

Name		Premium Trust Separate Account Rule	Account Needs Bank In State	Restrictions on investment	Admin Code	State Statute	Comment
Alabama	AL	No	No	N/A	Ala. Code 27-7-36	-	
Alaska	AK	Yes	No	No		Alaska Stat. 21.27.360	
Arizona	AZ	No	No	No		Ariz. Rev. Stat. 20-295	Misappropriation of Funds rule for licensing
Arkansas	AR	No	No	No		Ark. Code Ann. 23-64-223	Fiduciary Duties
California	CA	Yes	Yes	No		Cal. Ins. Code 1733 & 1734	Premium account in state for California business
Colorado	CO	Yes	No	No	Colo. Code Regs. 1-2-1	Col SS 10-2-704 (b)(d)	
Connecticut	CT	No	No	No		Conn. Gen. Stat. 38a-712	Misappropriation of Funds rule....
Delaware	DE	No	No	No	Del. Code Ann. Tit. 18 - 1706		
Florida	FL	Yes	No	No		Fla. Stat. Ann. 626.561	
Georgia	GA	Yes	No	No		Ga. Code Ann. 33-23-35	
Hawaii	HI	Yes	Yes	No - Comment		Haw. Rev. Stat. 431:9A-123.5	Trust funds must be at an FDIC insured institution
Idaho	ID	Yes	No	No		Idaho Code Ann. 41-1024	
Illinois	IL	Yes	Yes	Yes	Sec 3113.40 PFTA		Income producing accounts provided licensee obtains written consent from Insuror to retain income
Indiana	IN	No	No	No		Ind. Code 27-1-15.6-12	Misappropriation of Funds rule for license revocation
Iowa	IA	No	No	No			There is a code pertaining to MGA & TPA Premium Collection IA Code Sect 510.17
Kansas	KS	No	No	No		Kan. Stat. Ann. 40-247	
Kentucky	KY	No	No	No		Ky. Rev. Stat. Ann. 304.9-400	
Louisiana	LA	No	No	No		La. Rev. Stat. Ann 22:1554	Fiduciary Duties
Maine	ME	No	No	No		Me. Stat. tit. 24-A 1449	
Maryland	MD	Yes	Yes	No - Comment		Md. Regs. Code 31.03.03.01	In account within State at institution Authorized to do business in State or subject to jurisdiction of State. Carriers to consent to interest transfer
Massachusetts	MA	No	No	No		Mass. Gen. Laws ch. 175, sec. 176	
Michigan	MI	No	No	No		Mich. Comp. Laws 500.1207	
Minnesota	MN	No	No	No	Minn. R. 2795.1300		Fiduciary Duties
Mississippi	MS	No	No	No		Miss. Code Ann 83-17-71	Misappropriation of Funds rule for license revocation
Missouri	MO	No	No	No		Mo. Rev. Stat. 375.051	
Montana	MT	Yes	No	No		Mt. Code Ann 33-17-1102	
Nebraska	NE	No	No	No		Neb. Rev. Stat. 44-4059	Fiduciary Duties
Nevada	NV	Yes	Yes	No		Nev. Rev. Stat 683A.400	Maintain at regulated institution in State
New Hampshire	NH	Yes	Yes	No	N.H. Code Admin. R. Ann. 4301.04		
New Jersey	NJ	Yes	No	Yes	N.J. Admin. Code tit. 11 17C-2.1		Requires Carrier authorization for interest, must be maintained at Bank in State or that subjects itself to NJ law
New Mexico	NM	Yes	No	No		N.M. Stat. Ann 59A-12-22	Maintain in a regulated Bank
New York	NY	Yes	Yes*	No - Comment	N.Y. Comp. Codes R. & Regs. Tit. 11 20.3		Bank duly authorized to do business in State. Interest OK with Carrier Consent
North Carolina	NC	No	No	No		N.C. Gen. Stat. 58-33-46	
North Dakota	ND	No	No	No		N.D. Cent. Code 26.1-26-42	
Ohio	OH	No	No	No		Ohio Rev. Code Ann. 3905.14	
Oklahoma	OK	Yes	No	No		Okla. Stat. Tit. 36 1435.13a	
Oregon	OR	Yes	No	No - Comment		Or. Rec. Stat. 744.083	Regulated financial institution includes investment Company
Pennsylvania	PA	Yes	No	No - Comment		Pa. Stat. Ann. Tit 40 310.96	Insured account and no early withdrawal penalty
Rhode Island	RI	No	No	No		<b>R.I. Gen. Laws 27-2.4-19</b>	
South Carolina	SC	No	No	No		S.C. Code Ann. 38-43-450\	
South Dakota	SD	No	No	No		S.D. Codified Laws 58-30-88	
Tennessee	TN	No	No	No		Tenn. Code Ann. 56-6-116	
Texas	TX	No	No	No		Tex. Ins. Code Ann. 4005.101	
Utah	UT	Yes	No	No		Utah Code Ann. 31A-23a-409	
Vermont	VT	Yes	No	No		Vt. Code R. 21-020-036	
Virginia	VA	Yes	No	No		Va. Code Ann. 38.2-1813	
Washington	WA	Yes	Yes- Comment	No	Wash Admin Code SS 284-12-080	Wash. Rev. Code Ann. 48.17.600	State code allows premiums in Insured institution out of State if affiliated operations in two or more States
West Virginia	WV	No	No	No		W. Va. Code Ann. 33-12-24	
Wisconsin	WI	No	No	No			State code for Emp Ben Plan Admin & Principals Wis SS 633.01
Wyoming	WY	Yes	No	No		Wyo. Stat. Ann. 26-9-229	Allowed with consent