

STATE RATES/FORMS FILING CHART

Last Updated: March 2023

This chart does not constitute legal advice, nor does it purport to provide definitive guidance for every type of marine insurance product. Individualized questions should be directed to counsel or a particular state's Department of Insurance for definitive filing advice.

STATE	RATES	FORMS	CANCELLATION NON-RENEWAL CITES	PLEASURECRAFT RATES/RULES	PLEASURECRAFT FORMS
AL	Ala. Code § 27-13-21 exempts marine insurance. Ala. Code § 27-13-22 applies some requirements to inland marine insurance.	Ala. Code § 27-14-2(3) exempts wet marine and transportation insurance. Ala. Code § 27-14-8(a) exempts specially rated inland marine risks.	Title 27 of the Ala. Code includes no express provisions generally precluding or limiting cancellation/non-renewal of P&C policies including marine.	Inland marine vessels for pleasure, not business, must file if less than 16 feet. Ala. Admin. Code 482-1-039.01.	Inland marine vessels for pleasure, not business, must file if less than 16 feet. Ala. Admin. Code 482-1-039.01.
AK	Alaska Stat. § 21.39.020(b)(3) exempts marine insurance. Alaska Stat. § 21.39.040(a) exempts inland marine risks which by general custom of the business are not written according to manual rates or rating plans.	Alaska Stat. § 21.42.010(3) exempts wet marine and transportation insurance. Alaska Stat. § 21.42.120(a) exempts specially rated inland marine risks.	Alaska Stat. § 21.36.210 contains no express limit on cancellation of marine policies. Alaska Stat. § 21.36.220 contains no marine exemptions for notice of policy cancellation. . Alaska Stat. § 21.36.240 imposes no conditions on an insurer's failure to renew a marine policy.	No filing required.	No filing required.
AZ	Ariz. Rev. Stat. §§ 20-342(A)(6),	Ariz. Rev. Stat. § 20-1101(3) exempts ocean	Ariz. Rev. Stat. § 20-1671(8) exempts commercial	No filing required	No filing required

STATE	RATES	FORMS	CANCELLATION NON-RENEWAL CITES	PLEASURECRAFT RATES/RULES	PLEASURECRAFT FORMS
	20-382(A)(3) exempt marine insurance. Ariz. Rev. Stat. § 20-385(A) exempts marine, inland marine, and transportation risks.	marine and foreign trade insurance. Ariz. Rev. Stat. § 20-1110 does not expressly apply to inland marine risk.	marine, but not inland marine, insurance. Ariz. Rev. Stat. §§ 20-1651 to 20-1656, contain no marine exemptions for residential or personal insurance.		
AR	Ark. Code Ann. § 23-67-203(4) exempts oceans marine insurance. Ark. Code Ann. § 23-67-206(a) exempts property and casualty insurance for commercial risk in a competitive market.	Ark. Code Ann. § 23-79-102(3) exempts wet marine and foreign trade insurance. Ark. Code Ann. § 23-79-109(b)(i) exempts large commercial risks	Ark. Code Ann. § 23-66-206(15) contains no marine exemptions.	No filing required.	No filing required.

STATE	RATES	FORMS	CANCELLATION NON-RENEWAL CITES	PLEASURECRAFT RATES/RULES	PLEASURECRAFT FORMS
CA	Cal. Ins. Code § 1851(c) exempts marine, but not inland marine insurance.	Code contains no applicable filing requirements.	Cal. Ins. Code § 675.5(d)(5) exempts commercial ocean marine insurance.	File (inland marine). Cal. Ins. Code § 1851(c).	No filing required
CO	Colo. Rev. Stat. § 10-4-1401 exempts insurers negotiating with and insuring sophisticated commercial entities. 3 Colo. Regs §702-5:5-1-10(3) exempts ocean marine.	Colo. Rev. Stat. § 10-4-1401 exempts insurers negotiating with and insuring sophisticated commercial entities.	Colo. Rev. Stat. §§ 10-4-109.7, 10-4-110 contain no marine exemptions.	No filing required.	No filing required
CT	Conn. Gen. Stat. § 38a-664(4) exempts marine insurance. Conn. Gen. Stat. §38a-676(a) exempts inland marine risks which by general custom of the	Conn. Gen. Stat. § 38a-664(4) exempts marine insurance. Conn. Gen. Stat. § 38a-676(c) exempts inland marine insurance which by general custom of the business are not written	Conn. Gen. Stat. §§ 38a-324, 38a-323 contain no marine exemptions with regard to cancellation and non-renewal requirements.	No filing required.	No filing required.

STATE	RATES	FORMS	CANCELLATION NON-RENEWAL CITES	PLEASURECRAFT RATES/RULES	PLEASURECRAFT FORMS
	business are not written according to manual rates or rating plans.	according to manual rates or rating plans.			
DE	Del. Code Ann. tit. 18 § 2502(b)(2) exempts marine insurance. Del. Code Ann. tit. 18 § 2504 exempts inland marine risk which by general custom of the business are not written according to manual rates or rating plans.	Del. Code Ann. tit. 18 § 2701(3) exempts wet marine and transportation insurance. Del Code Ann. tit. 18 § 2712(a) exempts specially rated inland marine risks.	Del. Code Ann. tit 18 § 4120 exempts inland marine insurance and any insurance that is not residential or personal.	No filing required.	No filing needed.
D.C.	D.C. Code § 31-2702(1) exempts marine insurance. D.C. Code § 31-2704(a) exempts inland marine risks	Code contains no form filing requirements for ocean marine risk. D.C. Code § 31-2714(a) also removes form filing	D.C. Code includes no express provisions generally precluding or limiting cancellation/non-renewal of P&C policies including marine.	No filing required.	File (inland marine). D.C. Code § 31-2714.

STATE	RATES	FORMS	CANCELLATION NON-RENEWAL CITES	PLEASURECRAFT RATES/RULES	PLEASURECRAFT FORMS
	which are not made by a rating organization and which by general custom of the business are not written according to manual rates or rating plans.	requirements if insurer is insuring "exempt commercial risks," which are large entities defined at D.C. Code § 31-2701(7).			
FL	Fla. Stat. § 627.021(2)(c),(d) exempts marine, including inland marine, insurance.	Fla. Stat. § 627.401(3) exempts wet marine and transportation insurance.	Fla. Stat. § 627.4133(a) and § 627.4133(b) exempts marine insurance from providing written notice of cancellation or termination other than nonrenewal.	File for all personal inland marine risks, but not commercial inland marine risks. Fla. Admin. Code 69O-167.024(2)(b).	Fla. Stat. § 627.401(3) exempts wet marine and transportation insurance. See Fla. Stat. § 624.607 for definition of "wet marine and transportation insurance."
GA	Ga. Code Ann. § 33-9-3(a)(4) exempts marine, but not transportation, insurance.	Ga. Code Ann. § 33-24-2(3) exempts ocean marine and foreign trade insurance. Ga. Code Ann. § 33-24-9 exempts "specially rated" inland marine risks.	Ga. Code Ann. § 33-24-2(3) exempts ocean marine and foreign trade insurance.	No filing required.	No filing required.

STATE	RATES	FORMS	CANCELLATION NON-RENEWAL CITES	PLEASURECRAFT RATES/RULES	PLEASURECRAFT FORMS
HI	Haw. Rev. Stat. § 431:14-102(b)(4) exempts marine insurance. Haw. Rev. Stat. §431:14-104(a) exempts specific inland marine risks which by general custom of the business are not written according to manual rate or rating plans.	Haw. Rev. Stat. § 431:10-201 exempts ocean marine insurance.	Haw. Rev. Stat. § 431:10-201 exempts ocean marine insurance.	No filing required	No filing required
ID	Idaho Code Ann. § 41-1401(3)(b) exempts marine, but not inland marine, insurance.	Idaho Code Ann. § 41-1801 exempts wet marine and transportation insurance.	Idaho Code Ann. § 41-1801 exempts wet marine and transportation insurance.	No filing required	File (inland marine). Idaho Code Ann. § 41-1401(3)(b).
IL	50 IL Adm. Code 754.10 exempts marine, but not group inland marine, insurance.	215 Ill. Comp. Stat. 5/143 contains no marine exemptions, although it does exempt “riders or endorsements prepared	215 Ill. Comp. Stat. 5/143.11, 5/143.17, 5/143.17a exempt ocean marine insurance.	No rate filing required	Filing required. 50 Ill. Adm. Code 101.30. Form filing required.

STATE	RATES	FORMS	CANCELLATION NON-RENEWAL CITES	PLEASURECRAFT RATES/RULES	PLEASURECRAFT FORMS
		to meet special, unusual, peculiar, or extraordinary conditions applying to an individual risk.” Ill. Admin Code tit. 50 § 2302.20(b) exempts group inland marine insurance issued for business purposes.			
IN	Ind. Code. § 27-1-22-2(a)(3) exempts marine insurance. Some additional exceptions to rate filing requirements for inland marine policies can be found in Ind. Code § 27-1-22-(g). <i>See also</i> Ind. Code § 27-1-22-4(b)(1).	Ind. Code § 27-1-22-2(a)(3) exempts ocean marine from the general form filing requirement contained in Ind. Code § 27-1-22-4(n).	Ind. Code § 27-1-31-1 contains no marine exemptions.	File (inland marine). Ind. Code § 27-1-22-2.	No filing required

STATE	RATES	FORMS	CANCELLATION NON-RENEWAL CITES	PLEASURECRAFT RATES/RULES	PLEASURECRAFT FORMS
IA	Iowa Code § 515F.3(2)(c) exempts marine, but not inland marine, insurance. Some additional exceptions to rate filing requirements for inland marine policies can be found in Iowa Code § 515F.5(1)(a).	IAC 191-20.11 contains no marine exemptions for form filings. However, individually negotiated (i.e. manuscript) policies are exempt.	Iowa Code §§ 515.126-515.129c contain no marine exemptions for cancellation/non-renewal requirements	No filing required.	No filing required.
KS	Kan. Stat. Ann. § 40-955 exempts inland marine insurance from rate filing requirements, but may exempt certain special risks, including "large risks" and commercial risks "not rated	Form filing requirements are subject to the same exemptions under rate filing requirements. Kan. Admin. Regs. § 40-3-32 exempts marine and inland marine forms that "cannot practicably be filed before use." The exception does not	Kan. Stat. Ann. §§ 40-2,120 to 2,122 contain no marine exemptions.	Filing required. Kan. Stat. Ann. § 40-955.	Filing required. Kan. Stat. Ann. § 40-955.

STATE	RATES	FORMS	CANCELLATION NON-RENEWAL CITES	PLEASURECRAFT RATES/RULES	PLEASURECRAFT FORMS
	according to manuals, rating plans, or schedules."	specifically apply to marine or inland marine policy and endorsement forms that "contain standardized wording;" but individually negotiated (i.e. manuscript) policies are exempt.			
KY	Ky. Rev. Stat. Ann. § 304.13-021(3) exempts wet marine and transportation insurance.	Ky. Rev. Stat. Ann. § 304.14-010(3) exempts wet marine and transportation insurance.	Ky. Rev. Stat. Ann. §§ 304.20-300 to 304.20-385 contain no marine exemptions.	File (inland marine). Ky. Rev. Stat. Ann. § 304.13-021(3).	File (inland marine). Ky. Rev. Stat. Ann. § 304.14-010(3).
LA	La. Rev. Stat. Ann. § 22:1456(C)(2) exempts marine, but not inland marine, insurance.	La. Rev. Stat. Ann. § 22:851 exempts ocean marine and foreign trade insurance. <i>See also</i> La. Rev. Stat. Ann. § 22:856.	La. Rev. Stat. Ann. § 22:851 exempts ocean marine and foreign trade insurance.	File (inland marine). La. Rev. Stat. Ann. § 22:1456. <i>See also</i> La. Rev. Stat. Ann. §22:47(13).	File (inland marine). La. Rev. Stat. Ann. § 22:851

STATE	RATES	FORMS	CANCELLATION NON-RENEWAL CITES	PLEASURECRAFT RATES/RULES	PLEASURECRAFT FORMS
ME	Me. Rev. Stat. tit. 24A §2302(2)(C) exempts marine, but not inland marine, insurance.	Me. Rev. Stat. tit. 24A §2401(3) exempts wet marine and transportation insurance.	Me. Rev. Stat. tit. 24A §§ 2901, 2908 contain no marine exemptions.	File (inland marine). Me. Rev. Stat. tit. 24A, § 2302(2)(c).	File (inland marine). Me. Rev. Stat. tit. 24A, § 2302(2)(c).
MD	Md. Code Ann., Ins. §§ 11-202(b)(2), 11-303(a)(4) exempt marine, but not inland marine, insurance.	Md. Code Ann., Ins. § 12-101 exempts wet marine and transportation insurance.	Md. Code Ann., Ins. §§ 27-601 to 27-614 contain no marine exemptions.	File pursuant to Md. Code Ann., Ins. § 11-202. See also Md. Code Regs. 31.08.06.02 (inland marine not exceeding 16 feet in length).	File (inland marine). Md. Code Ann., Ins. § 12-101.
MA	Mass. Gen. Laws ch. 174A § 4(b) exempts marine, but not inland marine, insurance.	Mass. Gen. Laws ch. 175 § 2B exempts policies that are not delivered to more than 50 policyholders; Mass. Gen. Laws Ann. ch 175, § 224(b) exempts “large commercial policyholders.”	Mass. Gen. Laws. ch. 175 § 187C contains no marine exemptions.	No filing required	Filing required. Mass. Gen. Laws. ch. 175 § 2B.

STATE	RATES	FORMS	CANCELLATION NON-RENEWAL CITES	PLEASURECRAFT RATES/RULES	PLEASURECRAFT FORMS
MI	Mich. Comp. Laws § 500.2601(3)(b) exempts imports, exports, and domestic shipments, and any vessels with a straight-line hull length of more than 24 feet.	Mich. Comp. Laws § 500.2236(8)(b) exempts vessels and watercrafts with a straight-line hull length of more than 24 feet.	Mich. Code includes no express provisions generally precluding or limiting cancellation/non-renewal of P&C policies including marine.	File (if less than 24 feet). Mich. Comp. Laws § 2601.	File (if less than 24 feet). Mich. Comp. Laws § 500.2236.
MN	Minn. Stat. § 70A.02 exempts marine insurance. Also exempts inland marine insurance under certain circumstances. See Minn. Stat. § 70A.02.	Minn. Stat. § 70A.02 exempts marine insurance. Also exempts inland marine insurance under certain circumstances. See Minn. Stat. § 70A.02(3).	Minn. Stat. § 60A.35 exempts ocean marine insurance.	Filing not required, except for certain inland marine risks. See Minn. Stat. § 70A.02(3).	Filing not required, except for certain inland marine risks. See Minn. Stat. § 70A.02(3).
MS	Miss. Code Ann. § 83-2-1(1)(b)	Miss. Code Ann. § 83-2-1(1)(b) exempts	Miss. Code. Ann. § 83-5-28 contains no marine	File (inland marine). Miss. Code Ann. § 83-2-1(1)(b).	File (inland marine). Miss. Code Ann. § 83-2-1(1)(b).

STATE	RATES	FORMS	CANCELLATION NON-RENEWAL CITES	PLEASURECRAFT RATES/RULES	PLEASURECRAFT FORMS
	exempts ocean marine insurance.	ocean marine insurance.	exemption from its requirements.		
MO	Mo. Rev. Stat. § 379.316 exempts marine, but not inland marine, insurance.	Ocean and inland marine are not identified as the types of risk that expressly require form filing prior to use under Mo. Rev. Stat. § 375.920. Instead, the statute contemplates only individual, consumer-oriented risk.	Mo. Rev. Stat. § 379.883 contains no marine exemptions for commercial insurance. Mo. Rev. Stat. §§ 375.001-375.011 covers noncommercial insurance and also contains no marine exemptions.	File (inland marine). Mo. Rev. Stat. § 379.316.	File (inland marine). Mo. Rev. Stat. § 379.316.
MT	Mont. Code Ann. § 33-16-103(5) exempts marine, but not inland marine, insurance.	Mont. Code Ann. § 33-1-501(9)(c) exempts ocean marine and foreign trade insurance.	Mont. Code Ann. §§ 33-15-1101 to 33-15-1121 contain no marine exemptions.	File (inland marine). Mont. Code Ann. § 33-16-103(5).	File (inland marine). Mont. Code Ann. § 33-16-103(5).
NE	Neb. Rev. Stat. § 44-7505(2)(b) exempts ocean marine insurance.	Neb. Rev. Stat. § 44-7505(2)(b) exempts ocean marine insurance.	Neb. Rev. Stat. § 44-522(2) requires that for policies with terms greater than sixty (60) days, marine insurers must	File (inland marine). Neb. Rev. Stat. § 44-7505(2)(b).	File (inland marine). Neb. Rev. Stat. § 44-7505(2)(b).

STATE	RATES	FORMS	CANCELLATION NON-RENEWAL CITES	PLEASURECRAFT RATES/RULES	PLEASURECRAFT FORMS
	<p>Neb. Rev. Stat. Ann. §§ 44-7511(1) and 44-7508(c) exempts types of inland marine risk rates that by industry custom, have not been written according to manual rating.</p>		<p>provide insureds with sixty (60) days' notice of non-renewal/cancellation except where cancellation is premised on nonpayment of premium.</p> <p>Neb. Rev. Stat. § 44-522(3)(a-g)¹ provides that marine insurers may not cancel policies which have been effective for greater than sixty (60) days except for certain enumerated reasons.</p>		

1

- (a) Nonpayment of premium;
- (b) The policy was obtained through a material misrepresentation;
- (c) Any insured has submitted a fraudulent claim;
- (d) Any insured has violated any of the terms and conditions of the policy;
- (e) The risk originally accepted has substantially increased;
- (f) Certification to the Director of Insurance of loss of reinsurance by the insurer which provided coverage to the insured for all or a substantial part of the underlying risk insured; or
- (g) The determination by the director that the continuation of the policy could place the insurer in violation of the insurance laws of this state.

STATE	RATES	FORMS	CANCELLATION NON-RENEWAL CITES	PLEASURECRAFT RATES/RULES	PLEASURECRAFT FORMS
NV	Nev. Rev. Stat. § 686B.030(1)(a) exempts ocean marine, but not inland marine, insurance.	Nev. Rev. Stat. § 687B.010(3) exempts wet marine and transportation insurance.	Nev. Rev. Stat. § 687B.010(3) exempts wet marine and transportation insurance.	File (inland marine). Nev. Rev. Stat. § 686B.030(1)(a).	File (inland marine). Nev. Rev. Stat. § 686B.030(1)(a).
NH	N.H. Rev. Stat. Ann. § 412:2(II)(d) exempts ocean marine insurance.	N.H. Rev. Stat. Ann. § 412:2(II)(d) exempts ocean marine insurance.	N.H. Rev. Stat. Ann. §§ 417-C:2 to 417-C:3 includes no express provisions generally precluding or limiting cancellation/non-renewal of marine policies.	File (inland marine). N.H. Rev. Stat. Ann. § 412:2(II)(d).	File (inland marine). N.H. Rev. Stat. Ann. § 412:2(II)(d).
NJ	N.J. Rev. Stat. § 17:29A-25 exempts marine insurance, but not inland marine insurance unless it belongs to "classes of inland marine insurance for which no class rates, rating plans or special rates are customarily fixed	N.J. Rev. Stat. § 17:29AA-3(a)(1) exempts marine, but not inland marine, insurance.	N.J. Admin. Code §§ 11:1-20.1, 11:1-22.1 exempt ocean marine insurance.	File (inland marine). N.J. Rev. Stat. § 17:29A-25.	File (inland marine). N.J. Rev. Stat. § 17:29A-25.

STATE	RATES	FORMS	CANCELLATION NON-RENEWAL CITES	PLEASURECRAFT RATES/RULES	PLEASURECRAFT FORMS
	by a rating bureau."				
NM	N.M. Stat. Ann. § 59A-17-2(A)(1) exempts wet marine and transportation insurance.	N.M. Stat. Ann. § 59A-18-1(C) exempts wet marine and transportation insurance.	N.M. Stat. Ann. § 59A-18-1(C) exempts wet marine and transportation. N.M. Stat. Ann. § 59A-18-29(F) exempts inland marine insurance.	File (inland marine). N.M. Stat. Ann. § 59A-17-2(A)(1).	File (inland marine). N.M. Stat. Ann. § 59A-17-2(A)(1).
NY	N.Y. Ins. Law § 2302(a)(4), (5) exempts marine, but not inland marine, insurance.	N.Y. Ins. Law § 2302(a)(4), (5) exempts marine, but not inland marine, insurance. N.Y. Ins. Law § 2307(e) exempts inland marine risks from policy form filing if they are "not written according to manual rates or rating plans."	N.Y. Ins. Law § 3426(1)(2) exempts "principally marine" insurance.	File (inland marine). N.Y. Ins. Law § 2302(a)(4).	File (inland marine). N.Y. Ins. Law § 2302(a)(4).
NC	N.C. Gen. Stat. § 58-40-15(3) exempts marine, but not inland	N.C. Gen. Stat. § 58-41-10(a) exempts marine as defined by G.S. 58-40-15(3) and	N.C. Gen. Stat. § 58-41-10(a) exempts marine and personal inland marine insurance.	File (inland marine). N.C. Gen. Stat. § 58-40-15(3).	File (inland marine). N.C. Gen. Stat. § 58-40-15(3).

STATE	RATES	FORMS	CANCELLATION NON-RENEWAL CITES	PLEASURECRAFT RATES/RULES	PLEASURECRAFT FORMS
	marine, insurance. N.C. Gen. Stat. § 58-40-30(a) exempts inland marine insurance "not written according to manual rates and rating plans."	personal inland marine insurance.			
ND	N.D. Cent. Code § 26.1-25-02(1)(c) exempts ocean marine, but not inland marine, insurance.	N.D. Cent. Code § 26.1-25-02(1)(c) exempts ocean marine from the general form filing requirement contained in N.D. Cent. Code § 26.1-30-19(4).	N.D. Cent. Code § 26.1-30.1-01 exempts inland marine insurance.	File (inland marine). N.D. Cent. Code § 26.1-25-02(1)(c).	Filing required. N.D. Cent. Code § 26.1-30-19.
OH	Ohio Rev. Code Ann. § 3935.02(B) exempts marine, but not inland marine, insurance.	Ohio Code includes no applicable filing requirements for marine insurance. <i>See</i> Ohio Rev. Code Ann. § 3902.02.	Ohio Rev. Code Ann. §§ 3937.25- 3937.26 includes no express provision generally precluding or limiting cancellation/non-renewal of marine policies.	File (inland marine). Ohio Rev. Code Ann. § 3935.02(B).	Ohio Code contains no applicable filing requirements. <i>See</i> Ohio Rev. Code Ann. § 3902.02.

STATE	RATES	FORMS	CANCELLATION NON-RENEWAL CITES	PLEASURECRAFT RATES/RULES	PLEASURECRAFT FORMS
OK	Okla. Stat. tit. 36 §983(4) exempts ocean marine, but not inland marine, insurance.	Okla. Stat. tit. 36 § 3601(3) exempts ocean marine and foreign trade insurance.	Okla. Stat. tit. 36 § 3601(3) exempts ocean marine and foreign trade insurance.	Filing required. Okla. Stat. tit. 36 §§ 900.1-908.	File (inland marine). Okla. Stat. tit. 36 § 3601(3).
OR	Or. Rev. Stat. §737.035(3) exempts wet marine and transportation insurance.	Or. Rev. Stat. §742.001(2) exempts wet marine and transportation insurance.	Or. Rev. Stat. §742.001(2) exempts wet marine and transportation insurance.	File (inland marine). Or. Rev. Stat. §737.035(3).	File (inland marine). Or. Rev. Stat. §742.001(2).
PA	40 Pa. Stat. Ann. §1222(b) exempts marine, but not inland marine, insurance.	40 Pa. Stat. Ann. § 710-4(b)(2) exempts marine, but not inland marine, insurance.	40 Pa. Stat. Ann. § 3403 includes no express provisions generally precluding or limiting cancellation/non-renewal of marine policies.	File (inland marine). 40 Pa. Stat. Ann. §1222(b).	File (inland marine). 40 Pa. Stat. Ann. § 710-4(b)(2).
RI	R.I. Gen. Laws §27-6-2(b)(2) exempts marine, but not inland marine, insurance.	R.I. Gen. Laws § 27-44-3(a)(4) exempts ocean marine insurance.	R.I. Gen. Laws § 27-29-17 and Ins. Reg. 38 include no express provisions generally precluding or limiting cancellation/non-renewal of marine policies.	File (inland marine). R.I. Gen. Laws §27-6-2(b)(2).	File (inland marine). R.I. Gen. Laws § 27-44-3(a)(4).

STATE	RATES	FORMS	CANCELLATION NON-RENEWAL CITES	PLEASURECRAFT RATES/RULES	PLEASURECRAFT FORMS
SC	<p>S.C. Code Ann. §38-73-20(b)(2) Exempts ocean marine insurance.</p> <p>SC Code Ann. Regs 69-64 exempts commercial policies including inland marine.</p>	<p>S.C. Code Ann. Regs. 69-64(D) requires filing of all commercial policies unless pertaining to an exempt commercial risk and has previously been filed by an advisory organization or the insurer.</p> <p>S.C. Code Ann. § 38-61-20 and S.C. Code Ann. § 38-61-25 also exempt policies prepared to “to meet special, unusual, peculiar, or extraordinary conditions applying to an individual risk.”</p>	<p>S.C. Code Ann. § 38-75-710 contains no marine exemptions.</p>	<p>Filing required. S.C. Code Ann. § 38-73-340.</p>	<p>Filing required. S.C. Code Ann. Regs. 69-64.</p>

STATE	RATES	FORMS	CANCELLATION NON-RENEWAL CITES	PLEASURECRAFT RATES/RULES	PLEASURECRAFT FORMS
SD	S.D. Codified Laws § 58-24-3(4) exempts marine, but not inland marine, insurance.	S.D. Codified Laws § 58-11-13 exempts "specially rated inland marine risks" and any "forms of unique character designed for and used with relation to insurance upon a particular subject."	S.D. Codified Laws § 58-33-60 contains no marine exemptions with regard to cancellation requirements. S.D. Codified Laws § 58-1-14 contains no marine exemptions with regard to nonrenewal requirements.	File (inland marine). S.D. Codified Laws § 58-24-3(4).	File (inland marine). S.D. Codified Laws § 58-11-13. Does not apply to specially rated inland marine risk.
TN	Tenn. Code. Ann. art. 56-5-101(4) exempts ocean marine insurance.	Tenn. Code. Ann. art. 56-5-101(4) exempts ocean marine insurance.	Tenn. Code Ann. § 56-7-1802(1)(A) exempts ocean marine insurance. For personal pleasure watercraft, Tenn. Code Ann. § 56-7-1901 contains no exemptions with regard to nonrenewal requirements. However, code contains no provisions dealing with cancellation for personal pleasure watercraft insurance.	Filing required. Tenn. Code Ann. §§ 56-5-102(7)(E), 56-5-105.	Filing required. Tenn. Code Ann. §§ 56-5-102(7)(E), 56-5-105.

STATE	RATES	FORMS	CANCELLATION NON-RENEWAL CITES	PLEASURECRAFT RATES/RULES	PLEASURECRAFT FORMS
TX	Tex. Ins. Code Ann. art. 5.13(c) exempts ocean marine, marine, and inland marine noncommercial insurance.	Tex. Ins. Code Ann. art. 5.13(c) exempts ocean marine, marine, and inland marine noncommercial insurance.	Tex. Ins. Code Ann. § 551.001(a-1)(2) exempt marine, but not inland marine, insurance.	No filing required	No filing required
UT	Utah Code Ann. § 31A-1-103(3)(b) exempts ocean marine insurance. Utah Code Ann. § 31A-19a-203(5) exempts inland marine insurance "not written according to standardized manual rules or rating plans."	Utah Code Ann. § 31A-1-103(3)(b) exempts ocean marine insurance. Utah Code Ann. § 31A-21-201 Does not include inland or ocean marine insurance for filing requirement	Utah Code Ann. § 31A-1-103(3)(b) exempts ocean marine insurance. Utah Code Ann. § 31A-21-303.	File (inland marine). Utah Code Ann. § 31A-1-103(3)(b).	File (inland marine). Utah Code Ann. § 31A-1-103(3)(b).

STATE	RATES	FORMS	CANCELLATION NON-RENEWAL CITES	PLEASURECRAFT RATES/RULES	PLEASURECRAFT FORMS
VT	Vt. Stat. Ann. tit. 8 § 4682(4) exempts ocean marine insurance.	Vt. Stat. Ann. tit. 8 § 3541(a) exempts wet marine and transportation insurance, as well as specially rated inland marine risks.	Vt. Stat. Ann. tit. 8 § 4682(4) exempts ocean marine insurance. Vt. Stat. Ann. tit. 8 §§ 3879-3883, however, contain no marine exemptions from certain other requirements.	File (inland marine). Vt. Stat. Ann. tit. 8 § 4682(4).	File (inland marine). Vt. Stat. Ann. tit. 8 § 3541(a).
VA	Va. Code Ann. § 38.2-1902(8) exempts insurance of vessels or craft used primarily in a trade or business, their cargoes, marine builders' risks and marine protection and indemnity Admin. Order 9721 private pleasure watercraft 26 feet and over in length.	Va. Code Ann. § 38.2-300(1) exempts ocean marine insurance. Admin. 9720 exempts private pleasure watercraft 26 feet and over in length.	Va. Code Ann. § 38.2-231 contains no marine exemptions.	File (inland marine- if less than 26 feet). Va. Code Ann. § 38.2-1906.	File (inland marine- if less than 26 feet). Va. Code Ann. § 38.2-316.

STATE	RATES	FORMS	CANCELLATION NON-RENEWAL CITES	PLEASURECRAFT RATES/RULES	PLEASURECRAFT FORMS
WA	Wash. Rev. Code § 48.19.010(1)(e) exempts marine, but not inland marine, insurance. Wash. Admin. Code §284-24-080(4) requires rates for pleasure craft 26 feet or less in length.	Wash. Rev. Code § 48.18.010 exempts ocean marine and foreign trade insurance.	Wash. Rev. Code § 48.18.010 exempts ocean marine and foreign trade insurance.	File (inland marine- if less than 26 feet). Wash. Admin. Code § 284-24-080(4).	File (inland marine- if less than 26 feet). Wash. Rev. Code § 48.18.010.
WV	W. Va. Code § 33-20-2(b)(3) exempts marine, but not inland marine, insurance.	W. Va. Code § 33-17-8(b) exempts ocean marine insurance, as well as specially rated inland marine insurance.	W. Va. Code § 33-17a-1 to 33-17a-11 contain no marine exemptions.	File (inland marine). W. Va. Code § 33-20-2(b)(3).	File (inland marine). W. Va. Code § 33-17-8(b)
WI	Wis. Stat. § 625.03(1)(a) exempts ocean marine insurance. Wis. Admin. Code § Ins. 4.08	Wis. Adm. Code § Ins. 6.05(2) exempts ocean marine insurance.	Wis. Stat. § 631.01(3) exempts ocean marine insurance.	No filing required.	Filing required. Wis. Code. § 631.20.

STATE	RATES	FORMS	CANCELLATION NON-RENEWAL CITES	PLEASURECRAFT RATES/RULES	PLEASURECRAFT FORMS
	exempts inland marine insurance.				
WY	Wyo. Stat. Ann. § 26-14-102(a)(v) exempts Insurance of vessels or craft, their cargoes, marine builders' risks, marine protection and indemnity, or other risks commonly insured under marine, as distinguished from inland marine, insurance policies.	Wyo. Stat. Ann. § 26-15-101(a)(iii) exempts wet marine and transportation insurance.	Wyo. Stat. Ann. §§ 26-35-201 to 26-35-204 contain no marine exemptions.	File (inland marine). Wyo. Stat. Ann. § 26-14-102(a)(v)	File (inland marine). Wyo. Stat. Ann. § 26-15-101(a)(iii).
GUAM	Guam Code Ann. §18501 contains no marine exemptions.	Guam Code Ann. §18308 contains no marine exemptions.	Code contains no provisions dealing with cancellation and non-renewal.	Filing required. Guam Code Ann. §18501.	Filing required. Guam Code Ann. §18308.

STATE	RATES	FORMS	CANCELLATION NON-RENEWAL CITES	PLEASURECRAFT RATES/RULES	PLEASURECRAFT FORMS
PUERTO RICO	P.R. Laws Ann. tit. 26 §1202(e) exempts marine, but not inland marine, insurance.	P.R. Laws Ann. tit. 26 § 1101 exempts ocean marine and foreign trade insurance.	P.R. Laws Ann. tit. 26 § 1101 exempts ocean marine and foreign trade insurance.	File (inland marine). P.R. Laws Ann. tit. 26 §1202(e).	File (inland marine). P.R. Laws Ann. tit. 26 § 1101.
U.S. VIRGIN ISLANDS	Code contains no applicable rate requirements. V.I. Code Ann. tit. 22 § 53a pre-approval of rates is not required, but the Commissioner shall be notified 30 days in advance of the effective date of any rate increase.	V.I. Code Ann. tit. 22 § 801 exempts ocean marine and foreign trade insurance.	V.I. Code Ann. tit. 22 § 801 exempts ocean marine and foreign trade insurance.	No filing required. See V.I. Code Ann. Tit. 22 § 53a.	V.I. Code Ann. Tit. 22 § 810 requires form filing for pleasurecraft policies that are not ocean marine policies.