

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

UNEARNED PREMIUM INFORMATION					
EFF DATE	STATE	UNEARNED PREM. COVERED?	UNEARNED PREM DED (IF DIFF. FROM OTHER DED.)	UP LIMIT (IF DIFF. FROM OTHER)	UNEARNED PREMIUM CLAIMS NOT COVERED
2009	NAIC	YES		\$10,000/POLICY	RETRO PREM
	NCIGF	YES		\$10,000/POLICY	RETRO PREM
1981	AL	YES		\$10,000/POLICY	RETRO PREM
1970	AK	YES		\$10,000/POLICY	RETRO PREM
1977	AZ	YES	\$25	\$10,000/POLICY	
1977	AR	YES		\$25,000/POLICY	RETRO PREM
1969	CA	YES	NO PAYMENT FOR WC AND UEP LESS THAN \$100 – AMTS OVER \$100 PAID IN FULL		RETRO PREM
1971	CO	YES	NONE		
1971	CT	YES – 50%	NONE	\$2,000/POLICY	
1970	DE	YES	NONE	\$10,000/POLICY	RETRO PREM
1970	DC	YES	\$100	\$10,000/POLICY	RETRO PREM
1970	FL	YES			
1997	FLWC	YES	NONE	\$50,000 POLICY	RETRO PREM
1970	GA	YES		\$20,000/POLICY	RETRO, AUDIT, DEP
1971	HI	YES		\$10,000/POLICY	RETRO PREM
1970	ID	YES		\$10,000/POLICY	RETRO PREM
1971	IL	YES	\$100	\$10,000/POLICY	ONLY UNEXP CVRD
1972	IN	YES		< 80% OR \$650/MO	OVER 12 MONTHS
1970	IA	YES	\$100	\$10,000/POLICY	RETRO, EXP RATED
1970	KS	YES			
1972	KY	YES		\$10,000/POLICY	RETRO PREM
1970	LA	YES	NONE	\$10,000/POLICY	
1970	ME	YES	\$50	\$25,000/POLICY	
1971	MD	YES			
1971	MA	YES			
1969	MI	YES	NO AMOUNT LESS THAN \$50	\$500/CLAIMANT (CPI ADJUSTED)	
1971	MN	YES			RETRO PREM
1970	MS	YES		NO LIMIT	RETRO PREM

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1971	MO	YES		\$25,000/POLICY	RETRO PREM
1971	MT	YES		\$10,000/POLICY	RETRO PREM
1971	NE	YES		\$10,000/POLICY	RETRO PREM, PREMIUM SUBJECT TO ADJUSTMENT POST LIQUIDATION
1971	NV	YES			
1970	NH	YES			RETRO PREM
1974	NJ	YES			
1935	NJWC	NOT SPECIFIED			
1973	NM	YES			
1969	NY	YES			
1971	NC	YES		\$10K/POL (EFF.1/1/93)	RETRO PREM
1971	ND	YES		\$10,000/POLICY	RETRO PREM
1970	OH	YES		\$10,000/POLICY	RETRO PREM
1980	OK	YES		\$10,000/POLICY	RETRO PREM
1971	OR	YES			
1970	PA	YES		\$10,000/POLICY	RETRO PREM
1937	PAWC	NOT SPECIFIED			
1974	PR	YES			RETRO PREM
1970	RI	YES		\$10,000/POLICY	RETRO PREM
1971	SC	YES	\$100		RETRO PREM
1970	SD	YES	NO PAYMENT FOR WC AND UEP LESS THAN \$100 – AMTS OVER \$100 PAID IN FULL	\$25,000/POLICY	ONLY UNEXP/CVRD
1971	TN	YES	\$250	\$10,000/POLICY	RETRO PREM
1971	TX	YES		\$25,000/CVD CL	RETRO PREM
1971	UT	YES	\$100	\$10,000/POLICY	RETRO PREM, PERSONAL LINES ONLY
1970	VT	YES	\$25		
1984	VI	YES			
1970	VA	YES	\$50		RETRO PREM
1971	WA	YES			NO COVERAGE LONGSHORE HARBOR WORKERS

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1970	WV	YES		\$10,000/POLICY	RETRO PREM, CLAIMS SUBJECT TO ADJUSTMENT POST LIQUIDATION ARE EXCLUDED
1969	WI	NO			
1971	WY	YES		\$7,500/POLICY	

**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](mailto:rwebb@ncigf.org)) of the National Conference of Insurance Guaranty Funds, 300 N Meridian St, Ste 1020, Indianapolis, Indiana, 46204, (317) 464-8136.*