

**§409. Insurance lines combinations**

An insurer may be authorized to transact such kinds of insurance as it is qualified for under this Title, except that a reciprocal insurer may not transact life insurance. Qualified insurers may transact combinations of business as follows. [PL 1991, c. 385, §1 (AMD).]

**1. Multiple lines insurer.** A multiple lines insurer is authorized to transact more than one kind of coverage if all kinds of coverage fall within the categories listed in sections 704 to 708. [PL 1991, c. 385, §1 (NEW).]

**2. All lines insurer.** An all lines insurer is authorized to transact life insurance and one or more of the kinds of coverage, other than health insurance, that may be transacted by a multiple lines insurer. [PL 1991, c. 385, §1 (NEW).]

**3. Life or health insurer.** A life or health insurer is authorized to transact life insurance, life and annuity insurance or health insurance as defined in sections 702 to 704-A. A life insurer, health insurer or a life and health insurer does not become an all lines insurer merely by transacting specific lines of casualty insurance that life or health insurers are expressly authorized by law to transact. [PL 2007, c. 199, Pt. E, §1 (AMD).]

**SECTION HISTORY**

PL 1969, c. 132, §1 (NEW). PL 1991, c. 385, §1 (AMD). PL 2007, c. 199, Pt. E, §1 (AMD).

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