The following twenty-nine (29) states rely on the NCOIL Model Act Regarding Use of Credit Information in Personal Insurance, first adopted in November 2002.

Alabama (regulation only)  Missouri
Arkansas                      Montana
Colorado                   Nebraska
Connecticut                 Nevada
Delaware (regulation only)  New Mexico
Florida                     New York
Georgia                    North Carolina
Illinois                    North Dakota
Indiana                     Oklahoma
Iowa                        Rhode Island (applies some provisions to earlier law)
Kansas                      Tennessee
Louisiana                   Texas
Maine                        Virginia
Michigan                    West Virginia (informational letter only)
Mississippi (regulation only)