

**ARTICLE 45-13  
LINES OF INSURANCE**

Chapter  
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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	Managed care/excess loss
Credit disability	Medical expense
Critical illness	Medicare supplement
Dental	Nursing home
Disability income	Organ and tissue transplant
Excess loss	Prescription drug
Family leave	Specified disease
Human immunodeficiency virus indemnity	Sickness
Home health care	Stop-loss medical
	Surgical expense
	Vision

and similar products relating to accident and health matters.

3. Property includes:

Aircraft cargo	Earthquake
Aircraft hull	Extended coverages
Allied lines	Fire
Auto commercial physical damage	Fire and allied lines
Auto private passenger physical damage	Flood
Baggage	Force placed
Boiler and machinery	Glass
Burglary and robbery	Lenders collateral
Business income	Livestock
Cargo	Money and securities
Commercial inland marine	Marine cargo
Commercial multi-peril	Marine hull
Commercial property	Mortgage guarantee
Credit	Multi-peril crop
Credit card	Ocean marine
Credit property	Personal floater
Crime	Personal inland marine
Crop	Pet
Crop hail	Rain
Crop supplements	Theft
Difference in conditions	Vandalism
Dwelling	Vendors single interest

and similar products relating to property matters.

4. Casualty includes:

Aircraft liability	Medical malpractice
Asbestos abatement	Mechanical breakdown
Auto commercial liability	Personal excess liability
Auto private passenger liability	Personal umbrella liability
Auto warranty contract	Personal liability
Bail bonds	Pollution liability
Bonds	Premises and operations
Commercial excess liability	Prepaid legal service
Commercial general liability	Product liability
Commercial umbrella liability	Product recall
Contractual liability	Products and completed operations
Directors and officers	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