

(as of October 12, 2007)

**THE NATIONAL CONFERENCE OF INSURANCE LEGISLATORS**

**States That Enacted the NCOIL  
Model Act Regarding Use of Credit Information in Personal Insurance**

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Since the November 22, 2002, NCOIL adoption of a *Model Act Regarding Use of Credit Information in Personal Insurance*, the following states have enacted proposals similar to the NCOIL model:

<b>STATE</b>	<b>BILL NUMBER</b>	<b>AUTHOR</b>	<b>STATUS</b>
<b>ARKANSAS</b>	SB 846	Sens. Higginbothom/ Holt/ B. Johnson/ Horn/ Bryles	<i>Signed by Governor Mike Huckabee— 4/16/03</i>
<b>COLORADO</b>	SB 216	Sen. Lamborn	<i>Signed by Governor Owens—6/17/04</i>
<b>FLORIDA</b>	SB 40A	Sen. Miller	<i>Signed by Governor Jeb Bush—6/26/03</i>
<b>GEORGIA</b>	HB 215	Reps. Golick/Harbin/ Maddox	<i>Signed by Governor Sonny Perdue—5/30/03</i>
<b>ILLINOIS</b>	HB 1640	Reps. J. Osmond/Parke/ Mautino/Yarbrough et al.	<i>Signed by Governor Rod Blagojevich— 7/9/03</i>
<b>INDIANA</b>	SB 178	Sens. Paul/Antich	<i>Signed by Governor Frank O’Bannon— 5/7/03</i>
<b>IOWA</b>	SB 2257	Sens. Kettering/Bolkcom/ and Stewart	<i>Signed by Governor Vilsack— 4/7/04</i>
<b>KANSAS</b>	HB 2071	Senate Committee on Financial Institutions and Insurance	<i>Signed by Governor Kathleen Sebelius— 4/16/03</i>
<b>LOUISIANA</b>	HB 1448	Rep. Hebert	<i>Signed by Governor Murphy Foster, Jr.— 7/7/03</i>
<b>MAINE</b>	HB 362	Rep. Canavan	<i>Signed by Governor John Balducci—5/19/03</i>
<b>MONTANA</b>	SB 311	Sen. Duane Grimes	<i>Signed by Governor Brian Schweitzer— 4/21/05</i>
<b>NEBRASKA</b>	LB 487	Sens. Redfield/Combs/ Hudkins/McDonald/Price/ Schimek/Stuhr/Thompson	<i>Signed by Governor Mike Johanns—4/16/03</i>
<b>NEVADA</b>	SB 319	Sen. Shaffer	<i>Signed by Governor Kenny Guinn—6/10/03</i>

<b>NEW MEXICO</b>	SB 560	Sen. Leavell	<i>Signed by Governor Bill Richardson—4/6/05</i>
<b>NEW YORK</b>	SB 5618	Sen. Seward	<i>Signed by Governor George Pataki—7/27/04</i>
<b>NORTH CAROLINA</b>	SB 771 (picks up certain provisions from NCOIL model)	Sen. Thomas	<i>Signed by Governor Michael Easley—6/19/03</i>
<b>NORTH DAKOTA</b>	HB 1260	Reps. Koppelman/ Grosz/N. Johnson	<i>Signed by Governor John Hoeven—4/4/03</i>
<b>OKLAHOMA</b>	SB 539	Sens. Coffee/Horner	<i>Signed by Governor Brad Henry—4/22/03</i>
<b>RHODE ISLAND</b>	SB 137/ HB 5362 (picks up certain provisions from NCOIL model to apply to earlier RI statute)	Sens. Bates/Walaska/ et al. and Rep. Kennedy et al.	<i>Became Law Without Governor's Signature—7/17/03</i>
<b>TENNESSEE</b>	SB 2259	Sen. Dixon	<i>Signed by Governor Bredesen— 4/13/04</i>
<b>TEXAS</b>	(SB 14)	(Sen. Jackson, et al.)	<i>(Signed by Governor Rick Perry—6/11/03</i> <b>Note:</b> SB 14, an omnibus regulatory modernization bill, includes insurance-scoring language based on the NCOIL model act.)
<b>VIRGINIA</b>	SB 1284	Sen. Puckett	<i>Signed by Governor Mark Warner—3/24/03</i>

**TOTAL — 22**

**REGULATORY ACTIONS:**

**Alabama** 127 (Chapter 482-1-217) *(significantly based on NCOIL model)*  
**Delaware** Regulation 906 *(loosely based on NCOIL model)*  
**Mississippi** 2003-1 *(significantly based on NCOIL model)*  
**West Virginia** Informational Letter 142A *(incorporates key NCOIL provisions)*

**TOTAL — 4**