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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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