

CGL EXTENDED REPORTING MODEL ACT

Any policy for commercial general liability coverage wherein the company shall offer, and the insured may elect to purchase, an extended reporting period for claims arising during the expiring policy period shall provide:

- A. That in the event of a cancellation a 30 day period during when the insured may elect to purchase coverage for such extended reporting period;
- B. That the limit of liability in the policy aggregate for the extended reporting period shall be [no less than the greater of:
 - (1) The amount of coverage remaining in the expiring policy aggregate; or
 - (2) Fifty percent (50%)] of the expiring policy aggregate; and

Drafting Note: For those states wishing full reinstatement of the aggregate limit the section in [] may be deleted and 100% inserted in lieu of 50%.

- C. That the company will provide the following loss information to the first named insured within thirty (30) days of the insured's request or with any notice of cancellation or non-renewal:
 - (1) All information on closed claims including date and description of occurrence, and amount of payments, if any;
 - (2) All information on open claims including date and description of occurrence, amount of payment, if any, and amount of reserves, if any; and
 - (3) All information on notices of occurrence including date and description of occurrence and amount of resources, if any.

Chronological Summary of Actions (all references are to the Proceedings of the NAIC).

1986 Proc. 19-10, 24, 27, 703 (adopted).

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CGL CLAIMS MADE POLICIES MODEL ACT

This chart is intended to provide readers with additional information to more easily access state statutes, regulations, bulletins or administrative rulings related to the NAIC model. Such guidance provides readers with a starting point from which they may review how each state has addressed the model and the topic being covered. The NAIC Legal Division has reviewed each state’s activity in this area and has determined whether the citation most appropriately fits in the Model Adoption column or Related State Activity column based on the definitions listed below. The NAIC’s interpretation may or may not be shared by the individual states or by interested readers.

This chart does not constitute a formal legal opinion by the NAIC staff on the provisions of state law and should not be relied upon as such. Nor does this state page reflect a determination as to whether a state meets any applicable accreditation standards. Every effort has been made to provide correct and accurate summaries to assist readers in locating useful information. Readers should consult state law for further details and for the most current information.

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KEY:

MODEL ADOPTION: States that have citations identified in this column adopted the most recent version of the NAIC model in a **substantially similar manner**. This requires states to adopt the model in its entirety but does allow for variations in style and format. States that have adopted portions of the current NAIC model will be included in this column with an explanatory note.

RELATED STATE ACTIVITY: Examples of Related State Activity include but are not limited to: older versions of the NAIC model, statutes or regulations addressing the same subject matter, or other administrative guidance such as bulletins and notices. States that have citations identified in this column **only** (and nothing listed in the Model Adoption column) have **not** adopted the most recent version of the NAIC model in a **substantially similar manner**.

NO CURRENT ACTIVITY: No state activity on the topic as of the date of the most recent update. This includes states that have repealed legislation as well as states that have never adopted legislation.

NAIC MEMBER	MODEL ADOPTION	RELATED STATE ACTIVITY
Alabama	NO CURRENT ACTIVITY	
Alaska	NO CURRENT ACTIVITY	
American Samoa	NO CURRENT ACTIVITY	
Arizona	NO CURRENT ACTIVITY	
Arkansas	ARK. CODE ANN. § 23-79-306 (1987).	BULLETIN 10-2013 (2013).
California	NO CURRENT ACTIVITY	
Colorado		COLO. REV. STAT. § 10-4-419 (1986/1987); 5 COLO. CODE REGS. § 1-8 (1986).
Connecticut		CONN. AGENCIES REGS. §§ 38a-327-1 to 38a-327-6 (1990/2013) (Standards for claims- made policies).
Delaware	NO CURRENT ACTIVITY	
District of Columbia	NO CURRENT ACTIVITY	
Florida	NO CURRENT ACTIVITY	
Georgia	NO CURRENT ACTIVITY	

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NAIC MEMBER	MODEL ADOPTION	RELATED STATE ACTIVITY
Guam	NO CURRENT ACTIVITY	
Hawaii	HAW. REV. STAT. § 431:10 (2006).	
Idaho	NO CURRENT ACTIVITY	
Illinois	NO CURRENT ACTIVITY	
Indiana	NO CURRENT ACTIVITY	
Iowa	NO CURRENT ACTIVITY	
Kansas	NO CURRENT ACTIVITY	
Kentucky	NO CURRENT ACTIVITY	
Louisiana	NO CURRENT ACTIVITY	
Maine	NO CURRENT ACTIVITY	
Maryland	NO CURRENT ACTIVITY	
Massachusetts	NO CURRENT ACTIVITY	
Michigan		BULLETIN 86-10 (1986).
Minnesota	NO CURRENT ACTIVITY	
Mississippi	NO CURRENT ACTIVITY	
Missouri		BULLETIN dated Feb. 3, 1987.
Montana	NO CURRENT ACTIVITY	
Nebraska		CLAIMS-MADE GUIDELINES, dated Nov. 15, 1986, revised July 20, 1987.
Nevada	NO CURRENT ACTIVITY	
New Hampshire	NO CURRENT ACTIVITY	
New Jersey	NO CURRENT ACTIVITY	

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NAIC MEMBER	MODEL ADOPTION	RELATED STATE ACTIVITY
New Mexico	NO CURRENT ACTIVITY	
New York		N.Y. COMP. CODES R. & REGS. tit. 11, §§ 73-0 to 73-10 (Regulation 121) (1986/1993).
North Carolina	N.C. GEN. STAT. § 58-40-140 (1986).	
North Dakota	NO CURRENT ACTIVITY	
Northern Marianas	NO CURRENT ACTIVITY	
Ohio	NO CURRENT ACTIVITY	
Oklahoma	NO CURRENT ACTIVITY	
Oregon	NO CURRENT ACTIVITY	
Pennsylvania	NO CURRENT ACTIVITY	
Puerto Rico	NO CURRENT ACTIVITY	
Rhode Island	NO CURRENT ACTIVITY	
South Carolina	NO CURRENT ACTIVITY	
South Dakota	NO CURRENT ACTIVITY	
Tennessee	NO CURRENT ACTIVITY	
Texas	NO CURRENT ACTIVITY	
Utah	NO CURRENT ACTIVITY	
Vermont	NO CURRENT ACTIVITY	
Virgin Islands	NO CURRENT ACTIVITY	
Virginia		VA. CODE ANN. § 38.2-2229 (1990) (authority to issue regulations on claims-made policies).

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NAIC MEMBER	MODEL ADOPTION	RELATED STATE ACTIVITY
Washington	NO CURRENT ACTIVITY	
West Virginia	NO CURRENT ACTIVITY	
Wisconsin	NO CURRENT ACTIVITY	
Wyoming	NO CURRENT ACTIVITY	