

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. A link to the Application instructions for [Expansion Application, Section II, Filing Requirement Item 10](#) is provided.

✓ = 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.	
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	
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	
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).	
CO	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 10-20-104, C.R.S. 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. 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.	
CT	The following statutory memberships are required subsequent to licensing: Health Reinsurance Association (HRA) C.G.S. §38a-556 Connecticut Small Employer Health Reinsurance Pool (CSEHRP) C.G.S. §38a-569	Connecticut Insurance Guaranty Association C.G.S. §38a-839 Connecticut Life and Health Insurance Guaranty Association C.G.S. §38a-863

State	Membership Requirements	
DE	<p>Primary & Expansion Apps: The following statutory memberships are requested upon licensure: Life/Health Insurer & Casualty Insurer Authorized for Health Delaware Life and Health Insurance Guaranty Association John J. Falkenbach, Executive Director (302) 456-3656 jfalkenbach@deiga.com</p> <p>Property/Casualty Insurer Delaware Insurance Guaranty Association Barry Miller (302)456-3656 bmiller@deiga.com</p> <p>Property Insurer Delaware Insurance Placement Facility (FAIR Plan) 800-462-4972</p> <p>Casualty Insurer Authorized for Vehicle Delaware Automobile Insurance Plan Allison Fikri and Karen Leite, AIPSO (401) 946-2310, ext. 3319 and ext. 3300 Allison.fikri@aipso.com; Karen.leite@aipso.com</p>	<p>Casualty Insurer Authorized for Workers' Compensation Industrial Accident Board Janet Wainwright (302) 761-8196 Janet.wainwright@state.de.us</p> <p>Delaware Compensation Rating Bureau Bonnie Piacentino (215) 320-4456 bpiacentino@pcrb.com</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.</p> <p>If amended to include Vehicle, must become a member of the Delaware Assigned Risk Plan. 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>	
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>	
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>	
HI	<p>Automatic membership upon Licensure for the following: Hawaii Insurance Guaranty Association (Section 431:16, HRS) Hawaii Life and Disability Insurance Guaranty Association (Section 431: 16, HRS).</p>	

State	Membership Requirements
HI (cont)	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) Note: The Hawaii Medical Malpractice Underwriting Plan (HMMUP) is a contingency plan that has not been instituted.
ID	None required.
IL	Life and Health Guaranty Association 215 ILCS 5/531.01 it seq. Illinois Insurance Guaranty Fund 215ILCS 5/31.19 it seq. 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. Acceptance if clause (d) of Class 2 Workers' Compensation is to be written (printed form – complete and return 2 copies) 215ILCS 5/468. 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).
IN	Indiana Insurance Guaranty Association 2 Market Square Center, Suite 1070 251 E. Ohio Street Indianapolis, IN 46204 (317) 636-8204 Note: Required at Licensure
IA	Companies will be notified upon licensure by the various associations involved. Among these are (for the noted types of insurance): <u>Property</u> Insurance Guaranty Association. Automatic membership upon licensure. (Iowa Code chapter 515B) <u>Life</u> Iowa Life and Health Insurance Guaranty Association. Automatic membership upon licensure. (Iowa Code chapter 508C) <u>Health</u> Iowa Comprehensive Health Insurance Association. Automatic membership upon licensure. (Iowa Code chapter 514E)
KS	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. Please contact our Property and Casualty Division at 785-296-7844 if you have any questions.
KY	Life and Health Companies: \$10.00 fee payable to KY Life & Health Insurance Guaranty Association. Property and Casualty Companies: \$25.00 fee payable to KY Insurance Guaranty Association All other companies: None

State	Membership Requirements	
LA	Louisiana Automobile Insurance Plan Property Insurance Association of Louisiana Contact for both is A.J. Herbert (504) 836-7989.	
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>None prior to transacting business. Subsequently, membership is required in certain statutory groups based upon lines of business written, which include the following:</p> <p>Massachusetts Insurers Insolvency Fund 1 Bowdoin Square, Floor # 2 Boston, MA 02114 (617) 227-7020 www.gfms.org Massachusetts Life and Health Insurance Guaranty Association</p>	<p>Workers' Compensation Assigned Risk Pool 101 Arch Street 5th Floor Boston, MA 02110 (617) 439-9030 www.wcribma.org</p> <p>Massachusetts Workers' Compensation Rating and Inspection Bureau 101 Arch Street 5th Floor</p>

State	Membership Requirements																					
MA (cont)	<p>P.O. Box 3171 Springfield, MA 01101-3171 (413) 744-8483 www.malifega.org</p> <p>Massachusetts Property Insurance Underwriting Association 2 Center Plaza Boston, MA 02108 (617) 723-3800 www.mpiua.com</p> <p>Commonwealth Automobile Reinsurers 101 Arch Street, Suite 400 Boston, MA 02110 (617) 338-4000 www.commauto.com</p>	<p>Boston, MA 02110 (617) 439-9030 www.wcribma.org</p> <p>Massachusetts Medical Malpractice Reinsurance Plan 106 Southville Road Southboro, MA 01772 (508) 366-8100 www.mmmrp.org</p> <p>Office of Insurance at the Industrial Accident Board 1 Congress Street Suite 100 Boston, MA 02114-2017 (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.mass.gov/ocabr/government/oca-agencies/dpl-1p/opsi/massachusetts-department-of-public-safety.html</p>																				
MI	<p>None prior to transacting business. Subsequently, membership is required in certain statutory groups based upon lines of business written.</p>	<p>Garry Thompson Compensation Advisory Organization of Michigan P.O. Box 3337 Livonia, MI 48151-3337 (734)462-9600x224 www.caom.com</p>																				
MN	<p>None prior to obtaining a license. Upon admission, insurers are required to be members of applicable insurance organizations:</p> <table border="0"> <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.biz</td> </tr> </table>		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.biz
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Minnesota Automobile Insurance Plan	www.aipso.com/mn																					
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State	Membership Requirements	
MN (cont)	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 Tammy Lohmann (651) 539-1731	
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: Joe Shumaker (601) 981-2915</p> <p>MS Automobile Insurance Plan 3535 Grandview Parkway, Suite 250 Birmingham, AL 35243 Contact: Donna Carr (800) 301-6477</p>	<p>MS Workers' Compensation Commission P.O. Box 5300 Jackson, MS 39296-5300</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: Arthur Russell (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 mchirpa@aol.com</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>	
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. 	

State	Membership Requirements
MT (cont)	<p>For additional information contact: Attention Workers Compensation Insurers Workers Compensation Insurers will also be under the regulation of Montana Department Labor and Industry, Employment Relations Division, 840 Helena Ave. Helena, MT 59601</p> <p>Contact: Frank Gonzalez (406) 444-6532 Fax: (406) 444-7710</p>
NE	None prior to admission.
NV	<p>Nevada Life and Health Ins. Guaranty Association 4600 Kietzke Ln. #0-269 Reno, NV 89502</p> <p>Nevada Ins. Guaranty Association 3821 W. Charleston Blvd. #100 Las Vegas, NV 89102-1859</p>
NH	All insurers are required to join the New Hampshire Life and Health Insurance Guaranty Association or the New Hampshire Insurance Guaranty Association.
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	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 Property and Casualty Insurance Guaranty Association; FAIR Plan; New Mexico Motor Vehicle Insurance Plan; and New Mexico Workers' Compensation Assigned Risk Pool.
NY	<p>Membership Requirements :</p> <p><u>Property</u> <u>Security Funds:</u> Workers' Compensation Security Fund Public Motor Vehicle Liability Security Fund Property/Casualty Insurance Security Fund</p> <p><u>Other:</u> <u>Motor Vehicle Accident Indemnification Corporation</u> <u>New York Property Insurance Underwriting Association</u> See details on State Specific Page</p>

State	Membership Requirements
NY (cont)	<p><u>Life</u> The Life Insurance Company Guaranty Corporation of New York Article 77 of the N.Y. Ins. Law</p> <p><u>Health</u> Companies writing individual, small group and Medicare Supplement insurance must belong to Department of Financial Services Insurance Division Regulation No. 146. 11NYCRR 361 pools. Please contact:</p> <p>Frank E. Horn, FSA Supervising Actuary - Health New York State Department of Financial Services One Commerce Plaza Albany, NY 12257 (518) 473-5454 frank.horn@dfs.ny.gov</p>
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 (919) 833-6838</p> <p>All fire and casualty insurance companies are required to become a member of the North Carolina Insurance Guaranty Association 2910 Sumner Boulevard Raleigh, NC 27616 (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 8009 Cary, NC 27512 (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 2910 Sumner Boulevard Raleigh, NC 27616 (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>

State	Membership Requirements
ND	<p>Life and Health Insurance Guaranty Association (NDCC 26.1-38.1) Insurance Guaranty Association (NDCC 26.1-42.1) Other requirements for property and casualty insurers may apply.</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. 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	<p>Not required.</p>
OR	<p>Oregon Insurance Guaranty Association (ORS 734.550) Oregon Life and Health Insurance Guaranty Association (ORS 734.800) Every workers' compensation insurer shall be a member of a workers' compensation rating organization. (ORS 737.560) Assigned Risk Plan (ORS 656.730) Oregon FAIR Plan Association (ORS 735.045)</p>
PA	<p>Any such organization will contact applicant after application is approved.</p>
PR	<p>Chapter 37 of the PR Insurance Code- JOINT UNDERWRITING ASSOCIATION FOR FIRE AND ALLIED LINES INSURANCE Chapter 38 of the PR Insurance Code- MISCELLANEOUS INSURANCE GUARANTY ASSOCIATION Chapter 41 of the PR Insurance Code- MEDICAL-HOSPITAL PROFESSIONAL LIABILITY INSURANCE (Syndicate for the Joint Underwriting of Medical-Hospital Professional Liability Insurance) Chapter 51 of the PR Insurance Code- COMPULSORY MOTOR VEHICLE LIABILITY INSURANCE</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</p>

State	Membership Requirements
RI (cont)	members of the Medical Malpractice Joint Underwriting Association of R. I. (MMJUA). Contact: James M. Vaccarino: (401) 752-8600
SC	Upon admission, insurers are required to join the applicable Guaranty Association.
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.</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>
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.)

State	Membership Requirements	
VA (cont)	Virginia Life, Accident and Sickness Insurance Guaranty Association (§ 38.2-1700 et seq.)	
WA	<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>Washington Insurance Guaranty Association [WA Code §48-32] Dave Edwards, Administrator Western Guaranty Fund Services 1720 S Bellaire St., Suite 408 Denver, CO 8022-4304 Phone: (303) 759-5066 (Fax) (303) 759-5236 Website: www.waiga.com</p> <p>Washington Life and Disability Insurance Guaranty Association [WA Code §48-32A] Michael N. O’Day, Executive Director P.O. Box 2292 Shelton, WA 98584 Phone: (360) 426-6744 Fax (360) 733-6905 Website: www.walifega.com</p> <p>Washington FAIR Plan [WA Code §284-19] Sharon Moller, Plan Manager 2122 164th Street SW, Suite 202 Lynnwood, WA 98087 Phone: (425) 745-9808 (Fax) (425) 745-3038 Website: www.wafairplan.com</p>	<p>Washington State Health Insurance Pool [WA Code §48-41] Sharon Becker, Executive Director P.O. Box 1090 Great Bend, KS 67530 Phone: (800) 290-1355 (Fax) (620) 792-0535 Website: www.wship.com</p> <p>Washington Insurance Examining Bureau [WA Code §48-19] Wayne Christophersen, President 2101 Fourth Ave Suite 300 Seattle, WA 98121- Phone: (206) 273-7192 (Fax) (206) 217-9329 Website: www.wieb.com</p> <p>Washington Surveying & Rating Bureau [WA Code §48-19] Wayne Christophersen, President 2101 Fourth Ave Suite 300 Seattle, WA 98121-2329 Phone: (206) 273-7192 (Fax) (206) 217-9329 Website: www.wsrb.com</p>
WV	<p><u>West Virginia Insurance Guaranty Association</u> [WV Code §33-26] Steve Durish, President 1840 MacKenzie Drive, Suite 100 Columbus, OH 43220 Phone: (614) 442-6601 (Fax) (614) 442-0004</p> <p><u>West Virginia Life and Health Insurance Guaranty Association</u></p>	<p><u>West Virginia FAIR Plan</u> [WV Code §33-20A] John M. Ogle, President 190 North Independence Mall West, Suite 301 Philadelphia, PA 19106-1554 Phone: (215) 629-8800 (Fax) (215) 409-9100</p> <p><u>West Virginia Automobile Insurance Plan (AIPSO)</u></p>

State	Membership Requirements	
WV (cont)	<p>[WV Code §33-26A] Mauna Dailey, Administrator P.O. Box 816 Huntington, WV 25712 Phone: (304) 733-6904 (Fax) (304) 733-6905</p>	<p>Edward E. Connell, III, Regional Manager P.O. Box 4830 Glen Allen, VA 23058-4830 Phone: (804) 217-9990 (Fax) (804) 217-9950</p> <p><u>West Virginia Board of Risk and Insurance Management (BRIM)</u> Mary Jane Pickens, Executive Director 90 MacCorkle Avenue, SW, Suite 203 South Charleston, WV 25303 Phone: (304) 766-2646 (Fax) (304) 766-2653</p>
WI	<p>Workers Compensation Rating Bureau * (262)796-4540 Contact Donna Knepper (262)796-4576-Phone (262)-796-4400-Fax</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>	