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Insurance Immunity Statutes

| State | Immunity | Insurer-to-Insurer | Covers NICB |
|-----------------|--|--------------------------------------|---|
| Alabama | Code of Ala. § 27-12A-22 Code of Ala. § 25-5-53 (Workers' Compensation) Code of Ala. § 36-19-43 (Arson) | Code of Ala. § 27-12A-22 | Code of Ala. § 27-12A-22 |
| Alaska | Alaska Stat. § 21.36.365 Alaska Stat. § 21.36.390 Alaska Stat. § 23.30.055 Alaska Stat. § 23.30.280 (Workers' Compensation) Alaska Stat. § 21.96.050 (Arson) | | Alaska Stat. § 21.36.365 |
| Arizona | A.R.S. § 20-463 A.R.S. § 20-466 A.R.S. § 20-2102 A.R.S. § 20-2113 A.R.S. § 20-2119 A.R.S. § 20-1903 (Arson) | A.R.S. § 20-2113 A.R.S. § 20-2119 | A.R.S. § 20-463 A.R.S. § 20-2102 A.R.S. § 20-2113 A.R.S. § 20-2119 |
| Arkansas | A.C.A. § 23-60-111 A.C.A. § 23-66-506 A.C.A. § 11-9-106 (Workers' Compensation) A.C.A. § 12-13-303 (Arson) | A.C.A. § 23-66-506 | A.C.A. § 23-60-111 |

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| California | Cal Ins Code § 1872.5 Cal Ins Code § 1873.2 Cal Ins Code § 1879.5 Cal Ins Code § 1877.5 (Workers' Compensation) Cal Ins Code § 1874.4 (Auto Theft Fraud) Cal Ins Code § 1875.4 (Arson) | Cal Ins Code § 1872.5 | Cal Ins Code § 791.13 Cal Ins Code § 791.21 10 CCR 2698.88(a) NICB has been named a Claims Analysis Bureau |
| Colorado | C.R.S. 10-4-1005 C.R.S. 10-4-1002(D)(6) C.R.S. 10-4-1003 C.R.S. 10-4-1005 (Arson) | C.R.S. 10-4-1005 | C.R.S. 10-4-1002 C.R.S. 10-4-1005 3 CCR 702-6 NICB Named |
| Connecticut | Conn. Gen. Stat. § 38a-988 Conn. Gen. Stat. § 38a-996 Conn. Gen. Stat. § 38a-356 (Auto Theft Fraud) Conn. Gen. Stat. § 53-445 (Health Fraud) Conn. Gen. Stat. § 38a-318 (Arson) | Conn. Gen. Stat. § 38a-988 Conn. Gen. Stat. § 38a-996 Conn. Gen. Stat. § 53-445 (Health Fraud) | Conn. Gen. Stat. § 38a-988 Conn. Gen. Stat. § 38a-996 Conn. Gen. Stat. § 53-445 (Health Fraud) |
| Delaware | 18 Del. C. § 330 18 Del. C. § 2409 16 Del. C. § 6811 (Arson) | 18 Del. C. § 2409 | 18 Del. C. § 2409 |
| District of Columbia | D.C. Code § 22-3225.13 D.C. Code § 5-417 (Arson) | D.C. Code § 22-3225.13 | D.C. Code § 22-3225.13 |
| Florida | Fla. Stat. § 626.989 Fla. Stat. § 440.11 Fla. Stat. § 440.105 Fla. Stat. § 440.1051 (Workers' Compensation) Fla. Stat. § 633.126 (Arson) | Fla. Stat. § 626.989 Fla. Stat. § 440.105 (Workers' Compensation) | Fla. Stat. § 626.989 NICB Named |
| Georgia | O.C.G.A. § 33-1-16 O.C.G.A. § 34-9-24 O.C.G.A. § 25-2-33 (Arson) | O.C.G.A. § 33-1-16 | O.C.G.A. § 33-39-14(3) O.C.G.A. § 33-39-22 |
| Hawaii | HRS § 431:2-408 HRS § 132-4.5 (Arson) | HRS § 431:2-408 | HRS § 431:2-408 NICB Named |

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| Idaho | Idaho Code § 41-291 Idaho Code § 41-292 | Idaho Code § 41-291 Idaho Code § 41-292 | Idaho Code § 41-291 Idaho Code § 41-292 NICB Named |
| Illinois | 215 ILCS 5/132.7 215 ILCS 5/155.23 215 ILCS 5/155.24 (Auto Theft Fraud) 215 ILCS 145/1 (Arson) | 215 ILCS 5/1022 | 215 ILCS 5/155.23 215 ILCS 5/1014 215 ILCS 5/1022 |
| Indiana | Ind. Code § 27-1-3-22 Ind. Code § 27-2-19-7 Ind. Code § 34-30-2-111.5 Ind. Code § 9-22-3-25 (Vehicle Title Fraud) Ind. Code § 27-2-13-4 (Arson) | Ind. Code § 27-2-19-7 Ind. Code § 34-30-2-111.5 | Ind. Code § 27-1-3-22 Ind. Code § 27-2-19-7 Ind. Code § 34-30-2-111.5 |
| Iowa | Iowa Code § 507E.7 Iowa Code § 100A.2 (Arson) | Iowa Code § 507E.7 | Iowa Code § 507E.7 |
| Kansas | K.S.A. § 40-2,119 K.S.A. § 44-5,123 (Workers' Compensation) K.S.A. § 31-403 K.S.A. § 31-404 (Arson) | K.S.A. § 40-2,119 | K.S.A. § 40-2,119 |
| Kentucky | KRS § 304.1-190 KRS § 304.47-050 KRS § 304.47-060 KRS § 304.20-160 (Arson) | KRS § 304.47-060 | KRS § 304.47-055 KRS § 304.47.060 NICB Named |
| Louisiana | La. R.S. § 22:1928 La. R.S. § 22:1971 La. R.S. § 40:1425 La. R.S. § 23:1208.2 (Workers' Compensation) La. R.S. § 40:1568.2 (Arson) | La. R.S. § 22:1928 La. R.S. § 22:1971 La. R.S. § 40:1425 | La. R.S. § 22:1928 La. R.S. § 22:1971 La. R.S. § 40:1425 NICB Named |
| Maine | 24-A M.R.S. § 2187 24-A M.R.S. § 2218 25 M.R.S. § 2412 (Arson) | 24-A M.R.S. § 2218 | 24-A M.R.S. § 2204 24-A M.R.S. § 2215 24-A M.R.S. § 2218 |
| Maryland | Md. Insurance Code § 27-802 Md. Ct. & Jud. Proc. § 5-409 Md. Pub. Saf. Code § 9-605 (Arson) | Md. Insurance Code § 27-802 | Md. Insurance Code § 27-802 |

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| Massachusetts | ALM GL ch. 175, § 113V(f) ALM GL ch. 175i, § 13 ALM GL ch. 175i, § 21 (Health/Life Fraud) ALM GL ch. 148, § 32 (Arson) | ALM GL ch. 175, § 113V(f) ALM GL ch. 175i, § 13 ALM GL ch. 175i, § 21 (Health/Life Fraud) | ALM GL ch. 175, § 113V(f) ALM GL ch. 175i, § 13 ALM GL ch. 175i, § 21 (Health/Life Fraud) |
| Michigan | MCLS § 500.4509 MCLS § 29.4 (Arson) | MCLS § 500.4509 | MCLS § 500.4509 |
| Minnesota | Minn. Stat. § 60A.952 Minn. Stat. § 72A.505 Minn. Stat. § 176.861 (Workers' Compensation) Minn. Stat. § 65B.81 (Auto Theft Fraud) Minn. Stat. § 299F.054 (Arson) | Minn. Stat. § 72A.502 | Minn. Stat. § 60A.952 |
| Mississippi | Miss. Code § 11-69-1 Miss. Code § 83-13-21 (Arson) | Miss. Code § 11-69-1 | |
| Missouri | § 375.993 R.S.Mo. § 287.120 R.S.Mo (Workers' Compensation) § 320.085 R.S.Mo. (Arson) | § 375.993 R.S.Mo. | § 375.993 R.S.Mo. NICB Named |
| Montana | 33-1-1210, MCA 33-1-1303, MCA 33-19-408, MCA 61-3-106, MCA (Auto Theft Fraud) 39-71-411, MCA (Workers' Compensation) 50-63-405, MCA (Arson) | 33-1-1210, MCA 33-1-1303, MCA | 33-1-1210, MCA 33-19-408, MCA |
| Nebraska | R.R.S. Neb. § 44-3,133 R.R.S. Neb. § 44-6605 R.R.S. Neb. § 25-21,247 (Health Care) R.R.S. Neb. § 44-3,141 (Auto Theft Fraud) R.R.S. Neb. § 81-5,126 (Arson) | R.R.S. Neb. § 44-6605 | R.R.S. Neb. § 44-6605 |
| Nevada | Nev. Rev. Stat. § 679B.670 | NAC 679B.730 | NAC 679B.730 |

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| New Hampshire | RSA 400-A:36-b RSA 417:28 RSA 405:61 (Auto Theft Fraud) RSA 153:13-a (Arson) | RSA 400-A:36-b | RSA 400-A:36-b RSA 402:78 RSA 405:61 |
| New Jersey | N.J. Stat. § 17:23A-21 N.J. Stat. § 17:33A-9 N.J. Stat. § 17:23-15 (Auto Theft Fraud) N.J. Stat. § 17:36-17 (Arson) | N.J. Stat. § 17:23A-21 | N.J. Stat. § 17:23A-21 |
| New Mexico | N.M. Stat. § 59A-16C-7 N.M. Stat. § 41-8-3 (Arson) | N.M. Stat. § 59A-16C-7 | N.M. Stat. § 59A-16C-7 |
| New York | NY CLS Fin Serv § 405 NY CLS Ins § 3432 (Auto Theft Fraud) NY CLS Ins § 3432 (Arson) | NY CLS Fin Serv § 405 | NY CLS Fin Serv § 405 NICB Named |
| North Carolina | N.C. Gen. Stat. § 58-2-160 N.C. Gen. Stat. § 58-2-163 N.C. Gen. Stat. § 58-39-75 N.C. Gen. Stat. § 58-2-164 (Rate Evasion Fraud) N.C. Gen. Stat. § 58-79-40 (Arson) | N.C. Gen. Stat. § 58-39-75 | N.C. Gen. Stat. § 58-39-75 N.C. Gen. Stat. § 58-39-110 |
| North Dakota | ND Cent Code § 26.1-02.1-04 ND Cent Code § 26.1-02-24.2 ND Cent Code § 65-02-24 (Workers' Compensation) ND Cent Code § 18-01-05.1 (Arson) | ND Cent Code § 26.1-02-24.2 | ND Cent Code § 26.1-02.1-04 ND Cent Code § 26.1-02-24.2 |
| Ohio | ORC 3999.31 ORC 3937.42 (Auto Theft Fraud) ORC 4123.74 (Workers' Compensation) ORC 3737.16 (Arson) | ORC 3999.31 | ORC 3999.31 |

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| Oklahoma | 36 Okl. St. § 363 74 Okl. St. § 18n-1 74 Okl. St. § 150.7e (Vehicle Fraud) 85A Okl. St. § 6 (Workers' Compensation) 36 Okl. St. § 6304 (Arson) | 36 Okl. St. § 363 | 36 Okl. St. § 363 |
| Oregon | ORS § 731.314 ORS § 731.594 ORS § 731.737 ORS § 476.270 (Arson) | ORS § 731.592 ORS § 731.594 | ORS § 731.737 |
| Pennsylvania | 40 P.S. § 325.24 40 P.S. § 325.47 40 P.S. § 474.1 18 Pa.C.S. § 4117 77 P.S. § 1039.7 (Workers' Compensation) 75 Pa.C.S. § 1795 75 Pa.C.S. § 1818 75 Pa.C.S. § 1824 (Auto Theft Fraud) 40 P.S. § 1610.4 (Arson) | 40 P.S. § 474.1 | 40 P.S. § 325.47 40 P.S. § 474.1 |
| Rhode Island | R.I. Gen. Laws § 27-63-1 (Health Care) R.I. Gen. Laws § 42-16.1-16 (Workers' Compensation) R.I. Gen. Laws § 27-49-5 R.I. Gen. Laws § 27-49-5.1 (Auto Theft Fraud) R.I. Gen. Laws § 27-8.1-3(g) (Arson) | R.I. Gen. Laws § 27-49-5.1 (Motor Vehicle) | R.I. Gen. Laws § 27-49-5.1 (Motor Vehicle) |
| South Carolina | S.C. Code § 38-55-580 S.C. Code § 38-77-1130 (Auto Theft Fraud) S.C. Code § 23-41-30 (Arson) | S.C. Code § 38-55-580 | S.C. Code § 38-55-580 NICB Named |
| South Dakota | S.D. Codified Law § 58-4A-13 S.D. Codified Law § 58-33-79 S.D. Codified Law § 58-33-80 ARSD 20:06:44:02 S.D. Codified Law § 34-32A-7 (Arson) | S.D. Codified Law § 58-4A-13 | S.D. Codified Law § 58-4A-13 S.D. Codified Law § 58-33-80 |

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| Tennessee | Tenn. Code § 56-53-109 Tenn. Code § 56-53-110 Tenn. Code § 56-47-110 Tenn. Code § 56-47-111 (Workers' Compensation) Tenn. Code § 68-102-115 (Arson) | Tenn. Code § 56-53-109 Tenn. Code § 56-53-110 Tenn. Code § 56-47-110 Tenn. Code § 56-47-111 (Workers' Compensation) | Tenn. Code § 56-53-109 Tenn. Code § 56-53-110 Tenn. Code § 56-47-110 Tenn. Code § 56-47-111 (Workers' Compensation) |
| Texas | Tex. Ins. Code § 34.001 Tex. Ins. Code § 34.002 Tex. Ins. Code § 34.003 Tex. Ins. Code § 34.004 Tex. Ins. Code § 34.005 Tex. Ins. Code § 701.052 Tex. Ins. Code § 2001.006 (Arson) | Tex. Ins. Code § 701.052 | Tex. Ins. Code § 701.051 Tex. Ins. Code § 701.052 |
| Utah | Utah Code § 31A-31-105 Utah Code § 53-7-214 (Arson) | Utah Code § 31A-31-105 | Utah Code § 31A-31-105 |
| Vermont | 8 V.S.A. § 3624 13 V.S.A. § 2031 8 V.S.A. § 3672 (Arson) | | |
| Virginia | Va. Code § 38.2-229 Va. Code § 38.2-618 Va. Code § 52-41 Va. Code § 27-85.5 (Arson) | Va. Code § 52-41 | Va. Code § 38.2-618 Va. Code § 52-41 NICB Named |
| Washington | RCW § 48.01.190 RCW § 48.50.070 RCW § 48.50.075 | RCW § 48.50.070 | RCW § 48.50.070 NICB Named |
| West Virginia | W. Va. Code § 33-41-6 W. Va. Code § 29-3-12a (Arson) | W. Va. Code § 33-41-6 | W. Va. Code § 33-41-6 |
| Wisconsin | Wis. Stat. § 895.486 Wis. Stat. § 165.55 (Arson) | Wis. Stat. § 895.486 | Wis. Stat. § 895.486 |
| Wyoming | Wyo. Stat. § 6-3-109 Wyo. Stat. § 26-2-131 (Arson) (Limited Sharing with Authorized Agencies Only) | | |

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