



Disclaimer: This document was prepared by the National Insurance Crime Bureau (NICB) and is intended as an informational guide and not intended to be legal or regulatory advice. Legal advice should only be provided by an attorney representing your organization and the advice should be tailored to the specific set of facts involved. Laws and regulations change, are subject to interpretation, and may not be accurately reflected in this guide.

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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