

**ARTICLE 45-13
LINES OF INSURANCE**

Chapter
45-13-01 Lines of Insurance

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Section

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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 or sickness.
3. Property.
4. Casualty.
5. Variable life and Variable annuity.

History: Effective January 1, 2000; amended effective July 1, 2026.

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	Equity/interest indexed annuity
Credit life	Equity/interest indexed universal life
Deferred annuity	Structured settlement annuity
Endowment	Term life

Guaranteed investment
contract/pension plan
Immediate annuity

Universal life
Whole life

and similar products relating to life and annuity matters.

2. Accident and health or sickness includes:

Accident	Hospital indemnity
Accidental death	Hospital and surgical
Accidental death and dismemberment	Intensive care
Cancer	Involuntary unemployment
Civilian health and medical program of the uniformed services supplement	Long-term care
Credit disability	Major medical
Critical illness	Managed care/excess loss
Dental	Medical expense
Disability income	Medicare supplement
Excess loss	Nursing home
Family leave	Organ and tissue transplant
Human immunodeficiency virus Indemnity	Prescription drug
Home health care	Specified disease
	Sickness
	Stop-loss medical
	Surgical expense
	Vision

and similar products relating to accident and health or sickness 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
<u>Crop/Crop hail</u>	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	<u>Mortgage guarantee</u>
Auto private passenger liability	Personal excess liability
Auto warranty contract	Personal umbrella liability
Bail bonds	Personal liability
Bonds	Pollution liability
Commercial excess liability	Premises and operations
Commercial general liability	Prepaid legal service
Commercial umbrella liability	Product liability
Contractual liability	Product recall
Directors and officers	Products and completed operations
Design professional	Professional liability
Employers liability	Owners and contractors
Environmental impairment	Railroad protective
Errors and omissions	Ransom and extortion
Fidelity bonds	Stop gap
Fidelity insurance	Stop-loss liability
Home warranty	Surety

Legal expense	Title
Legal malpractice	Vehicle service contracts
Liquor and dram shop liability	Workers' compensation

and similar products relating to casualty matters.

5. Variable life and variable annuity includes:

- Variable deferred annuity
- Variable immediate annuity
- Variable group annuity/pension plan
- Variable life and similar products relating to variable life and variable annuity matters.

History: Effective January 1, 2000; amended effective October 1, 2019; July 1, 2026.

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 or sickness lines of insurance include multi-line credit, multi-line life and accident and health, and multi-line association and employer. Products involving a combination of property and casualty, and accident and health or sickness lines of insurance include multi-line association and employer, travel, and multi-line credit.

History: Effective January 1, 2000, amended effective July 1, 2026.

General Authority: NDCC 28-32-02

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