

Essential Protections for Policyholders State Rankings — “Use It and Lose It”

Rhode Island	★★★★★	New Hampshire	★★
Texas	★★★★★	North Carolina	★★
District of Columbia	★★★★☆	Tennessee	★★
Oklahoma	★★★★☆	Vermont	★★
Delaware	★★★★	Alaska	★
Louisiana	★★★★	Hawaii	★
Maryland	★★★★	Idaho	★
Minnesota	★★★★	Illinois	★
Montana	★★★★	Indiana	★
Pennsylvania	★★★★	Kansas	★
Georgia	★★★★	Maine	★
Michigan	★★★★	Massachusetts	★
South Carolina	★★★★	Mississippi	★
Alabama	★★★	Missouri	★
Arkansas	★★★	Nebraska	★
Connecticut	★★★	Nevada	★
Florida	★★★	New Mexico	★
New Jersey	★★★	New York	★
North Dakota	★★★	Ohio	★
Wyoming	★★★	Oregon	★
Utah	★★★	South Dakota	★
Arizona	★★	Virginia	★
California	★★	Washington	★
Colorado	★★	West Virginia	★
Iowa	★★	Wisconsin	★
Kentucky	★★		