

UNFAIR CLAIMS SETTLEMENT PRACTICES 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.

UNFAIR CLAIMS SETTLEMENT PRACTICES 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. ADMIN. CODE r. 482-1-124 to 482-1-125 (2003/2014).
Alaska	ALASKA STAT. §§ 21.36.125 (1976).		
American Samoa	NO CURRENT ACTIVITY		
Arizona	ARIZ. REV. STAT. ANN. § 20-461 (1981/2004).		
Arkansas	ARK. CODE ANN. § 23-66-206 (1959/2009).		BULLETIN 8-2014 (2014).
California	CAL. INS. CODE § 790.03 (1959/1989).		CAL. CODE REGS. tit. 10, § 2695.85 (2003/2009).
Colorado	COLO. REV. STAT. § 10-3-1104 (1963/2014).		BULLETIN B-6.3 (#3) (2012/2013).
Connecticut	CONN. GEN. STAT. § 38a-816 (1955/2013).		
Delaware	18 DEL. ADMIN. CODE § 902 (1977/2003).		

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NAIC MEMBER	MODEL ADOPTION	PREVIOUS VERSION	RELATED ACTIVITY
District of Columbia	NO CURRENT ACTIVITY		
Florida	FLA. STAT. § 626.9541 (1976/2014).		FLA. STAT. §§ 626.9743 to 626.9744 (2004) (motor vehicle settlements).
Georgia	GA. CODE ANN. §§ 33-6-30 to 33-6-37 (1992).		
Guam	NO CURRENT ACTIVITY		
Hawaii	HAW. REV. STAT. § 431:13-103 (1988/1989).		
Idaho	IDAHO CODE ANN. § 41-1329 (1977/1987).		
Illinois	215 ILL. COMP. STAT. 5/154.6 (1997).		
Indiana	IND. CODE § 27-4-1-4.5 (1983/1987).		
Iowa	NO CURRENT ACTIVITY		
Kansas	KAN. STAT. ANN. § 40-2404 (1955/1992).		
Kentucky	KY. REV. STAT. ANN. § 304.12-230 (1984/1988).		
Louisiana	LA. REV. STAT. ANN. § 22:1964 (1958/2009).		LA. REV. STAT. ANN. § 22:1973 (2009) (duty of P/C insurers); § 22:1892 (2009).
Maine	ME. REV. STAT. ANN. tit. 24-A, § 2164-D (1987) (portions of model).		
Maryland	MD. CODE ANN., INS. §§ 27-301 to 27-306 (1986/2012).		MD. CODE REGS. 31.15.08 (2009).
Massachusetts	MASS. GEN. LAWS ch. 176D, § 3 (1972/1986).		

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Michigan	MICH. COMP. LAWS § 500.2026 (1951/1977).		
Minnesota	MINN. STAT. § 72A.20 subd. 12 (1967/2006).		
Mississippi	NO CURRENT ACTIVITY		
Missouri	MO. REV. STAT. §§ 375.1000 to 375.1018 (1991/1993).		
Montana	MONT. CODE ANN. § 33-18- 201 (1977).		MEMORANDUM 1-29-2014 (2014).
Nebraska	NEB. REV. STAT. §§ 44-1536 to 44-1544 (1991/2002).		
Nevada	NO CURRENT ACTIVITY		
New Hampshire	N.H. REV. STAT. ANN. § 417:4 (1947/1991).		N.H. CODE ADMIN. R. ANN. INS. §§ 1001.01 to 1001.11 (1982/2015).
New Jersey	N.J. REV. STAT. § 17:29B-4 (1947/2001).		
New Mexico	N.M. STAT. ANN. § 59A-16-20 (1985/1993).		
New York	N.Y. INS. LAW § 2601 (1984).		CIRCULAR LETTER 2009-3 (2009); CIRCULAR LETTER 2008-14 (2008); CIRCULAR LETTER 2011-13 (2011).
North Carolina	N.C. GEN. STAT. § 58-63-15 (1949/1987).		
North Dakota	N.D. CENT. CODE §§ 26.1-04-03 (1983/2003).		
Northern Marianas	4 N. MAR. ISLAND CODE § 7302(g) (1984).		
Ohio	OHIO ADMIN. CODE § 3901-1-07 (1975).		
Oklahoma			OKLA. STAT. tit. 36, §§ 1250.1 to 1250.16 (1986/2009).

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Oregon	OR. REV. STAT. § 746.230 (1967/1989).		OR. ADMIN. R. 836-080-0235 (1980/2006).
Pennsylvania	40 PA. STAT. ANN. § 1171.5(a)(10) (1974/2006).		
Puerto Rico	P.R. LAWS ANN. tit. 26, § 2716a (1974).		
Rhode Island	R.I. GEN. LAWS §§ 27-9.1-1 to 27-9.1-9 (1993/2013).		
South Carolina	S.C. CODE ANN. §§ 38-59-10 to 38-59-50 (1987).		
South Dakota	S.D. CODIFIED LAWS § 58-33-67 (1986/1989).		
Tennessee	TENN. CODE ANN. §§ 58-8-101 to 58-8-113 (2008) (portions of model).		
Texas	TEX. ADMIN. CODE § 21.203 (1976/1985).		TEX. INS. CODE ANN. §§ 542.001 to 542.014 (2005).
Utah	UTAH CODE ANN. §§ 31A-26-303 to 31A-26-313 (1986).		
Vermont	VT. STAT. ANN. tit. 8, § 4724 (1955/1987).		
Virgin Islands	NO CURRENT ACTIVITY		
Virginia	VA. CODE ANN. § 38.2-510 (1986/2001).		VA. CODE ANN. § 38.2-517 (1992/1999).

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NAIC MEMBER	MODEL ADOPTION	PREVIOUS VERSION	RELATED ACTIVITY
Washington	WASH. ADMIN. CODE 284-30-300 to 284-30-390 (1978/2016).		
West Virginia	W. VA. CODE § 33-11-4 (1957/1985).		
Wisconsin	WIS. ADMIN. CODE INS. § 6.11 (1971/2000).		
Wyoming	WYO. STAT. ANN. § 26-13-124 (1986).		