NEV. ADMIN. CODE § 695D.300 (1988/2004) (dental organization).
New Hampshire	N.H. REV. STAT. ANN. §§ 404-F:1 to 404-F:14 (1995/2014).		
New Jersey	N.J. ADMIN. CODE §§ 11:2-39.1 to 11:2-39.15 (1993/2012).		BULLETIN 2011-30 (2011); ORDER No. A15-102 (2015).
New Mexico	N.M. STAT. ANN. §§ 59A-5A-1 to 59A-5A-13 (1995/2014).		

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New York	N.Y. INS. LAW § 1322 (1993/2014); § 1324 (1993/2014).		N.Y. INS. LAW § 1325 (2008); CIRCULAR LETTER 2009-24 (2009).
North Carolina	N.C. GEN. STAT. §§ 58-12-2 to 58-12-70 (1996/2015) (does not apply to fraternal benefit societies).		
North Dakota	N.D. CENT. CODE §§ 26.1-03.1-01 to 26.1-03.1-13 (1995/2015).		
Northern Marianas	NO CURRENT ACTIVITY		
Ohio	OHIO REV. CODE ANN. §§ 3903.81 to 3903.93 (1995/2015).		
Oklahoma	OKLA. STAT. tit. 36, §§ 1521 to 1533 (1997/2013).		OKLA. STAT. tit. 36, §§ 6937 to 6951 (2003/2011).
Oregon	OR. ADMIN. R. 836-011-0305 TO 836-011-0390 (2011) (does not apply to fraternal benefit societies).		OR. ADMIN. R. 836-011-0500 to 836-011-0600 (2002); OR. REV. STAT. § 731.554 (1993) (references NAIC RBC standards).
Pennsylvania	40 PA. STAT. §§ 221.1-A to 221.15-A (1997/2012); 40 PA. STAT. §§ 221.1-B to 221.15-B (2000/2012).		
Puerto Rico			P.R. Laws ANN. tit. 26, §§ 4501 to 4513 (2008).
Rhode Island	R.I. GEN. LAWS §§ 27-4.6-1 to 27-4.6-13 (1994/2010) (does not apply to fraternal benefit societies); §§ 27-4.7-1 to 27-4.7-16 (2000/2002).		R.I. GEN. LAWS § 27-41-2; § 27-41-13 (1983/1999) (NAIC standards).
South Carolina	S.C. CODE ANN. §§ 38-9-310 to 38-9-460 (1996/2016).		

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South Dakota	S.D. ADMIN. R. §§ 20:06:36:01 to 20:06:36:28 (1997/2014).		
Tennessee	TENN. CODE ANN. §§ 56-46-101 to 56-46-113 (1997/2014) (does not apply to fraternal benefit societies).		
Texas	28 TEX. ADMIN. CODE § 7.402 (2008/2014).		BULLETIN B-0005-11 (2011).
Utah	UTAH CODE ANN. §§ 31A-17-601 to 31A-17-613 (1996/2014).		
Vermont	VT. STAT. ANN. tit. 8, §§ 8301 to 8313 (1994/2013).		VT. ADMIN. CODE 4-3-31 (1997/2014) (Reg. 97-2).
Virgin Islands	V.I. CODE ANN. tit. 22, §§ 470 to 483 (2016).		
Virginia	VA. CODE ANN. §§ 38.2-5500 to 38.2-5513 (1995/2014).		
Washington	WASH. REV. CODE §§ 48.05.430 to 48.05.485 (1995/2012) (does not apply to fraternal benefit societies); §§ 48.43.300 to 48.43.370 (1998/2012) (does not apply to fraternal benefit societies).		WASH. ADMIN. CODE 284-36A-005 to 284-36A-065 (1996/1998) (RBC for fraternal).
West Virginia	W. VA. CODE §§ 33-40-1 to 33-40-13 (1994/2013) (does not apply to fraternal benefit societies).		
Wisconsin	WIS. ADMIN. CODE INS. §§ 51.01 to 51.65 (1997/2014).		
Wyoming	WYO. STAT. ANN. §§ 26-48-101 to 26-48-112 (1994/2012) (does not apply to fraternal benefit societies).		