

## TRAVEL 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](mailto: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.

**TRAVEL INSURANCE MODEL ACT****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 1975 § 27-64 (2022).		
Alaska			ALASKA STAT. §§ 21.27.150 to 21.27.152 (2017); BULLETIN 2013-7 (2013).
American Samoa	NO CURRENT ACTIVITY		
Arizona	ARIZ. REV. STAT. ANN. § 20-3551 to 3558 (2014/2020).		
Arkansas	ARK. CODE ANN. § 23-64-234 (2019).		
California			CAL. INS. CODE §§ 1752 to 1757 (1959/2018).
Colorado			COLO. REV. STAT. § 10-2-414.5 (2014).
Connecticut			CONN. GEN. STAT. § 38A-398 (2017/2018).

**TRAVEL INSURANCE MODEL ACT**

<b>NAIC MEMBER</b>	<b>MODEL ADOPTION</b>	<b>PREVIOUS VERSION</b>	<b>RELATED ACTIVITY</b>
Delaware			DEL. CODE ANN. tit. 18, §§ 1770 to 1776 (2014).
District of Columbia	NO CURRENT ACTIVITY		
Florida			FLA. STAT. § 626.321(1)(c) (2003/2019); FLA. STAT. ANN. § 647.01 to 647.08 (2020).
Georgia	GA. CODE ANN. § 33-23-12 (2021).		
Guam	NO CURRENT ACTIVITY		
Hawaii			HAW. REV. STAT. § 431:9A-103 (2001); § 431:9A-107.5 (2001/2019).
Idaho			IDAHO CODE §§ 41-1090 to 41-1097 (2017).
Illinois	215 ILL. COMP. STAT. ANN. §§ 5/1620 to 5/1660 (2021).		215 ILL. COMP. STAT. § 5/500-10 (2002/2015).
Indiana	IND. CODE ANN. § 27-7-17-1 to 20 (2022); § 27-1-15.6-19.9 (2022); § 27-4-1-4 (2022).		IND. CODE § 27-1-15.6-2 (2001/2018).
Iowa	IOWA CODE ANN. § 515K.1 to 10. (2022).		
Kansas	KAN. STAT. ANN. § 40-2,231 to 2,240 (2024).		KAN. STAT. ANN. § 40-4903 (2001/2018).
Kentucky	KY. REV. STAT. ANN. §§ 304.52-010 to 304.52-090 (2021).		KY. REV. STAT. ANN. § 304.9-020 (2010/2016).
Louisiana			LA. REV. STAT. ANN. §§ 22:1351 to 22:1358 (2017); §§ 22:1782.1 to 22:1782.3 (2014).

**TRAVEL INSURANCE MODEL ACT**

<b>NAIC MEMBER</b>	<b>MODEL ADOPTION</b>	<b>PREVIOUS VERSION</b>	<b>RELATED ACTIVITY</b>
Maine	ME. REV. STAT. ANN. tit. 24-A, §§ 7051 to 7056 (2021); § 1420-F (2021) (portions of model).		
Maryland	MD. CODE ANN., INS., § 10-101 (2018); § 10-122 (1957/2018); §§ 19-1001 to 19-1005 (2018) (portions of model).		
Massachusetts	MASS. GEN. LAWS ch. 175, § 162Z (2016).		
Michigan			MICH. COMP. LAWS § 500.1202 (1956/2016); MICH. COMP. LAWS ANN. § 500.1281 to 500.1291 (2020).
Minnesota			MINN. STAT. § 60K.383 (2012).
Mississippi	MISS. CODE ANN. § 83-83-1 to 83-83-15 (2015/2022).		
Missouri	MO. REV. STAT. § 375.159 (2013/2022).		
Montana			MONT. CODE ANN. §§ 33-17-1401 to 33-17-1408 (2013/2022).
Nebraska	NEB. REV. STAT. ANN. § 44-9301 to 44-9310 (2023).		
Nevada			NEV. REV. STAT. § 683A.370 (2015); NEV. REV. STAT. ANN. § 691E.010 to 691E.350 (2024).
New Hampshire	N.H. REV. STAT. ANN. § 402-L:1 to 402-L:9 (2015/2021).		

**TRAVEL INSURANCE MODEL ACT**

<b>NAIC MEMBER</b>	<b>MODEL ADOPTION</b>	<b>PREVIOUS VERSION</b>	<b>RELATED ACTIVITY</b>
New Jersey			N.J. ADMIN. CODE § 11:17-1.2 (1993/2015); § 11:17-2.4 (2015).
New Mexico			N.M. STAT. ANN. § 59A-12-18.1 (2013/2016).
New York	NO CURRENT ACTIVITY		
North Carolina			N.C. GEN. STAT. § 58-33-19 (2013); N.C. GEN. STAT. ANN. § 58-44B-1 to 58-44B-35 (2021).
North Dakota			N.D. CENT. CODE § 26.1-26-54 (2015); N.D. CENT. CODE ANN. § 26.1-58-01 to 26.1-58-07 (2023).
Northern Marianas	NO CURRENT ACTIVITY		
Ohio	OHIO REV. CODE ANN. § 3905.064 to 3905.0611 (2018/2022).		
Oklahoma	OKLA. STAT. tit. 36, §§ 6710 to 6719 (2018).		
Oregon			OR. REV. STAT. §§ 744.101 to 744.104 (2015).
Pennsylvania	40 PA. STAT. ANN. § 4601 to 4609 (2018/2022).		
Puerto Rico	NO CURRENT ACTIVITY		
Rhode Island	R.I. GEN. LAWS §§ 27-79.1-1 to 27-79.1-13 (2013/2019).		
South Carolina	S.C. CODE ANN. §§ 38-43-710 to 38-43-820 (2021).		
South Dakota	S.D. CODIFIED LAWS §§ 58-30-209 to 58-30-218 (2014/2022).		

**TRAVEL INSURANCE MODEL ACT**

<b>NAIC MEMBER</b>	<b>MODEL ADOPTION</b>	<b>PREVIOUS VERSION</b>	<b>RELATED ACTIVITY</b>
Tennessee	TENN. CODE ANN. §§ 56-6-1401 to 56-6-1407 (2015/2022); § 56-33-101 to 56-33-109 (2022); TENN. CODE ANN. § 56-8-104 (2024).		
Texas	TEX. INS. CODE ANN. §§ 4055.151 to 4055.158 (2003/2019); §§ 3504.0001 to 3504.0007 (2019).		
Utah	UTAH CODE ANN. §§ 31A-23A-901 to 31A-23A-912 (2014/2022).		
Vermont	VT. STAT. ANN. tit. 8, § 7122 TO 7130 (2022).		
Virgin Islands			V.I. CODE ANN. tit. 22, § 759 (2017).
Virginia	VA. CODE ANN. §§ 38.2-1887 to 38.2-1890 (2013/2019).		
Washington			WASH. ADMIN. CODE R. §§ 284-17-001 to 284-17-011 (2009/2024).
West Virginia	W. VA. CODE ANN. § 33-62-1 TO 33-62-12 (2023).		
Wisconsin	WIS. STAT. § 632.977 (2021/2022).		
Wyoming			WYO. STAT. ANN. § 26-9-202 (2001/2023); § 26-9-234 (2013).