

## **ARTICLE 45-13 LINES OF INSURANCE**

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### **CHAPTER 45-13-01 LINES OF INSURANCE**

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#### **45-13-01-01. Lines of insurance.**

An insurance company or an insurance agent may apply to engage in insurance activities in one or more of the following lines of insurance:

1. Life and annuity.
2. Accident and health.
3. Property.
4. Casualty.
5. Variable life and annuity.

**History:** Effective January 1, 2000.

**General Authority:** NDCC 28-32-02

**Law Implemented:** NDCC 26.1-05-02, 26.1-12-11, 26.1-26-11

#### **45-13-01-02. Product types - Definition.**

Each line of insurance is defined to include the following products:

1. Life and annuity includes:

Annuity/institutional investment  
Credit life  
Deferred annuity  
Endowment  
Guaranteed investment  
contract/pension plan  
Immediate annuity

Equity/interest indexed annuity  
Equity/interest indexed universal life  
Structured settlement annuity  
Term life  
Universal life  
Whole life

and similar products relating to life and annuity matters.

2. Accident and health includes:

Accident  
Accidental death  
Accidental death and dismemberment  
Cancer  
Civilian health and medical program  
of the uniformed services

Hospital indemnity  
Hospital and surgical  
Intensive care  
Involuntary unemployment  
Long-term care  
Major medical

- supplement
- Credit disability
- Critical illness
- Dental
- Disability income
- Excess loss
- Family leave
- Human immunodeficiency virus indemnity
- Home health care

- Managed care/excess loss
- Medical expense
- Medicare supplement
- Nursing home
- Organ and tissue transplant
- Prescription drug
- Specified disease
- Sickness
- Stop-loss medical
- Surgical expense
- Vision

and similar products relating to accident and health matters.

3. Property includes:

- Aircraft cargo
- Aircraft hull
- Allied lines
- Auto commercial physical damage
- Auto private passenger physical damage
- Baggage
- Boiler and machinery
- Burglary and robbery
- Business income
- Cargo
- Commercial inland marine
- Commercial multi-peril
- Commercial property
- Credit
- Credit card
- Credit property
- Crime
- Crop
- Crop hail
- Crop supplements
- Difference in conditions
- Dwelling

- Earthquake
- Extended coverages
- Fire
- Fire and allied lines
- Flood
- Force placed
- Glass
- Lenders collateral
- Livestock
- Money and securities
- Marine cargo
- Marine hull
- Mortgage guarantee
- Multi-peril crop
- Ocean marine
- Personal floater
- Personal inland marine
- Pet
- Rain
- Theft
- Vandalism
- Vendors single interest

and similar products relating to property matters.

4. Casualty includes:

- Aircraft liability
- Asbestos abatement
- Auto commercial liability
- Auto private passenger liability
- Auto warranty contract
- Bail bonds
- Bonds
- Commercial excess liability
- Commercial general liability
- Commercial umbrella liability
- Contractual liability
- Directors and officers

- Medical malpractice
- Mechanical breakdown
- Personal excess liability
- Personal umbrella liability
- Personal liability
- Pollution liability
- Premises and operations
- Prepaid legal service
- Product liability
- Product recall
- Products and completed operations
- Professional liability

Design professional  
Employers liability  
Environmental impairment  
Errors and omissions  
Fidelity bonds  
Fidelity insurance  
Home warranty  
Legal expense  
Legal malpractice  
Liquor and dram shop liability

Owners and contractors  
Railroad protective  
Ransom and extortion  
Stop gap  
Stop-loss liability  
Surety  
Title  
Vehicle service contracts  
Workers' compensation

and similar products relating to casualty matters.

5. Variable life and annuity includes:

Variable deferred annuity  
Variable immediate annuity  
Variable group annuity/pension plan  
Variable life

and similar products relating to variable life and annuity matters.

**History:** Effective January 1, 2000; amended effective October 1, 2019.

**General Authority:** NDCC 28-32-02

**Law Implemented:** NDCC 26.1-05-02.1

**45-13-01-03. Products relating to more than one line of insurance - Combination products.**

Certain insurance products may involve two or more lines of insurance. A company marketing a combination product must carry authorization for each of the respective lines of insurance. Products involving a combination of property and casualty lines of insurance include aircraft, auto commercial, auto private passenger, boat owners, business owners, condominium owners, farm owners, garage keepers, homeowners, mobile homeowners, special multi-peril, commercial multi-peril package, and tenants. Products involving a combination of life and annuity, and accident and health lines of insurance include multi-line credit, multi-line life and health, and multi-line association and employer. Products involving a combination of property and casualty, and accident and health lines of insurance include multi-line association and employer, travel, and multi-line credit.

**History:** Effective January 1, 2000.

**General Authority:** NDCC 28-32-02

**Law Implemented:** NDCC 26.1-05-02.1, 26.1-12-11.1, 26.1-26-11.1

**45-13-01-04. Prepaid legal service.**

An insurance company that markets prepaid legal services must be licensed as a prepaid legal service organization and comply with chapter 26.1-19 of the North Dakota Century Code before transacting business in this state.

**History:** Effective January 1, 2000.

**General Authority:** NDCC 28-32-02

**Law Implemented:** NDCC 26.1-19