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State Guaranty Fund Liability Limits

A guarantee fund is a fund administered by a U.S. state to protect policy holders in the event that an insurance company defaults on benefit payments or becomes insolvent. The fund only protects beneficiaries of insurance companies that are licensed to sell insurance products in that state.

To visit a particular state insurance department's web site, click on the links provided in the table below.

State Departments of Insurance	Maximum aggregate benefits for all lines of insurance	Maximum death benefit with respect to any one life	Maximum liability for cash or withdrawal value of life insurance policy	Maximum liability for present value of an annuity contract	State Guaranty Fund Association Phone Numbers
Alabama	\$300,000	\$300,000	\$100,000	\$100,000	(205) 879-2202
Alaska	\$300,000	\$300,000	\$100,000	\$100,000	(907) 243-2311
Arizona	\$300,000	\$300,000	\$100,000	\$100,000	(602) 364-3863
Arkansas	\$300,000	\$300,000	\$300,000	\$300,000	(501) 371-2776
California	80% not to exceed \$250,000	80% not to exceed \$250,000	80% not to exceed \$100,000	80% not to exceed \$100,000	(323) 782-0182
Colorado	\$300,000	\$300,000	\$100,000	\$100,000	(303) 292-5022
Connecticut	\$300,000	\$300,000	\$100,000	\$100,000	(860) 529-3495
Delaware	\$300,000	\$300,000	\$100,000	\$100,000	(302) 456-3656
Dist. of Col.	\$300,000	\$300,000	\$100,000	\$300,000	(202) 434-8771
Florida	\$300,000	\$300,000	\$100,000	\$100,000	(904) 398-3644
Georgia	\$300,000	\$300,000	\$100,000	\$100,000	(770) 621-9835
Hawaii	\$300,000	\$300,000	\$100,000	\$100,000	(808) 528-5400
Idaho	\$300,000	\$300,000	\$100,000	\$100,000	(208) 378-9510
Illinois	\$300,000	\$300,000	\$100,000	\$100,000	(773) 714-8050
Indiana	\$300,000	\$300,000	\$100,000	\$100,000	(317) 636-8204
Iowa	\$300,000	\$300,000	\$100,000	\$100,000	(515) 283-3163
Kansas	\$300,000	\$300,000	\$100,000	\$100,000	(785) 271-1199
Kentucky	\$300,000	\$300,000	\$100,000	\$100,000	(502) 895-5915
Louisiana	\$300,000	\$300,000	\$100,000	\$100,000	(225) 381-0656
Maine	\$300,000	\$300,000	\$100,000	\$100,000	(207) 633-1090

Maryland	\$300,000	\$300,000	\$100,000	\$100,000	(410) 998-3907
Massachusetts	\$300,000	\$300,000	\$100,000	\$100,000	(413) 744-8483
Michigan	\$300,000	\$300,000	\$100,000	\$100,000	(517) 372-3863
Minnesota	\$300,000	\$300,000	\$100,000	\$100,000	(651) 407-3149
Mississippi	\$300,000	\$300,000	\$100,000	\$100,000	(601) 981-0755
Missouri	\$300,000	\$300,000	\$100,000	\$100,000	(573) 634-8455
Montana	\$300,000	\$300,000	\$100,000	\$100,000	(262) 965-5761
Nebraska	\$300,000	\$300,000	\$100,000	\$100,000	(402) 474-6900
Nevada	\$300,000	\$300,000	\$100,000	\$100,000	(775) 329-8387
New Hampshire	\$300,000	\$300,000	\$100,000	\$100,000	(603) 226-9114
New Jersey	\$500,000	\$500,000	\$100,000	\$100,000	(973) 623-3989
New Mexico	\$300,000	\$300,000	\$100,000	\$100,000	(505) 237-9397
New York	\$500,000	\$500,000	\$500,000	\$500,000	(212) 909-6813
No. Carolina	\$300,000	\$300,000	\$300,000	\$300,000	(919) 833-6838
North Dakota	\$300,000	\$300,000	\$100,000	\$100,000	(701) 235-4108
Ohio	\$300,000	\$300,000	\$100,000	\$100,000	(614) 442-6601
Oklahoma	\$300,000	\$300,000	\$100,000	\$300,000	(405) 272-9221
Oregon	\$300,000	\$300,000	\$100,000	\$100,000	(503) 588-1974
Pennsylvania	\$300,000	\$300,000	\$100,000	\$100,000	(610) 975-0572
Puerto Rico	\$300,000	\$300,000	\$100,000	\$100,000	(787) 765-2095
Rhode Island	\$300,000	\$300,000	\$100,000	\$100,000	(401) 273-2921
So. Carolina	\$300,000	\$300,000	\$300,000	\$300,000	(803) 536-9874
South Dakota	\$300,000	\$300,000	\$100,000	\$100,000	(605) 336-0177
Tennessee	\$300,000	\$300,000	\$100,000	\$100,000	(615) 242-8758
Texas	\$300,000	\$300,000	\$100,000	\$100,000	(512) 476-5101
Utah	\$500,000	\$500,000	\$200,000	\$200,000	(801) 572-1218
Vermont	\$300,000	\$300,000	\$100,000	\$100,000	(802) 244-8540
Virginia	\$300,000	\$300,000	\$100,000	\$100,000	(804) 282-2240
Washington	\$500,000	\$500,000	\$500,000	\$500,000	(425) 562-3128
West Virginia	\$300,000	\$300,000	\$100,000	\$100,000	(304) 733-6904
Wisconsin	\$300,000	\$300,000	\$300,000	\$300,000	(608) 242-9473
Wyoming	\$300,000	\$300,000	\$100,000	\$100,000	(303) 292-5022

Please Note: The information on this page should be verified by your state department of insurance for the most current limits and exclusions.

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