

**THE NATIONAL CONFERENCE OF INSURANCE LEGISLATORS**  
**Overview of NCOIL-Based Insurance Scoring Legislation/Regulation**

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