

MORTGAGE GUARANTY INSURANCE 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. ADMIN. CODE r. 482-1-043-.01 to 482-1-043-.10 (2008).
Alaska			ALASKA STAT. § 21.12.110 (1976) (mortgage guaranty insurance defined).
American Samoa	NO CURRENT ACTIVITY		
Arizona		ARIZ. REV. STAT. ANN. §§ 20-1541 to 20-1560 (1977/2010).	
Arkansas			ARK. CODE ANN. § 23-62-110 (2005) (mortgage guaranty insurance defined).
California		CAL. INS. CODE §§ 12640.01 to 12640.18 (1961/2016).	
Colorado	NO CURRENT ACTIVITY		
Connecticut	NO CURRENT ACTIVITY		
Delaware	NO CURRENT ACTIVITY		
District of Columbia	NO CURRENT ACTIVITY		
Florida			FLA. STAT. 635.011 to 635.091 (1983/2010); FLA. ADMIN. CODE ANN. r. 69O-185.001 to 69O-185.004 (1974/2013).

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NAIC MEMBER	MODEL ADOPTION	PREVIOUS VERSION	RELATED ACTIVITY
Georgia	NO CURRENT ACTIVITY		
Guam	NO CURRENT ACTIVITY		
Hawaii	NO CURRENT ACTIVITY		
Idaho		IDAHO CODE ANN. §§ 41-2650 to 41-2656 (1972/2015) (portions of model).	
Illinois		ILL. ADMIN. CODE tit. 50, §§ 202.10 to 202.60 (1982/2000).	
Indiana	NO CURRENT ACTIVITY		
Iowa			IOWA CODE §§ 515C.1 to 515C.11 (1963/2010).
Kansas		KAN. STAT. ANN. §§ 40-3501 to 40-3521 (1977/2012).	
Kentucky			KY. REV. STAT. ANN. §§ 304.23-010 to 304.23-040 (1970).
Louisiana	NO CURRENT ACTIVITY		
Maine	NO CURRENT ACTIVITY		
Maryland	NO CURRENT ACTIVITY		
Massachusetts	NO CURRENT ACTIVITY		
Michigan	NO CURRENT ACTIVITY		
Minnesota	NO CURRENT ACTIVITY		
Mississippi	NO CURRENT ACTIVITY		
Missouri	NO CURRENT ACTIVITY		
Montana	NO CURRENT ACTIVITY		
Nebraska	NO CURRENT ACTIVITY		

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Nevada	NO CURRENT ACTIVITY		
New Hampshire	NO CURRENT ACTIVITY		
New Jersey		N.J. STAT. ANN. §§ 17:46A-1 to 17:46A-10 (1968/2015).	
New Mexico	NO CURRENT ACTIVITY		
New York			N.Y. INS. LAW §§ 6501 to 6508 (1984/2003).
North Carolina			N.C. GEN. STAT. §§ 58-10-120 to 58-10-145 (2001/2009).
North Dakota	NO CURRENT ACTIVITY		
Northern Marianas	NO CURRENT ACTIVITY		
Ohio		OHIO ADMIN. CODE 3901-1-13 (1978/2007).	
Oklahoma	NO CURRENT ACTIVITY		
Oregon			OR. REV. STAT. §§ 743.282 to 743.286 (1969/1973).
Pennsylvania	NO CURRENT ACTIVITY		
Puerto Rico			P.R. LAWS ANN. tit. 26, §§ 2301 to 2307 (1976).
Rhode Island	NO CURRENT ACTIVITY		
South Carolina	NO CURRENT ACTIVITY		
South Dakota	NO CURRENT ACTIVITY		
Tennessee	NO CURRENT ACTIVITY		
Texas			TEX. INS. CODE ANN. §§ 3502.001 to 3502.204 (2005).
Utah	NO CURRENT ACTIVITY		

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NAIC MEMBER	MODEL ADOPTION	PREVIOUS VERSION	RELATED ACTIVITY
Vermont	NO CURRENT ACTIVITY		
Virgin Islands	NO CURRENT ACTIVITY		
Virginia	NO CURRENT ACTIVITY		
Washington	NO CURRENT ACTIVITY		
West Virginia	NO CURRENT ACTIVITY		
Wisconsin			Wis. ADMIN. CODE INS. § 3.09 (1957/2000).
Wyoming	NO CURRENT ACTIVITY		