

STANDARD NONFORFEITURE LAW FOR LIFE INSURANCE

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.

STANDARD NONFORFEITURE LAW FOR LIFE INSURANCE**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 ACITIVITY
Alabama	ALA. CODE r. §§ 27-15-70 to 27-15-83 (2016).		
Alaska	ALASKA STAT. § 21.45.300 (1966/2018).		
American Samoa	NO CURRENT ACTIVITY		
Arizona	ARIZ. REV. STAT. ANN. §§ 20-1231 to 20-1231.01 (1955/2013).		
Arkansas	ARK. CODE ANN. §§ 23-81-201 to 23-81-213 (1959/2019).		
California	CAL. INS. CODE §§ 10159.1 to 10167.5 (1943/2018).		CAL. CODE REGS. tit. 10, § 2202 (1996/2016).
Colorado	COLO. REV. STAT. §§ 10-7-107; §§ 10-7-301 to 10-7-316 (1961/2015).		

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Connecticut	CONN. GEN. STAT. §§ 38a-438 to 38a-439 (1978/2017).		
Delaware	DEL. CODE ANN. tit. 18, § 2929 (1953/2015).		
District of Columbia	D.C. CODE § 31-4705.02 (1934/2019).		
Florida	FLA. STAT. § 627.476 (1959/2014).		
Georgia	GA. CODE ANN. § 33-25-4 (1966/2018).		
Guam	NO CURRENT ACTIVITY		
Hawaii	HAW. REV. STAT. § 431:10D-104 (1988/2014).		
Idaho	IDAHO CODE ANN. § 41-1927 (1963/2016).		
Illinois	215 ILL. COMP. STAT. 5/229.2 (1943/2016).		
Indiana	IND. CODE § 27-1-12-7 (1948/2018).		
Iowa	IOWA CODE § 508.37 (1963/2017).		
Kansas	KAN. STAT. ANN. § 40-428 (1947/2015).		
Kentucky	KY. REV. STAT. ANN. § 304.15-310; §§ 304.15-320 to 304.15-360 (1970/2015).		

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Louisiana	LA. REV. STAT. ANN. § 22:936 (1960/2014).		
Maine	ME. REV. STAT. ANN. tit. 24-A, §§ 2528 to 2534 (1969/2013) (portions of model).		
Maryland	MD. CODE ANN. INS. §§ 16-301 to 16-313 (1951/2015).		
Massachusetts	MASS. GEN. LAWS ch. 175, §§ 144 to 146A (1982/2018).		
Michigan	MICH. COMP. LAWS § 500.4060 (1943/2014).		
Minnesota	MINN. STAT. ANN. § 61A.24 (1967/2016).		
Mississippi	MISS. CODE ANN. § 83-7-25 (1942/2014).		
Missouri	MO. REV. STAT. § 376.670 (1948/2015).		
Montana	MONT. CODE ANN. §§ 33-20-201 to 33-20-213 (1959/2015).		
Nebraska	NEB. REV. STAT. §§ 44-407 to 44-407.09; §§ 44-407.24 to 44-407.26 (1943/2014).		
Nevada	NEV. REV. STAT. §§ 688A.290 to 688A.360 (1962/2015).		

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New Hampshire	N.H. REV. STAT. ANN. §§ 409:1 to 409:8 (1943/2013).		
New Jersey	N.J. REV. STAT. § 17B:25-19 (1971/2014).		BULLETIN 2015-1 (2015).
New Mexico	N.M. STAT. ANN. § 59A-20-31 (1985/2014).		
New York		N.Y. INS. LAW § 4221 (1984/2022).	
North Carolina	N.C. GEN. STAT. § 58-58-55 (1945/2015).		
North Dakota	N.D. CENT. CODE §§ 26.1-33-18 to 26.1-33-28 (1985/2015).		
Northern Marianas	NO CURRENT ACTIVITY		
Ohio	OHIO REV. CODE ANN. § 3915.07 (1957/1983); §§ 3915.071 to 3915.072 (1983/2014).		
Oklahoma	OKLA. STAT. tit. 36, § 4029 (1957/2014).		
Oregon	OR. REV. STAT. §§ 743.204 to 743.222 (1948/2015).		
Pennsylvania	40 PA. CONS. STAT. § 510.1 (2016); 40 PA. CONS. STAT. § 7151 (2016).		
Puerto Rico		P.R. RULE XLVIII (1984).	

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Rhode Island	R.I. GEN. LAWS §§ 27-4.3-1 to 27-4.3-11 (1994/2014).		
South Carolina	S.C. CODE ANN. §§ 38-63-510 to 38-63-660 (1988/2016).		
South Dakota	S.D. CODIFIED LAWS §§ 58-15-31 to 58-15-43 (1966/2015).		
Tennessee	TENN. CODE ANN. § 56-7-401 (1945/2013).		
Texas	TEX. INS. CODE ANN. §§ 1105.001 to 1105.153 (2015).		
Utah	UTAH CODE ANN. § 31A-22-408 (1985/2016).		
Vermont	VT. STAT. ANN. tit. 8, §§ 3760 to 3773 (2015/2017).		
Virgin Islands		V.I. CODE INS. tit. 22, § 984 (1968).	
Virginia	VA. CODE ANN. §§ 38.2-3200 to 38.2-3229 (1986/2014/2022).		
Washington	WASH. REV. CODE ANN. §§ 48.76.010 to 48.76.900 (1982/2016).		
West Virginia	W. VA. CODE § 33-13-30 (1957/2014).		

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Wisconsin	Wis. STAT. § 632.43 (1943/2015).		
Wyoming	WYO. STAT. ANN. §§ 26-16-201 to 26-16-212 (1967/2017).		