

STATE Life & Health Guaranty Associations

Each state's life and health insurance guaranty association is governed by state law. Please find below to a basic summary of certain key provisions for each individual state or to compare specific provisions among all states. You are advised to consult your state insurance department for details. Another great source of information is the National Organization of Life and Health Insurance Guaranty Associations (NOLHGA) <http://www.nolhga.com/factsandfigures/main.cfm/location/stateinfo>

Most Current Info at: <http://www.nolhga.com/>

Liability Limits

To visit a particular state insurance department's web site, click on the links provided in the table below.

State	Max. aggregate benefits for all lines of insurance	Max. death benefit with respect to any one life	Max. liability for cash or withdrawal value of life insurance policy	Max. liability for present value of an annuity contract	State Guaranty Association Phone Numbers
Alabama	\$300,000	\$300,000	\$100,000	\$100,000	(205) 879-2202
Alaska	\$300,000	\$300,000	\$100,000	\$100,000	(907) 243-2311
Arizona	\$300,000	\$300,000	\$100,000	\$100,000	(602) 364-3863
Arkansas	\$300,000	\$300,000	\$300,000	\$300,000	(501) 371-2776
California	80% not to exceed \$250,000	80% not to exceed \$250,000	80% not to exceed \$100,000	80% not to exceed \$100,000	(323) 782-0182
Colorado	\$300,000	\$300,000	\$100,000	\$100,000	(303) 292-5022
Connecticut	\$300,000	\$300,000	\$100,000	\$100,000	(860) 529-3495
Delaware	\$300,000	\$300,000	\$100,000	\$100,000	(302) 456-3656
Dist. of Col.	\$300,000	\$300,000	\$100,000	\$300,000	(202) 434-8771
Florida	\$300,000	\$300,000	\$100,000	\$100,000	(904) 398-3644
Georgia	\$300,000	\$300,000	\$100,000	\$100,000	(770) 621-9835
Hawaii	\$300,000	\$300,000	\$100,000	\$100,000	(808) 528-5400
Idaho	\$300,000	\$300,000	\$100,000	\$100,000	(208) 378-9510
Illinois	\$300,000	\$300,000	\$100,000	\$100,000	(773) 714-8050
Indiana	\$300,000	\$300,000	\$100,000	\$100,000	(317) 636-8204
Iowa	\$300,000	\$300,000	\$100,000	\$100,000	(515) 283-3163
Kansas	\$300,000	\$300,000	\$100,000	\$100,000	(785) 271-1199
Kentucky	\$300,000	\$300,000	\$100,000	\$100,000	(502) 895-5915
Louisiana	\$300,000	\$300,000	\$100,000	\$100,000	(225) 381-0656
Maine	\$300,000	\$300,000	\$100,000	\$100,000	(207) 633-1090
Maryland	\$300,000	\$300,000	\$100,000	\$100,000	(410) 998-3907
Massachusetts	\$300,000	\$300,000	\$100,000	\$100,000	(413) 744-8483
Michigan	\$300,000	\$300,000	\$100,000	\$100,000	(517) 372-3863
Minnesota	\$300,000	\$300,000	\$100,000	\$100,000	(651) 407-3149
Mississippi	\$300,000	\$300,000	\$100,000	\$100,000	(601) 981-0755
Missouri	\$300,000	\$300,000	\$100,000	\$100,000	(573) 634-8455
Montana	\$300,000	\$300,000	\$100,000	\$100,000	(262) 965-5761
Nebraska	\$300,000	\$300,000	\$100,000	\$100,000	(402) 474-6900
Nevada	\$300,000	\$300,000	\$100,000	\$100,000	(775) 329-8387
New Hampshire	\$300,000	\$300,000	\$100,000	\$100,000	(603) 226-9114
New Jersey	\$500,000	\$500,000	\$100,000	\$100,000	(973) 623-3989

New Mexico	\$300,000	\$300,000	\$100,000	\$100,000	(505) 237-9397
New York	\$500,000	\$500,000	\$500,000	\$500,000	(212) 909-6813
No. Carolina	\$300,000	\$300,000	\$300,000	\$300,000	(919) 833-6838
North Dakota	\$300,000	\$300,000	\$100,000	\$100,000	(701) 235-4108
Ohio	\$300,000	\$300,000	\$100,000	\$100,000	(614) 442-6601
Oklahoma	\$300,000	\$300,000	\$100,000	\$300,000	(405) 272-9221
Oregon	\$300,000	\$300,000	\$100,000	\$100,000	(503) 588-1974
Pennsylvania	\$300,000	\$300,000	\$100,000	\$100,000	(610) 975-0572
Puerto Rico	\$300,000	\$300,000	\$100,000	\$100,000	(787) 765-2095
Rhode Island	\$300,000	\$300,000	\$100,000	\$100,000	(401) 273-2921
So. Carolina	\$300,000	\$300,000	\$300,000	\$300,000	(803) 536-9874
South Dakota	\$300,000	\$300,000	\$100,000	\$100,000	(605) 336-0177
Tennessee	\$300,000	\$300,000	\$100,000	\$100,000	(615) 242-8758
Texas	\$300,000	\$300,000	\$100,000	\$100,000	(512) 476-5101
Utah	\$500,000	\$500,000	\$200,000	\$200,000	(801) 572-1218
Vermont	\$300,000	\$300,000	\$100,000	\$100,000	(802) 244-8540
Virginia	\$300,000	\$300,000	\$100,000	\$100,000	(804) 282-2240
Washington	\$500,000	\$500,000	\$500,000	\$500,000	(425) 562-3128
West Virginia	\$300,000	\$300,000	\$100,000	\$100,000	(304) 733-6904
Wisconsin	\$300,000	\$300,000	\$300,000	\$300,000	(608) 242-9473
Wyoming	\$300,000	\$300,000	\$100,000	\$100,000	(303) 292-5022

Disclaimer: Westland Financial Service is not to be held responsible for the accuracy of this information. You are advised to call your state insurance department prior to selling or purchasing any annuity contract.

For more info on Annuities Contact:

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