

State Guaranty Associations

Most states have guaranty funds to help pay the claims of financially impaired insurance companies. State laws specify the lines of insurance covered by these funds and the dollar limits payable. Coverage is usually for individual policyholders and their beneficiaries and not for values held in unallocated group contracts. Most states also restrict insurance agents and companies from advertising the funds' availability.

There are many issues, too numerous to describe here, which determine the type and extent of coverage available. You are advised to consult your state insurance department for details about any policy you consider purchasing. Another source of information is the National Organization of Life and Health Insurance Guaranty Associations (NOLHGA, 13873 Park Center Road, Suite 329, Herndon, VA 22071). <http://www.nolhga.com/factsandfigures/main.cfm/location/stateinfo>

Protection Limits

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) 375-9151
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	\$500,000	\$500,000	\$500,000	\$500,000	(860) 647-1054
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) 248-5712
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) 339-1755
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

<u>New Jersey</u>	\$500,000	\$500,000	\$100,000	\$100,000	(973) 623-3989
<u>New Mexico</u>	\$300,000	\$300,000	\$100,000	\$100,000	(505) 820-7355
<u>New York</u>	\$500,000	\$500,000	\$500,000	\$500,000	(212) 202-4243
<u>No. Carolina</u>	\$300,000	\$300,000	\$300,000	\$300,000	(919) 833-6838
<u>North Dakota</u>	\$300,000	\$300,000	\$100,000	\$100,000	(701) 235-4108
<u>Ohio</u>	\$300,000	\$300,000	\$100,000	\$100,000	(614) 442-6601
<u>Oklahoma</u>	\$300,000	\$300,000	\$100,000	\$300,000	(405) 272-9221
<u>Oregon</u>	\$300,000	\$300,000	\$100,000	\$100,000	(503) 588-1974
<u>Pennsylvania</u>	\$300,000	\$300,000	\$100,000	\$100,000	(610) 975-0572
<u>Puerto Rico</u>	\$300,000	\$300,000	\$100,000	\$100,000	(787) 765-2095
<u>Rhode Island</u>	\$300,000	\$300,000	\$100,000	\$100,000	(401) 273-2921
<u>So. Carolina</u>	\$300,000	\$300,000	\$300,000	\$300,000	(803) 276-0271
<u>South Dakota</u>	\$300,000	\$300,000	\$100,000	\$100,000	(605) 336-0177
<u>Tennessee</u>	\$300,000	\$300,000	\$100,000	\$100,000	(615) 242-8758
<u>Texas</u>	\$300,000	\$300,000	\$100,000	\$100,000	(512) 476-5101
<u>Utah</u>	\$500,000	\$500,000	\$200,000	\$200,000	(801) 572-1218
<u>Vermont</u>	\$300,000	\$300,000	\$100,000	\$100,000	(802) 244-8540
<u>Virginia</u>	\$300,000	\$300,000	\$100,000	\$100,000	(804) 282-2240
<u>Washington</u>	\$500,000	\$500,000	\$500,000	\$500,000	(360) 426-6744
<u>West Virginia</u>	\$300,000	\$300,000	\$100,000	\$100,000	(304) 733-6904
<u>Wisconsin</u>	\$300,000	\$300,000	\$300,000	\$300,000	(608) 242-9473
<u>Wyoming</u>	\$300,000	\$300,000	\$100,000	\$100,000	(303) 292-5022

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