



**The ASA Report:
The Policy
Environment
in the States**

**Class Ranking –
Anti-Indemnity/
‘Additional Insured’
Policies**

This chart ranks all U.S. states and the District of Columbia on anti-indemnity/‘additional insured’ policies secured in 2006.

Indemnity, whether promised in a contract or an ‘additional insured’ insurance endorsement, allows one party to take legal responsibility for another party. Anti-indemnity laws limit the amount and kinds of liabilities that can be transferred from one party to another through a contract or insurance policy.

The rankings are based on each state’s score for anti-indemnity policies on a scale of 0 to 100, as calculated by ASA. Letter grades were assigned according to the following scale:

Grading Scale	
100 - 91	A
90 - 81	B
80 - 71	C
70 - 61	D
60 - 0	F

For more information, visit <http://www.asaonline.com>.

Bold face indicates significant legislative or judicial activity, regardless of effect on scores or grades.

2005 Class Rank	2006 Class Rank	State	2005 Score	2006 Score	2006 Grade
1	1	Montana	100	100	A
1	1	New Mexico	100	100	A
36	1	Oklahoma	0	100	A
1	1	Oregon	100	100	F
4	5	Connecticut	41	41	F
4	5	Delaware	41	41	F
4	5	Illinois	41	41	F
4	5	Kansas	41	41	F
4	5	Massachusetts	41	41	F
4	5	Minnesota	41	41	F
4	5	Mississippi	41	41	F
4	5	Missouri	41	41	F
4	5	Nebraska	41	41	F
4	5	New York	41	41	F
4	5	North Carolina	41	41	F
4	5	Ohio	41	41	F
4	5	Rhode Island	41	41	F
4	5	South Carolina	41	41	F
4	5	Utah	41	41	F
4	5	Washington	41	41	F
20	21	Kentucky	29	29	F
21	22	Arizona	24	24	F
22	23	Alaska	12	12	F
22	23	California	12	12	F
22	23	Florida	12	12	F
22	23	Hawaii	12	12	F
22	23	Idaho	12	12	F
22	23	Indiana	12	12	F
22	23	Maryland	12	12	F
22	23	Michigan	12	12	F
22	23	New Jersey	12	12	F
22	23	South Dakota	12	12	F
22	23	Tennessee	12	12	F
22	23	Virginia	12	12	F
22	23	West Virginia	12	12	F
35	36	Texas	6	6	F
36	37	Alabama	0	0	F
36	37	Arkansas	0	0	F
36	37	Colorado	0	0	F
36	37	District of Columbia	0	0	F
36	37	Georgia	0	0	F
36	37	Iowa	0	0	F
36	37	Louisiana	0	0	F
36	37	Maine	0	0	F
36	37	Nevada	0	0	F
36	37	New Hampshire	0	0	F
36	37	North Dakota	0	0	F
36	37	Pennsylvania	0	0	F
36	37	Vermont	0	0	F
36	37	Wisconsin	0	0	F
36	37	Wyoming	0	0	F