# 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.

<table>
<thead>
<tr>
<th>State</th>
<th>Membership Requirements</th>
</tr>
</thead>
<tbody>
<tr>
<td>AL</td>
<td>The Alabama membership requirements apply only to those companies that have received approval. The applicant will be notified of these requirements prior to licensure.</td>
</tr>
</tbody>
</table>
| 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 |
<table>
<thead>
<tr>
<th>State</th>
<th>Membership Requirements</th>
</tr>
</thead>
</table>
| **DE** | **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  
  
Property/Casualty Insurer  
Delaware Insurance Guaranty Association  
Barry Miller  
(302)456-3656  
bmiller@deiga.com  
  
Property Insurer  
Delaware Insurance Placement Facility (FAIR Plan)  
800-462-4972  
  
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  |
| **DC** | 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. |
| **FL** | 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. |
| **GA** | 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)  
  
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)  |
| **HI** | 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).  
Casualty Insurer Authorized for  
Workers’ Compensation  
Industrial Accident Board  
Allison Stein  
(302) 761-8215  
allison.stein@state.de.us  
  
Delaware Compensation Rating Bureau  
Bonnie Piacentino  
(215) 320-4456  
bpiacentino@pcrb.com  |
| **HI** | 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.  
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.  |
<table>
<thead>
<tr>
<th>State</th>
<th>Membership Requirements</th>
</tr>
</thead>
</table>
| 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 | Participation in the Idaho Life and Health Insurance Guaranty Association is required for Companies authorized to write Annuities, Disability (Accident & Health in Idaho) or Life insurance.  
Participation in the Idaho Insurance Guaranty Association is required for Property and/or Casualty Insurance Companies. |
| IL | Life and Health Guaranty Association 215 ILCS 5/531.01 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):  
Property  
Life  
Iowa Life and Health Insurance Guaranty Association. Automatic membership upon licensure. (Iowa Code chapter 508C)  
Health  
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 NOT 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 |
<table>
<thead>
<tr>
<th>State</th>
<th>Membership Requirements</th>
</tr>
</thead>
</table>
| LA    | Automatic membership upon licensure to the Louisiana Insurance Guaranty Association (LIGA) pursuant to La. R.S. 22:2051-2070 and/or the Louisiana Life and Health Insurance Guaranty Association Funds (LaHIGA) pursuant to La. R.S. 22:2081-2099, depending on the line(s) of insurance for which licensed.  
LIGA (225-757-1688 www.laiga.org)  
LaHIGA (225-381-0565 www.lalafega.org)  
Louisiana Automobile Insurance Plan (Managed by AIPSO 401-946-2310 www. https://www.aipso.com/Plan-Sites/Louisiana)  
Property Insurance Association of Louisiana (504-836-7980 www.pial.org) |
| ME    | Statement must be submitted stating that the insurer is willing to comply with applicable memberships (auto insurance plan, guaranty associations, guaranty funds) |
| MD    | 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.  
Mr. Joseph Petr, Executive Vice President  
Property and Casualty Insurance Guaranty Fund  
305 Washington Avenue Suite 600  
Towson, Maryland 21204  
(410) 296-1620  
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.  
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  
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.  
Mr. David Amaral  
Insurance Specialist – Pool Operations  
302 Central Avenue  
Johnston, Rhode Island 02919  
(800) 492-7120  
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.  
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 |
| MA    | None prior to transacting business. Subsequently, membership is required in certain statutory groups based upon lines of business written, which include the following:  
Massachusetts Insurers Insolvency Fund  
1 Bowdoin Square, Floor # 2  
Workers’ Compensation Assigned Risk Pool  
101 Arch Street 5th Floor  
Boston, MA 02110  
(617) 439-9030 |
<table>
<thead>
<tr>
<th>State</th>
<th>Membership Requirements</th>
</tr>
</thead>
</table>
| **MA (cont)** | **www.wcribma.org**
Massachusetts Workers’ Compensation Rating and Inspection Bureau
101 Arch Street 5th Floor
Boston, MA 02110
(617) 439-9030
www.wcribma.org

Massachusetts Life and Health Guaranty Association
P.O. Box 3171
Springfield, MA 01101-3171
(413) 744-8483
www.malifega.org

Massachusetts Property Insurance Underwriting Association
2 Center Plaza
Boston, MA 02108
(617) 723-3800
www.mpiua.com

Commonwealth Automobile Reinsurers
101 Arch Street, Suite 400
Boston, MA 02110
(617) 338-4000
www.commauto.com

**MI** | None prior to transacting business. Subsequently, membership is required in certain statutory groups based upon lines of business written.

None prior to obtaining a license. Upon admission, insurers are required to be members of applicable insurance organizations:

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

| **MN** | None prior to obtaining a license. Upon admission, insurers are required to be members of applicable insurance organizations:

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

Paul Lipscomb
Compensation Advisory Organization of Michigan
17197 N. Laurel Park Dr., Ste 311
Livonia, MI 48152-2686
(734)462-9600x224
www.caom.com

17197 N. Laurel Park Dr., Ste 311
Livonia, MI 48152-2686
(734)462-9600x224
www.caom.com

The Office of Public Safety and Inspections (OPSI)
One Ashburton Place
Boston, MA 02108
(617) 727-3200
<table>
<thead>
<tr>
<th>State</th>
<th>Membership Requirements</th>
</tr>
</thead>
</table>
| MN (cont) | 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  
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 | 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:  
Insurance Department Fund Assessment  
P.O. Box 79  
Jackson, MS 39205  
Contact: Nancy Stuart (601) 359-2482  
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  
MS Automobile Insurance Plan  
3535 Grandview Parkway, Suite 250  
Birmingham, AL 35243  
Contact: Donna Carr (800) 301-6477  
MS Workers’ Compensation Commission  
P.O. Box 5300  
Jackson, MS 39296-5300  
MS Life and Health Insurance Guaranty Assoc.  
P.O. Box 4562  
Jackson, MS 39296-4562  
Contact: Gordon B. Haydel (601) 981-0755  
MS Insurance Guaranty Association  
7135 S. Pear Orchard Rd, Suite 401  
Ridgeland, MS 39157  
Contact: Arthur Russell (601) 957-0072  
MS Comprehensive Health Insurance Risk Pool Association  
P.O. Box 13748  
Jackson, MS 39236  
Contact: Lanny Craft (601) 899-9967 mchirpa@aol.com |
| MO | Worker’s Compensation – Residual Market – RSMo 287.930, 20 CSR 500-6.960(3).  
Automobile Assigned Risk Pool – RSMo 303.200.  
Missouri Property and Casualty Guaranty Association – RSMo 375.772.  
Missouri Basic Property Insurance Inspection and Placement Program – RSMo 379.810 – 379.880 |
| MT | 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.  
1. Montana Insurance Guaranty Association covers property and casualty insurers. The fund is operated through the Western Guaranty Fund Services located  
P.O. Box 13748  
Jackson, MS 39236  
Contact: Lanny Craft (601) 899-9967 mchirpa@aol.com |
<table>
<thead>
<tr>
<th>State</th>
<th>Membership Requirements</th>
</tr>
</thead>
</table>
| MT (cont) | 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.  

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  
Contact: Frank Gonzalez (406) 444-6532  
Fax: (406) 444-7710 |
| NE | None prior to admission. |
| NV | Nevada Life and Health Ins. Guaranty Association  
4600 Kietzke Ln. #0-269  
Reno, NV 89502  
Nevada Ins. Guaranty Association  
3821 W. Charleston Blvd. #100  
Las Vegas, NV 89102-1859 |
| NH | All insurers are required to join the New Hampshire Life and Health Insurance Guaranty Association or the New Hampshire Insurance Guaranty Association. |
| NJ | If a company is applying to write workers’ compensation and employers liability it must join the Compensation Rating and Inspection Bureau prior to admission.  
Compensation Rating and Inspection Bureau  
60 Park Place  
Newark, NJ 07102  
(973) 622-6014 ext. 218 |
| 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 | Membership Requirements:  
Property Security Funds:  
Workers’ Compensation Security Fund  
Public Motor Vehicle Liability Security Fund  
Property/Casualty Insurance Security Fund  
Other:  
Motor Vehicle Accident Indemnification Corporation  
New York Property Insurance Underwriting Association  
See details on State Specific Page |
<table>
<thead>
<tr>
<th>State</th>
<th>Membership Requirements</th>
</tr>
</thead>
</table>
| NY (cont) | **Life**  
The Life Insurance Company Guaranty Corporation of New York  
Article 77 of the N.Y. Ins. Law  
**Health**  
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:  
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 |
| NC | 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  
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.  
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.  
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.  
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. |
<table>
<thead>
<tr>
<th>State</th>
<th>Membership Requirements</th>
</tr>
</thead>
</table>
| ND    | 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. |
| OH    | 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. |
| OK    | Not required. |
| OR    | 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) |
| PA    | Any such organization will contact applicant after application is approved. |
| PR    | 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 |
| RI    | 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  
       | 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.  
       | 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  
<pre><code>   | Contact:  John K. Golombeski, President:  (800) 851-8978 |
</code></pre>
<table>
<thead>
<tr>
<th>State</th>
<th>Membership Requirements</th>
</tr>
</thead>
<tbody>
<tr>
<td>SC</td>
<td>Upon admission, insurers are required to join the applicable Guaranty Association.</td>
</tr>
</tbody>
</table>
| SD    | Upon admission, any company authorized to write Automobile Liability insurance must become a subscriber of the South Dakota Automobile Insurance Plan  
|       | PO Box 6530  
|       | Providence, RI 02940-6530  
|       | 888-706-6400  
|       | [https://www.aipso.com/Plan-Sites/South-Dakota](https://www.aipso.com/Plan-Sites/South-Dakota)  
|       | Upon admission, any company authorized to write Worker's Compensations must be become a subscriber of the South Dakota Worker's Compensation South Dakota Workers Compensation Assigned Risk Plan  
|       | National Council on Compensation Insurance  
|       | 901 Peninsula Corporate Circle  
|       | Boca Raton, FL 33487  
|       | 800-622-4123  
|       | [https://www.ncci.com/pages/residual_markets.aspx](https://www.ncci.com/pages/residual_markets.aspx)  
|       | Companies intending to write Crop-Hail insurance must subscribe to the services of National Crop Insurance Services  
|       | 8900 Indian Creek Parkway, Suite 600  
|       | Overland Park, KS 66210  
|       | 913-685-2767  
|       | [https://www.ag-risk.org/](https://www.ag-risk.org/)  
|       | The above plans will advising the Division of your subscriberships |
| TN    | Tennessee Insurance Guaranty Association, TCA 56-12-101 through TCA 56-12-121  
|       | Tennessee Life and Health Insurance Guaranty Association, TCA 56-12-201 through TCA 56-12-220  
|       | All insurers writing Workers' Compensation must implement an antifraud plan no later than their approval by the department.  
|       | 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).  
|       | 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. |
| TX    | All licensed or authorized insurers are members of the guaranty associations by operation of law.  
| UT    | Vermont Guaranty Assoc.  
|       | Workers Comp. Assigned Risk Plan  
|       | Vermont Auto Insurance Plan  
| VT    | All licensed or authorized insurers are members of the guaranty associations by operation of law.  
<table>
<thead>
<tr>
<th>State</th>
<th>Membership Requirements</th>
</tr>
</thead>
<tbody>
<tr>
<td>VA</td>
<td>Virginia Property and Casualty Insurance Guaranty Association (§ 38.2-1600 et seq.)&lt;br&gt;Virginia Life, Accident and Sickness Insurance Guaranty Association (§ 38.2-1700 et seq.)</td>
</tr>
</tbody>
</table>
| WA    | 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 as indicated below.  

Health and Disability Insurers (RCW 48.41) (includes Property, Casualty, Life, and Disability insurers that offer health or disability insurance)  
Washington State Health Insurance Pool  
P.O. Box 1090  
Great Bend, KS 67530  
Phone: (800) 290-1355 Fax: 620-792-0535  
Website: [www.wship.org](http://www.wship.org)  

Property and Casualty Insurers (RCW 48.32)  
Western Guaranty Fund Services  
1720 S. Bellaire St., Suite 408  
Denver, CO 80222-4320  
Phone: (303) 759-5066 Fax: (303) 759-5236  
Website: [www.waiga.org](http://www.waiga.org)  

Life and Disability Insurers (RCW 48.32A)  
Washington Life and Disability Insurance Guaranty Association  
P.O. Box 2292  
Shelton, WA 98584  
Phone: 360-426-6744 Fax: (360) 733-6905  
Website: [www.walifega.org](http://www.walifega.org)  

Property Insurers  
(Per WAC 284-19)  
Washington FAIR Plan  
2122 164th Street SW, Suite 202  
Lynwood, WA 98087  
Phone: (425) 745-9808 Fax: (425) 745-3038  
Website: [www.wafairplan.com](http://www.wafairplan.com)  

(Per RCW 48.19)  
Washington Insurance Examining Bureau  
2101 Fourth Ave, Suite 300  
Seattle, WA 98121  
Phone: (206) 217-9432 Fax: (206) 217-9329  
Website: [www.wieb.com](http://www.wieb.com)
<table>
<thead>
<tr>
<th>State</th>
<th>Membership Requirements</th>
</tr>
</thead>
</table>
| WA    | Washington Surveying & Rating Bureau  
2101 Fourth Ave, Suite 300  
Seattle, WA 98121  
Customer Service Phone: (206) 217-0101  
Main Line: (206) 217-9772  
Website: www.wsrb.com |
| WV    | West Virginia Insurance Guaranty Association [WV Code §33-26]  
Steve Durish, President  
1840 MacKenzie Drive, Suite 100  
Columbus, OH 43220  
Phone: (614) 442-6601  
(Fax) (614) 442-0004  
West Virginia Life and Health Insurance Guaranty Association [WV Code §33-26A]  
Leah Cooper, Administrator  
P.O. Box 816  
Huntington, WV 25712  
Phone: (304) 733-6904  
Leah.cooper@wvlifega.org |
| WV    | West Virginia FAIR Plan [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  
West Virginia Automobile Insurance Plan (AIPSO)  
Edward E. Connell, III, Regional Manager  
P.O. Box 4830  
Glen Allen, VA 23058-4830  
Phone: (804) 217-9990  
(Fax) (804) 217-9950  
West Virginia Board of Risk and Insurance Management (BRIM)  
Mary Jane Pickens, Executive Director  
90 MacCorkle Avenue, SW, Suite 203  
South Charleston, WV 25303  
Phone: (304) 766-2646  
(Fax) (304) 766-2653 |
| WI    | Workers Compensation Rating Bureau *  
(262)796-4540  
Contact Donna Knepper  
(262)796-4576-Phone  
(262)-796-4400-Fax  
Wisconsin Insurance Security Fund  
2445 Darwin Road  
Suite 101  
Madison, WI 53704  
(608) 242-9473-Phone  
(608) 242-9472-Fax |
| WI    | Wisconsin Insurance Plan  
700 W Michigan St Ste 320  
Milwaukee WI 53233-2415  
(414) 291-5353 Phone  
Wisconsin Auto Insurance Plan  
P.O. Box 3080  
Milwaukee, WI 53201  
(414) 479-2609  
* 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. |
<table>
<thead>
<tr>
<th>State</th>
<th>Membership Requirements</th>
</tr>
</thead>
</table>
| WY    | Wyoming Health Insurance Pool, W.S. 26-43-101 et seq.;  
|       | Insurance Guaranty Association, W.S. 26-31-101 et seq.  