

UNIFORM CERTIFICATE OF AUTHORITY APPLICATION

STATUTORY MEMBERSHIP REQUIREMENTS

The following table is intended to serve as a guide for the various statutory membership requirements of each Uniform State.

✓ = This information has been updated by the state department of Insurance.

State	Membership Requirements	
AL	The Alabama membership requirements apply only to those companies that have received approval. The applicant will be notified of these requirements prior to licensure.	Richard L. Ford (334) 241-4151 <u>Rford@insurance.state.al.us</u> Corporate Amendments App: Ann Strickland (334) 241-4154
AK	Comprehensive Health Ins. Assoc. (CHIA) AS21.54; Workers Comp Assigned Risk Pool 3 AAC 30.030; Auto Assigned Risk Plan Order 96-06, Bulletin 97-02; Life & Health Ins. Guaranty Assoc. AS21.79; Ins. Guaranty Assoc. AS21.80 Douglas Hartman (907) 269-7906 <u>douglas.Hartman@commerce.state.ak.us</u>	
AZ	Arizona Property and Casualty Insurance Guaranty Fund A.R.S. § 20-662 Arizona Life and Disability Insurance Guaranty Fund A.R.S. § 20-683 Joint Underwriting Association A.R.S. § 20-2201 NOTE: All of the above are compulsory upon receiving authority. Applicants for Workers' Compensation insurance authority will be instructed at the appropriate time during review of the application to provide proof of membership in an accepted workers' compensation rating organization, such as the National Council on Compensation Insurance.	
AR	None prior to transacting business Kimberly S. Johnson, Market Analyst/Admissions Coordinator (501) 371-2680 <u>kimberly.johnson@arkansas.gov</u>	
CA	Worker's compensation Insurance Rating Bureau (worker's compensation insurers only); California Life & Health Insurance Guarantee Association (CLHIGA) (life and disability insurers only); California Insurance Guaranty Association (CIGA) most p&c insurers; and California Automobile Assigned Risk Plan (CAARP) (automobile insurers).	

State	Membership Requirements	
CO	<p>Members of the Life and Health Insurance Protection Association are all insurers who hold a certificate of authority to write any kind of insurance for which coverage is provided pursuant to Section 10-20-014, C.R.S.</p> <p>Members of the Colorado Insurance Guaranty Association are all insurers who hold a certificate of authority to write any kind of insurance for which coverage is provided pursuant to Section 10-4-504, C.R.S.</p> <p>All insurers licensed to write motor vehicle insurance shall subscribe to the assigned risk motor vehicle insurance plan in accordance with Section 10-4-412, C.R.S.</p>	
CT	<p>The following statutory memberships are required subsequent to licensing:</p> <p>Health Reinsurance Association (HRA) C.G.S. §38a-556</p> <p>Connecticut Small Employer Health Reinsurance Pool (CSEHRP) C.G.S. §38a-569</p>	<p>Connecticut Insurance Guaranty Association C.G.S. §38a-839</p> <p>Connecticut Life and Health Insurance Guaranty Association C.G.S. §38a-863</p>

State	Membership Requirements	
DE	<p>Primary & Expansion Apps: The following statutory memberships are requested upon licensure:</p> <p>Life/Health Insurer & Casualty Insurer Authorized for Health Delaware Life and Health Insurance Guaranty Association John J. Falkenbach, Executive Director (302) 456-3656 <u>JFalkenbach@deiga.com</u></p> <p>Property/Casualty Insurer Delaware Insurance Guaranty Association Homer Rhule, Director (302)456-3656 <u>Barry.Miller@rcn.com</u></p> <p>Property Insurer Delaware Insurance Placement Facility (FAIR Plan) (302) 215-409-9186</p> <p>Casualty Insurer Authorized for Vehicle Delaware Automobile Insurance Plan Debbie Silva, AIPSO (401) 946-2310, ext. 3427 <u>Debbie.silva@aipso.com</u></p>	<p>Casualty Insurer Authorized for Workers' Compensation Industrial Accident Board Janet Wainwright (302)761-8196 <u>jwainwright@state.de.us</u></p> <p>Delaware Compensation Rating Bureau Bruce Decker, Director – Public Affairs (215) 568-2371 <u>bdecker@pcrb.com</u></p> <p>Corporate Amendments App: If amended to include Worker's Compensation & Employers' Liability, must become a member of the Delaware Compensation Rating Bureau, Industrial Accident Board and participate in the Workplace Safety Program</p> <p>If amended to include Vehicle, must become a member of the Delaware Assigned Risk Plan.</p> <p>Property/Casualty company adding Health must become a member of the Delaware Life and Health Guaranty Association.</p>
DC	<p>Membership requirements are provided at the time the Certificate of Authority is issued and are based upon the lines of insurance the company is authorized to transact. The appropriate association is also notified at this time.</p> <p>Luther Ellis, FLMI, AIRC, AIE Assistant Director (202) 442-7811 <u>luther.ellis@dc.gov</u></p>	
FL	<p>Florida has numerous statutorily created associations that insurers are required to join depending on the lines of business that are being written. Please refer to Sections 215.555, 627.311(4), 627.351(1), 627.351(4), 627.351(6), 627.3515, 627.6488, 631.55, 631.715, and 631.911, Florida Statutes. Note: Required at licensure.</p>	

State	Membership Requirements	
GA	<p>Automatic membership upon licensure: Georgia Insurers Insolvency Pool (P & C insurers--§33-36-5) Georgia Life and Health Insurance Guaranty Association (Life and Health insurers; §33-38-5) Special Insurance Fraud Fund (all insurers; §33-1-17 and §120-2-72)</p> <p>Depending on business written, insurers may also be required to participate in the following: Workers' Compensation Assigned Risk Insurance Plan (§34-9-133) Fair Access to Insurance Requirements Plan (§33-33-3) Georgia Automobile Insurance Plan (§40-9-100 and §120-2-14) Georgia Subsequent Injury Trust Fund (§34-9-350)</p>	<p>Property & Casualty Jane Cox (404) 656-6876 <u>property@mail.oci.state.ga.us</u></p> <p>Life and Health Tom Carswell (404) 657-4193 <u>tom.carswell@mail.oci.state.ga.us</u></p>
HI	<p>Automatic membership upon Licensure for the following:</p> <p>Hawaii Insurance Guaranty Association (Section 431:16, HRS) Hawaii Life and Disability Insurance Guaranty Association (Section 431: 16, HRS). Hawaii Joint Underwriting Plan (Section 431:10C, Part IV, HRS) Hawaii Medical Malpractice Underwriting Plan (Section 435C, HRS) Hawaii Property Insurance Association (Section 431:21, HRS)</p> <p>Note: The Hawaii Medical Malpractice Underwriting Plan (HMMUP) is a contingency plan that has not been instituted.</p>	<p>Sally D. Bautista, Insurance Examiner Certification and Agency Examination Section Phone (808) 586-7414 Fax#: (808) 586-3873 <u>Sally.D.Bautista@dcca.hawaii.gov</u></p>
ID	None required.	
IL	<p>Life and Health Guaranty Association 215 ILCS 5/531.01 it seq.</p> <p>Illinois Insurance Guaranty Fund 215ILCS 5/31.19 it seq.</p> <p>Company will subscribe to the Illinois Automobile Insurance Plan (Assigned Risk) 20 North Wacker Drive, Suite 3030, Chicago, Illinois 60606 if Clause (b) of Class 2 and Clause (e) of Class 3 to be written.</p> <p>Acceptance if clause (d) of Class 2 Workers' Compensation is to be written (printed form – complete and return 2 copies) 215ILCS 5/468.</p> <p>Articles of Acceptances (memberships agreement) to the Illinois Fair Plan authorized by the Urban Property Insurance Act of 1968 to implement the Illinois Fair Plan, if Class 3 Fire and Allied Lines to be written (printed form - complete and return 2 copies).</p>	

State	Membership Requirements
IN	<p>Indiana Insurance Guaranty Association 2 Market Square Center, Suite 1070 251 E. Ohio Street Indianapolis, IN 46204 (317) 636-8204</p> <p>Indiana Comprehensive Health Insurance Assoc. 4450 Victory Lane, P.O. Box 33730 Indianapolis, IN 46203 (317) 614-2016</p> <p>Note: Required at Licensure</p>
IA	<p>Companies will be notified upon licensure by the various associations involved. Among these are (for the noted types of insurance):</p> <p><u>Property</u> Insurance Guaranty Association. Automatic membership upon licensure. (Iowa Code chapter 515B)</p> <p><u>Life</u> Iowa Life and Health Insurance Guaranty Association. Automatic membership upon licensure. (Iowa Code chapter 508C)</p> <p><u>Health</u> Iowa Comprehensive Health Insurance Association. Automatic membership upon licensure. (Iowa Code chapter 514E)</p>
KS	<p>Kansas has numerous statutorily created associations that insurers are required to join depending on the lines of business that are being written. Applicants are <u>NOT</u> required to submit these membership forms at the time of application. If approved for admission the company will be contacted at that time regarding the specific membership forms that are required. Applicants will be instructed to complete the membership agreement form(s) for each required membership, if any. These forms are available on the Department's website (http://www.ksinsurance.org/index.php?id=0171)</p>
KY	<p>Life and Health Companies: \$10.00 fee payable to KY Life & Health Insurance Guaranty Association.</p> <p>Property and Casualty Companies: \$25.00 fee payable to KY Insurance Guaranty Association</p> <p>All other companies: None</p>
LA	<p>Louisiana Automobile Insurance Plan</p> <p>Property Insurance Association of Louisiana</p> <p>Contact for both is Terry Lisotta (504) 831-6930.</p>

State	Membership Requirements	
ME	Statement must be submitted stating that the insurer is willing to comply with applicable memberships (auto insurance plan, guaranty associations, guaranty funds)	
MD	<p>Each Property and Casualty insurer, upon licensing, will automatically become a member of the Property and Casualty Insurance Guaranty Corporation. This is set forth in Section 9-304 of the Insurance Article of the Annotated Code of Maryland.</p> <p>Mr. Joseph Petr, Executive Vice President Property and Casualty Insurance Guaranty Fund 305 Washington Avenue Suite 600 Towson, Maryland 21204 (410) 296-1620</p> <p>Each Life and Health insurer in Maryland, upon licensing, will automatically become a member of the Life and Health Insurance Guaranty Corporation. This is set forth in Section 9- 405 of the Insurance Article of the Annotated Code of Maryland.</p> <p>Mr. John Boritas, Executive Director Life and Health Insurance Guaranty Corporation 9199 Reisterstown Road – Suite 216C P.O. Box 671 Owings Mills, Maryland 21117 (410) 998-3907</p>	<p>Each insurer licensed to write on a direct basis motor vehicle liability insurance or motor vehicle physical damage in Maryland will automatically become a member of the Industry Automobile Insurance Association. This is set forth in Section 20-402 of the Insurance Article of the Annotated Code of Maryland.</p> <p>Mr. David Amaral Insurance Specialist – Pool Operations 302 Central Avenue Johnston, Rhode Island 02919 (800) 492-7120</p> <p>Each insurer licensed to write on a direct basis, essential property insurance or a component of essential property insurance in multi-peril policies will automatically become a member of the Joint Insurance Association. This is set forth in Section 25-403 of the Insurance Article of the Annotated Code of Maryland.</p> <p>Mr. Victor Nastalski, General Manager Maryland Property Insurance Availability Program Joint Insurance Association (Fair Plan) 210 North Charles Street, Suite 1001 Baltimore, Maryland 21201 (410) 539-6808</p>
MA	<p>Massachusetts Insurers Insolvency Fund 1 Bowdoin Square, Floor # 2 Boston, MA 02114 (617) 227-7020 www.gfms.org</p> <p>Massachusetts Life and Health Insurance Guaranty Association P.O. Box 3171 Springfield, MA 01101-3171 (413) 744-8483</p>	<p>Workers' Compensation Stock Pool 101 Arch Street Boston, MA 02110 (617) 439-9030</p> <p>Massachusetts Workers' Compensation Rating and Inspection Bureau 101 Arch Street Boston, MA 02110 (617) 439-9030</p>

State	Membership Requirements																					
MA (cont.)	<p>Massachusetts Property Insurance Underwriting Association 3 Center Plaza Boston, MA 02108 (617) 723-3800 www.mpiua.com</p> <p>Commonwealth Automobile Reinsurers 100 Summer Street Boston, MA 02110 (617) 338-4000 www.commauto.com</p>	<p>Massachusetts Medical Malpractice Reinsurance Plan 95A Turnpike Road Westborough, MA 01581 (508) 366-8100</p> <p>Office of Insurance at the Industrial Accident Board 600 Washington Street, 7th Floor Boston, MA 02111 (617) 727-4900 www.state.ma.us/dia/</p> <p>Massachusetts Department of Public Safety One Ashburton Place Boston, MA 02108 (617) 727-3200 www.state.ma.us/eops/dps.htm</p>																				
MI	None prior to transacting business. Subsequently, membership is required in certain statutory groups based upon lines of business written.																					
MN	<p>None prior to obtaining a license. Upon admission, insurers are required to be members of applicable insurance organizations:</p> <table border="0" data-bbox="176 911 2045 1276"> <tr> <td>Minnesota Automobile Assigned Claims Bureau</td> <td>www.maacb.org</td> </tr> <tr> <td>Minnesota Automobile Insurance Plan</td> <td>www.aipso.com/mn</td> </tr> <tr> <td>Minnesota Comprehensive Health Association</td> <td>www.mchamn.com</td> </tr> <tr> <td>Minnesota Fair Plan</td> <td>www.mnfairplan.org</td> </tr> <tr> <td>Minnesota Insurance Guaranty Association</td> <td>(612) 831-1908</td> </tr> <tr> <td>Minnesota Life and Health Guaranty Association</td> <td>(651) 407-3149</td> </tr> <tr> <td>Minnesota Joint Underwriting Association</td> <td>(651) 222-0484</td> </tr> <tr> <td>Minnesota Workers' Comp Insurance Association</td> <td>www.mwcia.org</td> </tr> <tr> <td>Workers' Compensation Assigned Risk Plan</td> <td>(651) 924-6972</td> </tr> <tr> <td>Workers' Compensation Reinsurance Association</td> <td>www.wcra-mn.com</td> </tr> </table> <p>Note that a company applying to write workers' compensation and employers liability insurance in Minnesota must join the Minnesota Workers' Compensation Insurance Association prior to review of its forms and rates by our Property and Casualty Policy Analysis Unit. Contact Manager Tom Baker (651) 297-2853.</p>		Minnesota Automobile Assigned Claims Bureau	www.maacb.org	Minnesota Automobile Insurance Plan	www.aipso.com/mn	Minnesota Comprehensive Health Association	www.mchamn.com	Minnesota Fair Plan	www.mnfairplan.org	Minnesota Insurance Guaranty Association	(612) 831-1908	Minnesota Life and Health Guaranty Association	(651) 407-3149	Minnesota Joint Underwriting Association	(651) 222-0484	Minnesota Workers' Comp Insurance Association	www.mwcia.org	Workers' Compensation Assigned Risk Plan	(651) 924-6972	Workers' Compensation Reinsurance Association	www.wcra-mn.com
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Minnesota Automobile Insurance Plan	www.aipso.com/mn																					
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State	Membership Requirements	
MS	<p>None prior to the company obtaining a license. Subsequent to the company obtaining a license, memberships are required in certain groups based upon the type of license:</p> <p>Insurance Department Fund Assessment P.O. Box 79 Jackson, MS 39205 Contact: Nancy Stuart (601) 359-2482</p> <p>MS State Rating Bureau MS Windstorm Underwriting Association MS Rural Risk Underwriting Association P.O. Box 5231 Jackson, MS 39296-5231 Contact: Albert Parks (601) 981-2915</p> <p>MS Automobile Insurance Plan 3535 Grandview Parkway, Suite 250 Birmingham, AL 35243 Contact: Terri Watts (800) 301-6477 <u>TERRIWATTS@aipso.com</u></p>	<p>MS Workers' Compensation Commission P.O. Box 5300 Jackson, MS 39296-5300 Contact: Mary Sanders (601) 987-4248 m.sanders@mwcc.state.ms.us</p> <p>MS Life and Health Insurance Guaranty Assoc. P.O. Box 4562 Jackson, MS 39296-4562 Contact: Gordon B. Haydel (601) 981-0755</p> <p>MS Insurance Guaranty Association 7135 S. Pear Orchard Rd, Suite 401 Ridgeland, MS 39157 Contact: John Weeks (601) 957-0072</p> <p>MS Comprehensive Health Insurance Risk Pool Association P.O. Box 13748 Jackson, MS 39236 Contact: Lanny Craft (601) 899-9967 <u>MCHIRPA@aol.com</u></p>
MO	<p>Worker's Compensation – Residual Market – RSMo 287.930, 20 CSR 500-6.960(3).</p> <p>Automobile Assigned Risk Pool – RSMo 303.200.</p> <p>Missouri Property and Casualty Guaranty Association – RSMo 375.772.</p> <p>Missouri Life & Health Guaranty Association – RSMo 376.715 – 376.758.</p> <p>Missouri Basic Property Insurance Inspection and Placement Program – RSMo 379.810 – 379.880</p>	

State	Membership Requirements	
MT	<p>The Commissioner of Insurance requires insurers licensed in Montana to participate in guaranty funds for the protection of Montana policyholders. A guaranty fund pays the claims of insolvent insurers. Insurers may be assessed a contribution to the guaranty fund in proportion to the amount business written in Montana. Upon approval of the certificate of authority the insurer's company information will be forwarded to following guaranty funds.</p> <ol style="list-style-type: none"> 1. Montana Insurance Guaranty Association covers property and casualty insurers. The fund is operated through the Western Guaranty Fund Services located at 1720 S. Bellaire Street, Suite 408, Denver, CO 80222, (303) 759-5066. The statutory reference for this membership is 33-10-102, MCA. 2. Montana Life and Health Insurance Guaranty Association covers life and health insurers. The fund is operated through the Guaranty Administrative Services, Inc. located at PO Box 480025, Denver, Co. 80248, (303) 292-5022. The Statutory reference for this membership is 33-10-203, MCA. <p>Disability (accident & health) insurers must belong to the Montana Comprehensive Health Association (MCHA). The MCHA provides health insurance to high risk individuals unable to purchase health insurance elsewhere. The MCHA may assess member insurers up to 1% of their annual premiums to cover MCHA operating deficits. The statutory reference for this membership is 33-22-1503.</p> <p>For additional information contact:</p>	<p>For additional information, contact:</p> <p>Russ Ehman (406) 444-4350 rehman@state.mt.us</p> <p>Attention Workers Compensation Insurers Workers Compensation Insurers will also be under the regulation of Montana Department Labor and Industry, Employment Relations Division, 1805 Prospect Avenue, PO Box 8011, Helena, MT 59604-8011</p> <p>Contact: Connie Ferriter (406) 444-6532</p>
NE	None prior to admission.	
NV	<p>Nevada Life and Health Ins. Guaranty Association P.O. Box 3302 Reno, NV 89505</p>	<p>Nevada Ins. Guaranty Association 2340 Paseo Del Prado, #D-205 Las Vegas, NV 89102</p> <p>Rosemary Cavin (775) 687-4270 ext. 254 rcavin@doi.state.nv.us</p>

State	Membership Requirements	
NH	<p>All insurers are required to join the New Hampshire Life and Health Insurance Guaranty Association or the New Hampshire Insurance Guaranty Association.</p> <p>Mary Verville (603) 271-2241 mary.verville@ins.nh.gov</p>	
NJ	<p>If a company is applying to write workers' compensation and employers liability it must join the Compensation Rating and Inspection Bureau prior to admission.</p> <p>Compensation Rating and Inspection Bureau 60 Park Place Newark, NJ 07102 (973) 622-6014 ext. 218</p>	
NM	<p>Membership is required in certain statutory groups based on kinds of insurance. Statement must be submitted stating that the insurer is willing to comply with applicable memberships. New Mexico Life Insurance Guaranty Association; New Mexico Medical Insurance Pool; New Mexico Health Insurance Alliance; New Mexico Property and Casualty Insurance Guaranty Association; FAIR Plan; New Mexico Motor Vehicle Insurance Plan; and New Mexico Workers' Compensation Assigned Risk Pool.</p>	
NY	<p><u>Property</u> Security Funds Workers Compensation Security Fund Public Motor Vehicle Liability Security Fund Property and Liability Insurance Security Fund See details on State Specific Page</p> <p>Barbara Neidich (212) 480-5070 UCAA@ins.state.ny.us</p> <p><u>Life</u> The Life Insurance Company Guaranty Corporation of New York Article 77 of the N.Y. Ins. Law Ronald P. Gage (212) 480-5027 UCAA@ins.state.ny.us</p>	<p><u>Health</u> Companies writing individual, small group and Medicare Supplement insurance must belong to Insurance Department Regulation No. 146. 11 NYCRR 361 pools. Please contact:</p> <p>Martin Cohen Alicare, Inc. 730 Broadway New York, NY 10003-9511</p>

State	Membership Requirements
NC	<p>All life, accident and health insurance companies are required to become a member of the North Carolina Life and Health Insurance Guaranty Association P. O. Box 10218 Raleigh, NC 27605.</p> <p>All fire and casualty insurance companies are required to become a member of the North Carolina Insurance Guaranty Association P. O. Box 176010, Raleigh NC 27619-6010, (919) 783-9790.</p> <p>Fire and casualty insurance companies writing property insurance are required to become a member of the North Carolina Joint Underwriting Association P. O. Box 12500 Raleigh, NC 27605 (919) 821-1299.</p> <p>Fire and casualty insurance companies writing fire insurance, automobile insurance or workers' compensation insurance must become a member of the North Carolina Rate Bureau P. O. Box 176010, Raleigh, NC 27619-6010 (919) 783-9790.</p> <p>Each of the above organizations is provided information on a new insurance company being licensed in North Carolina at the time of licensing. These organizations provide information to each newly licensed company shortly after initial licensing. Memberships are not required until after the insurance company is approved for admission.</p>
ND	<p>Life and Health Insurance Guaranty Association (NDCC 26.1-38.1)</p> <p>Insurance Guaranty Association (NDCC 26.1-42.1)</p> <p>Other requirements for property and casualty insurers may apply, contact Yvonne T. Keniston at ytkeniston@nd.gov</p>
OH	<p>Ohio Automobile Insurance Plan (INS7014) if authorization under (16a), (16b), (16c), (16d), (17a), or (17b) of Section 3929.01(A) of the Ohio Revised Code is applied for.</p> <p>Ohio Fair Plan (INS7015) if authorization under (1), (2), (3), (4), or (5) of Section 3929.01(A) of the Ohio Revised Code is applied for.</p>
OK	Not required.

State	Membership Requirements
OR	<p>Oregon Insurance Guaranty Association (ORS 734.550)</p> <p>Oregon Life and Health Insurance Guaranty Association (ORS 734.800)</p> <p>Every workers' compensation insurer shall be a member of a workers' compensation rating organization. (ORS 737.560)</p> <p>Assigned Risk Plan (ORS 656.730)</p> <p>Oregon FAIR Plan Association (ORS 735.045)</p>
PA	<p>Any such organization will contact applicant after application is approved.</p>
RI	<p>R. I. Gen. Laws §27-34-6 requires that all P&C insurers shall be and remain members of the R. I. Insurers' Insolvency Fund. Contact: (800) 852-2003</p> <p>R. I. Gen. Laws §27-34.3-6 (a) requires that all life or health insurers shall be and remain members of the R. I. Life and Health Insurance Guaranty Association. Contact: William Dixon: (401) 273-2921.</p> <p>R. I. Gen. Laws §31-33-8 and R. I. Insurance Regulation 98 (Reg. 98) require that all automobile insurers must participate in the R. I. Automobile Insurance Plan (the "R.I. Association Risk Plan"). A company applying for a R. I. Automobile Insurance Plan (the "R. I. Assigned Risk Plan"). A company applying for a R. I. Certificate of Authority that will include those lines of business must submit a statement on company letterhead, signed by the appropriate company official and certifying that the company will become a member of the R. I. Automobile Insurance Plan upon approval and issuance of its R. I. Certificate of Authority Contact: Anthony Madalone, Mgr.: (401) 528-1320.</p> <p>R. I. Gen. Laws §27-33-2 and R. I. Insurance Reg. 15 require that all insurers licensed to write those classes of insurance listed in §27-8-1 and §27-8-3 on a direct basis, must participate in the basic property insurance program established in R.I., and the R. I. Joint Reinsurance Association (the "R. I. FAIR Plan"). A company applying for a R. I. Certificate of Authority that will include those lines of business must submit a statement on company letterhead, signed by the appropriate company official and certifying that the company will become a member of the R. I. Joint Reinsurance Association upon approval and issuance of its R. I. Certificate of Authority. Contact: John K. Golembeski, President: (800) 851-8978</p> <p>R. I. Gen. Laws §42-14.1-1 and R. I. Insurance Reg. 21 require that all insurers licensed to write "personal injury liability insurance" on a direct basis must be members of the Medical Malpractice Joint Underwriting Association of R. I. (MMJUA). Contact: James M. Vaccarino: (401) 752-8600</p>

State	Membership Requirements
SC	<p>Upon admission, insurers are required to join the applicable Guaranty Association.</p> <p>Tim Campbell Chief Financial Analyst (803) 737-6109</p> <p><u>tcampbell@doi.sc.gov</u></p>
SD	<p>Upon admission, any company authorized to write Automobile Liability insurance must become a subscriber of the South Dakota Automobile Insurance Plan 120 S. 6th Street, Suite 1750 Minneapolis, MN 55402-1842 (612) 339-2466</p> <p>Upon admission, any company authorized to write Worker's Compensations must be become a subscriber of the South Dakota Worker's Compensation Assigned Risk Plan NCCI -- South Dakota P.O. Box 74622 Chicago, IL 60675-4622 (800) 622-4207</p> <p>Companies intending to write Crop-Hail insurance must subscribe to the services of National Crop Insurance Services 7201 W. 129th Street, Suite 200 Overland Park, KS 66213 (913) 685-02767 or (800) 951-6247 Fax (913) 685-3080</p> <p>The above plans will advising the Division of your subscriberships</p>
TN	<p>Tennessee Insurance Guaranty Association, TCA 56-12-101 through TCA 56-12-121</p> <p>Tennessee Life and Health Insurance Guaranty Association, TCA 56-12-201 through TCA 56-12-220</p> <p>All insurers writing Workers' Compensation must implement an antifraud plan no later than their approval by the department. The bulletin concerning this can be obtained at http://www.state.tn.us/commerce/insadmpk.html.</p> <p>Every insurance carrier transacting Workers' Compensation or Employers' Liability Insurance must participate in the approved assigned risk plan by direct assignment or by reinsurance, pursuant to TCA 56-5-314 (c) (2).</p> <p>The Tennessee Automobile Insurance Plan (Automobile Assigned Risk Plan), authorized under TCA 56-12-136, requires that all insurance companies licensed to issue automobile liability policies in this state shall subscribe thereto and participate therein.</p>

State	Membership Requirements	
TX		
UT	All licensed or authorized insurers are members of the guaranty associations by operation of law. See. Utah Code Ann. §§ 31A-28-106 and 31A-28-205.	
VT	Vermont Guaranty Assoc. Workers Comp. Assigned Risk Plan Vermont Auto Insurance Plan	
VA	Virginia Property and Casualty Insurance Guaranty Association (§ 38.2-1600 et seq.) Virginia Life, Accident and Sickness Insurance Guaranty Association (§ 38.2-1700 et seq.) Gregory Yeatts Bureau of Insurance (804) 371-9391 <u>Greg.Yeatts@scc.virginia.gov</u>	
WA	Washington Insurance Guaranty Association RCW 48.32.040 Washington Life and Disability Insurance Guaranty Association Act RCW 48.32A.055	
WV	<p>WV DOI Contact: Financial Conditions Division (304) 558-2100</p> <p><u>West Virginia Insurance Guaranty Association</u> [W. Va. Code §33-26-1] Frank Gartland, Director 1840 McKenzie Drive Columbus, OH 43220 (614) 442-6601 (Fax) (614) 442-0004</p> <p><u>West Virginia Life and Health Insurance Guaranty Association</u> [W. Va. Code §33-26A-1] Mauna Frye, Administrator P.O. Box 816 Huntington, WV 25712 (304) 733-6904 (Fax) (304) 733-6905</p> <p><u>West Virginia Health Maintenance Organization Guaranty Association</u> [W. Va. Code §33-26B-1] Phil Wright, Chairman 300 Kanawha Boulevard, East Charleston, WV 25301 (740) 695-3585 (Fax) (740) 695-8103</p>	<p><u>West Virginia Essential Insurance Coverage (Fair Plan)</u> [W. Va. Code §33-20A-1] John M. Ogle, General Manager 530 Walnut Street, Suite 1650 Philadelphia, PA 19106-3698 (215) 629-8800 (Fax) (215) 409-9100</p> <p><u>West Virginia Automobile Insurance Plan (AIPSO)</u> Edward E. Connell, III, Regional Manager 4501 Highwoods Parkway, Suite 230 P.O. Box 4830 Glen Allen, VA 23058-4830 (804) 217-9990 (Fax) (804) 217-9950</p> <p><u>West Virginia Board of Risk and Insurance Management (BRIM)</u> Charles E. Jones, Jr., Director 4501 MacCorkle Avenue, SW 300 Ghannam Building So. Charleston, WV 25309 (304) 766-2646 (Fax) (304) 766-2653</p>

State	Membership Requirements	
WI	<p>Workers Compensation Rating Bureau *</p> <p>(262)796-4540 Contact Donna Knepper (262)796-4576-Phone (262)-796-4400-Fax</p> <p>Health Insurance Risk Sharing Plan (for health insurance) (800) 828-4777 or (608) 266-2833</p> <p>Wisconsin Insurance Security Fund 2445 Darwin Road Suite 101 Madison, WI 53704 (608) 242-9473-Phone (608) 242-9472-Fax</p>	<p>Wisconsin Insurance Plan 700 W Michigan St Ste 320 Milwaukee WI 53233-2415 (414) 291-5353 Phone</p> <p>Wisconsin Auto Insurance Plan P.O. Box 3080 Milwaukee, WI 53201 (414) 479-2609</p> <p>* Note: Workers Compensation Rating Bureau membership is required prior to authorization of the workers compensation line of authority. Other associations are consequence of licensure, and do not require prior applications for membership.</p>
WY	<p>Wyoming Health Insurance Pool, W.S. 26-43-101 et seq.;</p> <p>Life & Health Insurance Guaranty Association, W.S. 26-42-101 et seq.</p> <p>Insurance Guaranty Association, W.S. 26-31-101 et seq.</p> <p>Wyoming Small Employer Health Reinsurance Program, W.S. 26-19-307 through W.S. 26-19-312</p>	