

**NATIONAL CONFERENCE OF INSURANCE GUARANTY FUNDS
2018 SUMMARY OF PROPERTY AND CASUALTY INSURANCE GUARANTY ASSOCIATION ACTS
SUMMARY BY PROVISION**

GUARANTY FUND TRIGGERS

STATE	FINAL ORDER OF LIQUIDATION WITH A FINDING OF INSOLVENCY	FINDING OF INSOLVENCY ONLY	OTHER
NAIC	X		
NCIGF	X		
AL	X		ORDER NOT STAYED OR SUBJECT TO SUPERSEDEAS
AK	X		
AZ	X		ORDER NOT STAYED OR SUBJECT TO SUPERSEDEAS
AR		X	
CA	X		
CO	X		ORDER NOT STAYED OR SUBJECT TO SUPERSEDEAS
CT	x		
DE	X		ORDER NOT STAYED OR SUBJECT TO SUPERSEDEAS
DC	X		ORDER NOT STAYED OR SUBJECT TO SUPERSEDEAS
FL	X		LIQUIDATION ORDER NOT FINAL UNTIL THERE IS NO FURTHER RIGHT OF APPEAL.
FLWC	X		LIQUIDATION ORDER NOT FINAL UNTIL THERE IS NO FURTHER RIGHT OF APPEAL.
GA	X		ORDER NOT STAYED OR SUBJECT TO SUPERSEDEAS
HI	X		
ID	X		
IL	X		LIQUIDATION ORDER NOT FINAL UNTIL THERE IS NO FURTHER RIGHT OF APPEAL.
IN	X		LIQUIDATION ORDER NOT FINAL UNTIL THERE IS NO FURTHER RIGHT OF APPEAL.
IA	X		
KS	X		
KY	X		
LA	X		ASSOCIATION ALSO OBLIGATED TO PAY CLAIMS OF AN INSURER IN REHABILITATION UPON JOINT MOTION OF ASSOCIATION AND RECEIVER; ORDER NOT STAYED OR SUBJECT TO SUPERSEDEAS
ME	X		
MD	X		
MA		X	
MI	X		ALL APPEALS EXHAUSTED
MN	X		
MS	X		ORDER NOT STAYED OR SUBJECT TO SUPERSEDEAS
MO	X		ORDER NOT STAYED OR SUBJECT TO SUPERSEDEAS

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MT	X		
NE	X		
NV	X		ALSO TRIGGERED IF INSURER IS INVOLVED IN A JUDICIAL PROCEEDING RELATED TO THE DETERMINATION OF SOLVENCY, REHABILITATION OR LIQUIDATION, AND COURT INVOLVED IN PROCEEDING(S) HAS ISSUED AN ORDER PROHIBITING THE INSURER FROM PAYING CLAIMS FOR MORE THAN THIRTY (30) DAYS.
NH	X		A NEW ACT (NH ACT OF 2004) WAS ENACTED FOR INSOLVENCIES OCCURRING AFTER 8-6-2004 AND DEFINES AN INSOLVENT INSURER AS A LICENSED INSURER AGAINST WHOM A FINAL ORDER OF LIQUIDATION HAS BEEN ENTERED WITH A FINDING OF INSOLVENCY BY A COURT OF COMPETENT JURISDICTION IN THE INSURER'S STATE OF DOMICILE. THE PRIOR ACT REQUIRES A FINDING OF INSOLVENCY ONLY
NJ			ORDER OF LIQ., FINDING OF INSOLVENCY
NJWC		X	
NM	X		ORDER NOT STAYED OR SUBJECT TO SUPERSEDEAS
NY			INSOLVENCY OF INSURER
NC	X		ORDER NOT STAYED OR SUBJECT TO SUPERSEDEAS
ND	X		
OH			TRIGGERED BY FINDING OF INSOLVENCY AND LIQUIDATION ORDER.
OK	X		
OR	X		
PA	X		
PAWC			FIND OF INSOLVENCY OR RECEIVER APPOINTED
PR	X		ORDER NOT STAYED OR SUBJECT TO SUPERSEDEAS
RI	X		
SC		X	FAILS TO MEET OBLIGATION TO POLICYHOLDERS AND STATE
SD	X		
TN	X		
TX		X	REQUIRES SEPARATE IMPAIRMENT ORDER
UT			ORDER OF LIQUIDATION WITH FINDING OF INSOLVENCY
VT	X		
VI		X	

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VA			ORDER OF LIQUIDATION WITH FINDING OF INSOLVENCY
WA			TRIGGERED BY FINDING OF INSOLVENCY AND LIQUIDATION ORDER.
WV			TRIGGERED BY FINDING OF INSOLVENCY AND LIQUIDATION ORDER.
WI			TRIGGERED BY FINDING OF INSOLVENCY AND LIQUIDATION ORDER.
WY	X		

DISCLAIMER

Although the NCIGF has made every effort to produce the most complete, up-to-date and accurate law summaries possible, this work is meant to be used for reference purposes only. It is not meant as a substitute for an official version of a state statute or for legal advice.

Future updated copies of this summary may be obtained by contacting Robin Webb (rwebb@ncigf.org) of the National Conference of Insurance Guaranty Funds, 300 N Meridian St, Ste 1020, Indianapolis, Indiana, 46204, (317) 464-8136.