

Index

ACCIDENTS

Life insurance, **10:7**

ADVANCED POLICY RESEARCH

Research, **2:8**

AGENT'S AUTHORITY

Binders, **1:5-1:11**

AGRICULTURE

Farmers' liability insurance, **7:4**

AIRCRAFT EXCLUSION

Commercial general liability (CGL) coverage, **5:15**

ALCOHOL

Insurance, liquor liability, **7:8**

AMBIGUITY

Construction and interpretation, **2:3**

APPLICATION FOR INSURANCE

Generally, **1:1-1:4**

Fraud in application, **1:2-1:4**

Life insurance, **10:3**

ARBITRATION AND AWARD

Auto insurance, mandatory arbitration, **8:24**

ARSON

Commercial property insurance exclusions, **4:8**

ARTICLES OF PROPERTY

Commercial property insurance, **4:7**

ASSAULT AND BATTERY EXCLUSION

Commercial general liability (CGL) coverage, **5:17**

ASSIGNED CLAIMS PLAN

Automobile insurance, **8:15**

ASSOCIATION, GUARANTY

Life and health insurance, **10:16**

ATTORNEYS' FEES

Workers' compensation, **6:13**

AUTOMOBILE INSURANCE

Generally, **8:1-8:24**

AUTOMOBILE INSURANCE—Cont'd

- Arbitration, mandatory, **8:24**
- Assigned claims plan, **8:15**
- Basic economic loss benefits, **8:2, 8:5**
- Burial expense, **8:8**
- Cooperation duty, **8:12**
- Disability benefits, **8:7**
- Economic loss benefits, **8:2, 8:5**
- Funeral expense, **8:8**
- Homeowners policies, exclusions, **9:7**
- Income loss benefits, **8:7**
- Indemnity of insurer, **8:13**
- Interest on overdue payments, **8:11**
- Liability coverage, **8:21-8:23**
- Maintenance of vehicle, defined, **8:4**
- Medical expenses, **8:6**
- No-fault, **8:14**
- Owner's vicarious liability, **8:22**
- Penalty, interest, insurer's overdue payments, **8:11**
- Property damage, **8:23**
- Replacement service and loss, **8:9**
- Stacking, **8:16**
- Subrogation, **8:13, 8:20**
- Survivors economic loss benefits, **8:10**
- Thresholds, no-fault, **8:14**
- Uninsured and underinsured motorists, **8:17-8:20**
- Use of vehicle, defined, **8:3**
- Vicarious liability, owners, **8:22**

AUTOMOBILES AND HIGHWAY TRAFFIC

- Exclusions, commercial general liability (CGL) coverage, **5:15**

AVIATION EXCLUSION

- Life insurance, **10:5**

BAD FAITH REFUSAL TO SETTLE

- Indemnity and defense, **3:7**

BAILMENT EXCLUSION

- Commercial general liability (CGL) coverage, **5:10**

BASIC ECONOMIC LOSS BENEFITS

- Automobile insurance, **8:2, 8:5**

BASIC FORM

- Commercial property insurance, standard forms, **4:10**

BENEFITS ENDORSEMENT

- Commercial general liability (CGL) coverage, **5:23**

BINDERS

- Generally, **1:5-1:11**

INDEX

BINDERS—Cont'd

- Agent's authority, **1:6**
- Apparent authority, **1:9**
- Express authority, **1:7**
- Implied authority, **1:8**
- Liability of agent, **1:13, 1:14**
- Personal liability of agent, **1:13**
- Ratification doctrine, **1:10**
- Statutory agency, **1:11**

BODILY INJURIES

- Commercial General Liability (CGL) Coverage, this index
- Workers' Compensation, this index

BONDS, DEBENTURES, SECURITIES AND UNDERTAKINGS

- Insurance coverage, as, **7:5**

BROAD FORMS

- Commercial property insurance, standard forms, **4:11**

BURIAL EXPENSE

- Automobile insurance, **8:8**

BUSINESS INTERRUPTION COVERAGE

- Commercial property insurance, **4:18**

BUSINESS LAW

- Workers' Compensation, this index

BUSINESS PURSUITS EXCLUSION

- Homeowners policies, **9:9**

CANCELLATION

- Pension plan, remedy, **11:38**
- Policy of insurance, generally, **1:16**

CAUSATION

- Commercial property insurance, **4:13**
- Health and disability insurance, **10:13**
- Workers' compensation, **6:8**

CHANGING BENEFICIARIES

- Life insurance, **10:6**

CHILDREN AND MINORS

- Workers' compensation benefits, **6:12**

CIVIL RIGHTS AND DISCRIMINATION

- Health benefit plans for employees, **11:10**

COBRA

- Health benefit plan continuation, **11:18**

COMMERCIAL GENERAL LIABILITY (CGL) COVERAGE

- Generally, **5:1-5:23**

COMMERCIAL GENERAL LIABILITY (CGL) COVERAGE—Cont'd

- Advertising injury, coverage B, **5:20**
- Aircraft exclusion, **5:15**
- Assault and battery exclusion, **5:17**
- Bailment exclusion, **5:10**
- Bodily injuries, **5:4**
- Complete operations exclusion, **5:16**
- Contractual liability exclusion, **5:8**
- Coverage A and exclusions, **5:2-5:18**
- Coverage B, **5:19-5:21**
- Coverage C, **5:22**
- Employee benefits endorsement, **5:23**
- Employment exclusion, **5:14**
- Exclusions, **5:6-5:18**
- Intentional damage exclusion, **5:7**
- Medical benefits, coverage C, **5:22**
- Mobile equipment exclusion, **5:15**
- Motor vehicles exclusion, **5:15**
- Occurrence requirement, **5:3**
- Owned property exclusion, **5:13**
- Personal injuries
 - coverage A, **5:4**
 - coverage B, **5:21**
 - coverage C, **5:22**
- Pollution coverage, **12:12-12:27**
- Pollution exclusion, **5:9**
- Professional services exclusion, **5:18**
- Property damage, **5:5**
- Risk management, **13:1-13:14**
- Sistership exclusion, **5:12**
- Watercraft exclusion, **5:15**
- Work product exclusion, **5:11**
- Workers' compensation exclusion, **5:14**

COMMERCIAL PROPERTY INSURANCE

- Generally, **4:1-4:19**
- Articles of property, **4:7**
- Basic form, ISO, **4:10**
- Broad form, ISO, **4:11**
- Business interruption coverage, **4:18**
- Causation, **4:13**
- Conditional exclusions, **4:6**
- Exclusions, standard, **4:4**
- Fire insurance, **4:2**
- Income coverage, **4:18**
- Intentional loss exclusion, **4:8**
- Interruption coverage, **4:18**
- ISO standard policy forms, **4:10-4:12**

INDEX

COMMERCIAL PROPERTY INSURANCE—Cont'd

- Military perils, **4:5**
- Minimum coverages, **4:3**
- Mitigating loss, **4:15**
- Mortgagees, **4:17**
- Other perils, standard coverages, **4:10-4:12**
- Proof of loss, **4:14**
- Special form, ISO, **4:12**
- Standard coverages, **4:10-4:12**
- Subrogation, **4:19**
- Third party claims, **4:17**
- Valuation methods, **4:16**

COMPLETED OPERATIONS EXCLUSION

- Commercial general liability (CGL) coverage, **5:16**

COMPREHENSIVE ENVIRONMENTAL RESPONSE, COMPENSATION, AND LIABILITY ACT (CERCLA)

- Pollution cleanup cost recovery, **12:2**

COMPREHENSIVE OMNIBUS BUDGET RECONCILIATION ACT (COBRA)

- Health benefit plan continuation, **11:18**

COMPROMISE AND SETTLEMENT

- Settlement of claims
 - bad faith refusal to settle, **3:7**
 - workers' compensation, **6:14**

COMPUTER-ASSISTED RESEARCH

- Research, **2:9**

CONSTRUCTION OF POLICY

- Generally, **2:1-2:9**

CONSUMER PROTECTION

- Life insurance marketing, **10:8**

CONTINGENT FEES

- Workers' compensation, **6:13**

CONTRACTUAL LIABILITY EXCLUSION

- Commercial general liability (CGL) coverage A, **5:8**

COOPERATION DUTY

- Automobile insurance, **8:12**

CORPORATIONS

- Commercial insurance policies, **7:1-7:9**
- Directors' and officers' coverage, **7:2**

COVERAGE A AND EXCLUSIONS

- Commercial general liability (CGL) coverage, **5:2-5:18**

COVERAGE B

Commercial general liability (CGL) coverage, **5:19-5:21**

COVERAGE C

Commercial general liability (CGL) coverage, **5:22**

CRIMINAL ACTS EXCLUSION

Homeowners policies, **9:5**

Life insurance, **10:5**

DEATH BENEFITS

Automobile insurance, **8:10**

Workers' compensation, **6:12**

DECLARATORY JUDGMENTS

Indemnity and defense duties, **3:8**

DEPENDENTS' BENEFITS

Workers' compensation, **6:12**

DIRECTORS' AND OFFICERS' COVERAGE

Corporations, **7:2**

DISABILITY BENEFITS

Automobile insurance, **8:7**

Health and Disability Insurance, this index

Workers' Compensation, **6:11**

DUMPS

Pollution cleanup cost recovery, **12:3**

DURATION OF DISABILITY

Disability insurance, **10:12**

DUTY TO COOPERATE

Automobile insurance, **8:12**

EARNINGS LOSS BENEFITS

Automobile insurance, **8:7**

EMPLOYEE RETIREMENT INCOME SECURITY ACT (ERISA)

Health benefits for employees, **11:9-11:17**

EMPLOYERS' LIABILITY COVERAGE

Workers' compensation compared, **6:20**

EMPLOYMENT AND EMPLOYEE BENEFITS

Commercial general liability (CGL) coverage, **5:14**

Health Benefit Plans for Employees, this index

Unemployment or reemployment insurance, **7:6**

Workers' Compensation, this index

EQUIPMENT EXCLUSION

Commercial general liability (CGL) coverage, **5:15**

INDEX

ERISA PLANS

Health Benefits for Employees, this index

ERRORS AND OMISSIONS COVERAGE

Insurance, 7:3

EXCLUSIONS AND LIMITATIONS

Commercial general liability (CGL) coverage A, 5:6

Commercial property insurance, 4:4 et seq:

Coverage A, 5:6-5:18

Homeowners policies, 9:3-9:10

Intentional loss, 4:8

Military perils, 4:5

Risk management, 13:9

Suicide exclusion, 10:4

FACT OR LAW QUESTIONS

Construction and interpretation, 2:7

FAIR CLAIMS PRACTICES

Health benefit plans for employees, 11:19

FARMERS AND FARMING

Insurance coverage, 7:4

FELONY LIMITATION

Life insurance, 10:5

FIDELITY BONDS

Insurance coverage, as, 7:5

FIDUCIARIES OR REPRESENTATIVES

Fidelity bonds, 7:5

Pension benefit plans, 11:29, 11:30

FIRE INSURANCE

Commercial property insurance, 4:2

FOREIGN STATE OR COUNTRY

Workers' compensation effect, 6:5

FORMS

Commercial property insurance, 4:10

Pollution coverage, state regulation, 12:24

401(K) ADVICE

Employers' authority, 11:37

FRAUD IN APPLICATION

Generally, 1:2-1:4

Increased risk of loss, 1:3

Intent to deceive, 1:4

Material misrepresentation, 1:2

FUND, GUARANTY

Life and health insurance, **10:16**

FUND, SPECIAL COMPENSATION

Workers' compensation, **6:18**

FUNERAL EXPENSES

Automobile insurance, **8:8**

GOVERNMENT BENEFIT COORDINATION

Health and disability insurance, **10:14**

GROUP INSURANCE

Health Benefit Plans for Employees, this index

GUARANTY ASSOCIATION

Life and health insurance, **10:16**

HEALTH AND DISABILITY INSURANCE

Generally, **10:9-10:16**

Causation, **10:13**

Conditions of coverage, **10:11**

Disability policies, generally, **10:10**

Duration of disability, **10:12**

Employees. Health Benefit Plans for Employees, this index

Government benefit coordination, **10:14**

Guaranty association, **10:16**

Health maintenance organizations (HMOs), **10:15**

Managed care, **10:15**

Multiple coverage coordination, **10:14**

HEALTH BENEFIT PLANS FOR EMPLOYEES

Generally, **11:1-11:25**

Civil rights and federal regulation, **11:10**

COBRA continuing, **11:18**

Comprehensive Omnibus Budget Reconciliation Act (COBRA), **11:18**

Cost reduction, generally, **11:23, 11:24**

Defined benefit plan vesting, **11:25**

Employee Retirement Income Security Act (ERISA)
generally, **11:9-11:17**

claims, **11:12**

construction rules, state law, **11:14**

exempt welfare plans, **11:15**

provider disclosure, financial interest, **11:17**

state law effect, **11:13**

Exemptions, ERISA plans, **11:15**

Fair claims practices, **11:19**

Federal regulation, generally, **11:9, 11:10**

Health maintenance organizations (HMOs), **11:7**

Issues and documents to review, **11:11**

Managed care, **11:8**

INDEX

HEALTH BENEFIT PLANS FOR EMPLOYEES—Cont'd

- Managed care systems, 11:7
- Mandatory coverage, 11:21
- Minnesota Group Health Insurance Standards, 11:16
- Multi-employer organizations, 11:6
- Multiple coverage coordination, 11:22
- Plans, types, 11:3
- Provider disclosure, financial interest, 11:17
- Self-funded plans, 11:4
- Standards for group health insurance, state, 11:16
- State licensed companies, 11:5
- State regulation, 11:7
- Subrogation, HMO, 11:20
- Types of plans, 11:3
- Unfair claims practices, 11:19
- Welfare plan exemptions, ERISA, 11:15

HEALTH CARE PROVIDERS

- Disclosure of financial interest, ERISA, 11:17

HEALTH MAINTENANCE ORGANIZATIONS (HMOS)

- Health and disability insurance, 10:15
- Health benefits for employees, 11:7

HOMEOWNERS POLICIES

- Generally, 9:1-9:12
- Business pursuits exclusion, 9:9
- Criminal acts exclusion, 9:5
- Exclusions, 9:3-9:10
- Household exclusion, 9:6
- Insured location limitation, 9:8
- Intentional damage exclusion, 9:4
- Liability coverage, generally, 9:2 et seq:
- Limitation of actions, 9:11
- Motor vehicle exclusion, 9:7
- Occurrence requirement, 9:4
- Property damage, 9:12
- Water damage exclusion, 9:10

HOSPITALS

- Disclosure of financial interest, ERISA, 11:17

HOUSEHOLD EXCLUSION

- Homeowners policies, 9:6

HUSBAND AND WIFE

- Workers' compensation benefits, 6:12

ILLUSORY COVERAGE

- Construction and interpretation, 2:5

INCOME LOSS BENEFITS

- Automobile insurance, **8:7**
- Commercial property insurance, **4:18**

INDEMNITY

- Generally, **3:1-3:15**
- Agent-insurer, **1:14**
- Automobile insurers, **8:13**
- Bad faith refusal to settle, **3:7**
- Declaratory judgment actions, **3:8**
- Duties to indemnify and defend, **3:2, 3:3**
- Insolvency of insurer, **3:12**
- Miller-Shugart stipulations, **3:6**
- Multiple coverage, priority, **3:9**
- Notice of claims, **3:4**
- Pollution cleanup cost recovery, **12:18**
- Priority among multiple coverage, **3:9**
- Reinsurance, **3:13-3:15**
- Reservation of rights, **3:5**
- Stipulations, Miller-Shugart, **3:6**
- Subrogation, **3:11**
- Umbrella policies, **3:10**
- Workers' compensation, **6:2, 6:3**

INSURED LOCATION LIMITATION

- Homeowners policies, **9:8**

INTENT

- Fraud in application, **1:4**

INTENTIONAL DAMAGE EXCLUSION

- Commercial general liability (CGL) coverage A, **5:7**
- Commercial property insurance, **4:8**
- Homeowners policies, **9:4**

INTEREST ON MONEY

- Auto insurance, late payments, **8:11**

INTERPRETATION OF POLICY

- Generally, **2:1-2:9**

INTERRUPTION COVERAGE

- Commercial property insurance, **4:18**

INVESTING FUND

- Pension fund, social investing, **11:36**

KEY PERSON COVERAGE

- Directors' and officers' coverage, **7:2**

KNOWN-LOSS DOCTRINE

- Pollution cleanup cost recovery, **12:25**

INDEX

LANDFILLS

Pollution cleanup cost recovery, **12:3**

LATE PAYMENT

Auto insurance, interest, **8:11**

LAW OR FACT QUESTIONS

Construction and interpretation, **2:7**

LEASES

Owned property exclusion, **5:13**

LIABILITY OF AGENT

Indemnity, agent-insurer, **1:14**

Personal liability, **1:13, 1:14**

LICENSES AND PERMITS

Health insurers for employees, **11:5**

LIFE INSURANCE

Generally, **10:1-10:8**

Accidental death, **10:7**

Application for insurance, **10:3**

Aviation exclusion, **10:5**

Changing beneficiaries, **10:6**

Consumer protection, **10:8**

Continued insurability, **10:5**

Felony limitation, **10:5**

Guaranty association, **10:16**

Marketing standards, **10:8**

Military service exclusion, **10:5**

Suicide exclusion, **10:4**

LIMITATION OF ACTIONS

Homeowners policies, **9:11**

LIMITATIONS

Exclusions and Limitations, this index

LOSS PAYEE

Commercial property insurance, **4:17**

MAINTENANCE OF VEHICLE

Automobile insurance, definitions, **8:4**

MALPRACTICE COVERAGE

Professionals, **7:3**

MANAGED CARE

Health benefits for employees, **11:8**

MANDATORY COVERAGE

Health benefit plans for employees, **11:21**

MARINE INSURANCE

Generally, 7:9

MARKETING STANDARDS

Life insurance, 10:8

MATERIAL MISREPRESENTATION

Application for insurance, 1:2

MEDICAL BENEFITS

Commercial general liability (CGL) coverage, 5:22

MEDICAL BILLS

Workers' compensation, 6:10

MEDICAL EXPENSES

Automobile insurance, 8:6

MEDICARE AND MEDICAID

Health benefits coordination, 10:14

MERLA LIABILITY

Pollution cleanup cost recovery, 12:2

MILITARY SERVICE EXCLUSION

Life insurance, 10:5

MILLER-SHUGART

Stipulations, indemnity and defense, 3:6

MINIMUM COVERAGES

Commercial property insurance, 4:3

MITIGATING LOSS

Commercial property insurance, 4:15

MOBILE EQUIPMENT EXCLUSION

Commercial general liability (CGL) coverage, 5:15

MORTGAGEES

Commercial property insurance, 4:17

MOTOR VEHICLES

Automobile Insurance, this index

Commercial general liability (CGL) exclusion, 5:15

Homeowners policies, 9:7

MULTI-EMPLOYER PLANS

Health benefit plans, 11:6

Pension benefit plans, 11:27

MULTIPLE COVERAGE ALLOCATION

Employee health benefit plans, 10:14

Pollution cleanup cost recovery, 12:16

Priority of coverage, 3:9

INDEX

NO-FAULT AUTO INSURANCE

- Arbitration, mandatory, **8:24**
- Thresholds, **8:14**

NONASSIGNMENT WITHOUT CONSENT CLAUSE

- Pollution cleanup cost recovery, **12:26**

NOTICE OF CLAIMS

- Indemnity and defense, **3:4**

OCCURRENCE POLICIES

- Commercial general liability (CGL) coverage, **5:3**
- Homeowners policies, **9:4**
- Pollution cleanup cost recovery, **12:20**

OMISSIONS AND ERRORS COVERAGE

- Insurance, **7:3**

OWNED PROPERTY EXCLUSION

- Commercial general liability (CGL) coverage, **5:13**

PENALTIES

- Auto insurance, interest on late payments, **8:11**

PENSIONS AND RETIREMENT

- Generally, **11:1, 11:26-11:38**
- Action or suit, **11:34**
- Benefit agreement generally, **11:33**
- Claims, **11:34**
- Compliance, effect, **11:35**
- Contractual nature, **11:31**
- Defined benefit plan vesting, health benefits, **11:25**
- ERISA. Health Benefit Plans for Employees, this index
- Fiduciaries, **11:29, 11:30**
- 401(k) advice, employers' authority, **11:37**
- Health coverage
 - defined benefit plan vesting, **11:25**
 - Health Benefits Plans for Employees, this index
- Interpretation of contract, rules, **11:32**
- Liability of fiduciary, limitation, **11:29**
- Multi-employer plans, **11:27**
- Privity of contract, **11:28**
- Rescission, remedy, **11:38**
- Social investing, **11:36**
- Workers' compensation, coordination, **6:19**

PERSONAL INJURIES

- Commercial General Liability (CGL) Coverage, this index
- Workers' Compensation, this index

PETROLEUM TANK RELEASE CLEANUP ACT

- Pollution cleanup cost recovery, **12:5**

PHYSICIANS AND SURGEONS

Disclosure of financial interest, ERISA, **11:17**

PLAIN LANGUAGE

Construction and interpretation, **2:2**

POLICY LIMITS

Pollution cleanup cost recovery, **12:13**

POLLUTION CLEANUP COST RECOVERY

Generally, **12:1-12:27**

“All sums” due to property damage, **12:15**

Allocation of carrier liability, **12:16**

Buy-out formula, pre-1994, **12:4**

Carrier’s liability, potential, **12:9**

CERCLA liability, **12:2**

Custody and control exclusion, **12:23**

Defense duty, **12:18**

Exclusions, **5:9, 12:21**

Exposure vis a vis premiums, **12:6**

Forms, state regulation, **12:24**

Insurer’s liability, potential, **12:9**

Known-loss doctrine, **12:25**

Landfills, closed, **12:3**

Liability, **12:1-12:27**

Limits of coverage, **12:13**

MERLA liability, **12:2**

Multiple coverage allocation, **12:16**

National cleanup cost estimate, **12:11**

Negotiating settlement, **12:8**

Nonassignment without consent clause, **12:26**

Notice, reduction of coverage, **12:22**

Occurrence requirement, **12:20**

Owned property exclusion, **12:23**

Petroleum Tank Release Cleanup Act, **12:5**

Proof of coverage, **12:17**

“Property damage,” defined, **12:14**

Reduction of coverage, notice, **12:22**

Reporting duties, insurers, **12:10**

Risk exposure vis a vis premiums, **12:6**

Risk management (rm), **12:6**

Settlement of claims, **12:8**

Settlement process with insurers, **12:27**

Successor corporations, **12:26**

Superfund, **12:2**

Trigger of coverage, **12:19**

Underground storage tank leaks, **12:5**

INDEX

PRIORITY OF COVERAGE

Multiple policies, **3:9**

PRIVITY OF CONTRACT

Pension benefit plans, **11:28**

PROFESSIONAL MALPRACTICE

Insurance, **7:3**

PROFESSIONAL SERVICES EXCLUSION

Commercial general liability (CGL) coverage, **5:18**

PROOF OF LOSS

Commercial property insurance, **4:14**

Pollution cleanup cost recovery loss, **12:17**

PROPERTY DAMAGE

Automobile insurance, **8:23**

Commercial general liability (CGL) coverage, **5:5**

Homeowners policies, **9:12**

PROPERTY INSURANCE

Commercial Property Insurance, this index

PUBLIC POLICY

Construction and interpretation, **2:6**

QUESTIONS OF FACT OR LAW

Construction and interpretation, **2:7**

RATIFICATION DOCTRINE

Binders, agent's authority, **1:10**

REASONABLE EXPECTATIONS

Construction and interpretation, **2:4**

REDUCTIONS IN COVERAGE

Modification of policy, **1:15**

Pollution cleanup cost recovery, **12:22**

Workers' compensation, **6:15**

REEMPLOYMENT INSURANCE

Unemployment benefits, **7:6**

REFORMATION

Modifying policy, **1:12**

REINSURANCE

Generally, **3:13-3:15**

Background discussion, **3:15**

Types, **3:14**

REPLACEMENT SERVICE AND LOSS

Automobile insurance, **8:9**

RESCISSION

- Pension plan, remedy, **11:38**
- Policy of insurance, generally, **1:16**

RESEARCH

- Advanced policy research, **2:8**
- Computer-assisted research, **2:9**

RESERVATION OF RIGHTS OR POWERS

- Indemnity and defense, **3:5**

RISK MANAGEMENT (RM)

- Generally, **13:1-13:14**
- Administering program, **13:11**
- Controlling risk, methods, **13:4**
- Exclusion, liability policies, **13:9**
- Financing risk, methods, **13:5**
- Fraud in application, **1:3**
- Identifying risk, **13:2**
- Liability management, **13:7 et seq:**
- Measuring risk, **13:3**
- Pollution claims, **12:6**
- Premium reduction, **13:12**
- Prioritizing premium dollars, **13:10**
- Quantifying risk, **13:3**
- Selecting insurance, **13:6**
- Services, risk management, buying, **13:14**
- Workers' compensation, self-insuring, **13:13**

SELF-FUNDED PLANS

- Health benefits for employees, **11:4**

SETTLEMENT

- Compromise and Settlement, this index

SISTERSHIP EXCLUSION

- Commercial general liability (CGL) coverage, **5:12**

SOCIAL INVESTING

- Pension benefit plans, **11:36**

SOCIAL SECURITY

- Workers' compensation coordination, **6:19**

SPECIAL COMPENSATION FUND

- Workers' compensation, **6:18**

SPECIAL FORM

- Commercial property insurance, standard forms, **4:12**

STACKING COVERAGE

- Automobile insurance, **8:16**

INDEX

STIPULATIONS, MILLER-SHUGART

Indemnity and defense, **3:6**

SUBROGATION

Automobile insurance, **8:13, 8:20**

Commercial property insurance, **4:19**

Health benefit plans for employees, **11:20**

Indemnity and defense, **3:11**

Workers' compensation, **6:17**

SUICIDE EXCLUSION

Life insurance, **10:4**

SUPERFUND

Pollution cleanup cost recovery, **12:2**

SURVIVORS ECONOMIC LOSS BENEFITS

Automobile insurance, **8:10**

THIRD-PARTY CLAIMS OR ACTIONS

Commercial property insurance, **4:17**

Workers' compensation, **6:16**

TITLE INSURANCE

Insurance law and practice, **7:7**

TORTS

Workers' compensation, **6:4**

UMBRELLA POLICIES

Indemnity and defense duties, **3:10**

UNDERGROUND STORAGE TANK LEAKS

Pollution cleanup cost recovery, **12:5**

UNEMPLOYMENT BENEFITS

Reemployment insurance, **7:6**

UNFAIR CLAIMS PRACTICES

Health benefit plans for employees, **11:19**

UNINSURED AND UNDERINSURED MOTORISTS

Automobile insurance, **8:17-8:20**

USE OF VEHICLE

Automobile insurance, definitions, **8:3**

VALUE AND VALUATION

Commercial property insurance, **4:16**

VICARIOUS LIABILITY

Auto insurance coverage, **8:22**

WAGE LOSS BENEFITS

Automobile insurance, **8:7**

WATER DAMAGE EXCLUSION

Homeowners policies, **9:10**

WATERCRAFT EXCLUSION

Commercial general liability (CGL) coverage, **5:15**

WORK PRODUCT EXCLUSION

Commercial general liability (CGL) coverage, **5:11**

WORKERS' COMPENSATION

Generally, **6:1-6:20**

Attorney fees, **6:13**

Causation, **6:8**

Commercial general liability (CGL) coverage exclusion, **5:14**

Compensable injuries, **6:9**

Compensation amounts, **6:9**

Contingent fees, **6:13**

Dependents' benefits, **6:12**

Disability and payments, **6:11**

Duty to insure, **6:2**

Employees, who are, **6:7**

Employers, who are, **6:6**

Employers' liability coverage compared, **6:20**

Extraterritorial effect, **6:5**

Fund, special compensation, **6:18**

Insurer's liability, **6:3**

Medical bills, **6:10**

Modifying award, **6:15**

Pension benefits, coordinating, **6:19**

Risk management (rm), **13:13**

Settlement, **6:14**

Social security benefits coordination, **6:19**

Subrogation, **6:17**

Third-party actions, **6:16**

Tort claims bar, **6:4**

Index

ACCIDENT AND HEALTH INSURANCE

Generally, § 62A.01 et seq., 62A.03
Adopted children, § 62A.27
Agents, § 62A.4522
Alcoholics and drug dependents,
§ 62A.149
Ambulatory mental services,
§ 62A.152
Applicant's statements, § 62A.06
Applications, Medicare supplement
plans, § 62A.44
Autism, coverage for disorders on
spectrum, § 62A.3094
Blanket insurance, § 62A.11
Breast cancer coverage, § 62A.309
Breast implants, § 62A.285
Cancer chemotherapy treatment
coverage, § 62A.3075
Cancer diagnostic tests, § 62A.30
Certificate of authority
Application, § 62A.4512
Denial, § 62A.4513
Issuance, § 62A.4513
Requirement, § 62A.4511
Suspension or revocation,
§ 62A.4526
Children's health supervision ser-
vices, § 62A.047
Chiropractic services, § 62A.15
Commercial traveler insurance
companies, § 62A.13
Commissions, Medicare, § 62A.436
Complaint system, § 62A.4519
Construction of provisions, § 62A.05
Construction with other laws,
§ 62A.4517
Continuation and conversion rights,
§ 62A.14 et seq., 62A.17,
62A.20 et seq.
Coordination of benefits, § 62A.046
Coverage limitation, § 62A.082

ACCIDENT AND HEALTH INSURANCE—Cont'd

Coverage of certain licensed
Health professional services,
§ 62A.15
Coverage of service; prior authoriza-
tion, § 62A.59
Definitions, § 62A.011
Generally, § 62A.451
Medicare supplement insurance,
§ 62A.3099
Demonstration projects, Medicare,
§ 62A.421
Dental procedures, § 62A.043,
62A.308
Dependent coverage, § 62A.048
Dependents, § 62A.302, 62A.3021
Deposit, § 62A.4523
DES related conditions, § 62A.154
Diabetes coverage, § 62A.3093
Disability, § 62A.082
Disability offsets, prohibition,
§ 62A.18
Disabled children, § 62A.14 et seq.
Disclosure, § 62A.39, 62A.50,
62A.61
Drug dependent persons, § 62A.149
Emotionally disabled children,
§ 62A.151
Enrollee, § 62A.082
Evidence of coverage, § 62A.4516
Examination of organization,
§ 62A.4520
Eyedrops, prescription, coverage,
§ 62A.3095
Family coverage, § 62A.042
Fee setting, disclosure of methods,
§ 62A.61
Fibrosystic conditions, § 62A.305
Fidelity bond of officers and employ-
ees, § 62A.4524
Filing requirements for authorized
entities, § 62A.4514

**ACCIDENT AND HEALTH
INSURANCE—Cont'd**

Fixed indemnity policies, § **62A.135**
 Former spouses and children,
 continuation and conversion
 rights, § **62A.21**
 Full-time students, § **62A.301**
 Gender use, § **62A.306**
 Governmental institutions, payments
 to, § **62A.043**
 Group disability income coverage,
 § **62A.23**
 Group hospital and medical coverage,
 § **62A.16**
 Group insurance, § **62A.10 et seq.**
 Group policies, § **62A.042**
 Hair prostheses, § **62A.28**
 Handicapped children or dependents,
 § **62A.14 et seq.**
 Home care services coverage,
 § **62A.49**
 Hospice care, § **62A.616**
 Individual market regulation,
 § **62A.65**
 Insolvency, protection against,
 § **62A.4523**
 Investments, § **62A.4521**
 Layoff from employment, § **62A.17**
 Limitations on sales, § **62A.43**
 Limits on preauthorization,
 § **62A.049**
 Liquidation, § **62A.4528**
 Long-term care policies, § **62A.46 et**
 seq.
 Loss ratio standards, § **62A.36**
 Lyme disease, § **62A.265**
 Material modifications, § **62A.4515**
 Maternity benefits, § **62A.041**
 Maternity benefits, § **62A.041,**
 62A.041 et seq.
 Maternity care, § **62A.0411**
 Maternity care, § **62A.0411**
 Medicare, penalties, § **62A.41**
 Medicare supplement insurance
 Basic coverage, § **62A.316,**
 62A.3161, 62A.3162,
 62A.3163, 62A.3164,
 62A.3165
 Co-payment, § **62A.3164**

**ACCIDENT AND HEALTH
INSURANCE—Cont'd**

Medicare supplement insurance
 —Cont'd
 Definitions, § **62A.3099**
 Extended basic coverage,
 § **62A.315**
 50% Part A deductible coverage,
 § **62A.3163**
 High deductible coverage,
 § **62A.3165**
 Minimum standards, § **62A.31**
 Newborns, § **62A.042**
 Nondiagnostic x-rays, § **62A.19**
 Nondiscriminate coverage of tests,
 § **62A.3091**
 Nonduplication of coverage,
 § **62A.4518**
 Non-health plans covering depen-
 dents, § **62A.3021**
 Notice of free examination, § **62A.38**
 Nursing home coverage for
 terminally ill, § **62A.616**
 Nursing services, § **62A.15**
 Organ transplant, § **62A.082**
 Outpatient services, § **62A.153**
 Payments, behalf of enrollees
 Government health programs,
 § **62A.045**
 Payments on behalf of enrollees in
 government health programs,
 § **62A.045**
 Pediatric acute-onset
 neuropsychiatric syndrome
 (PANS), § **62A.3097**
 Pediatric autoimmune
 neuropsychiatric disorders
 associated with streptococcal
 infections (PANDAS),
 § **62A.3097**
 Penalties, § **62A.41, 62A.4527**
 Phenylketonuria treatment, § **62A.26**
 Podiatric coverage, § **62A.043**
 Policy forms, § **62A.02**
 Port-wine stain elimination,
 § **62A.304**
 Prescription drugs, § **62A.307**
 Prescription eyedrops coverage,
 § **62A.3095**

INDEX

ACCIDENT AND HEALTH INSURANCE—Cont'd

- Prohibited agreements, § 62A.63 et seq.
- Prohibited practices, § 62A.54
- Project to expand health care insurance coverage, § 62A.62
- Rapid whole genome sequencing; coverage, § 62A.3098
- Reconstructive surgery, § 62A.25
- Rehabilitation, conservation, or liquidation, § 62A.4528
- Replacement of Medicare supplement plan, § 62A.40
- Reports, § 62A.4525
- Retroactive denial of expenses, § 62A.60
- Review of plan of care, § 62A.52
- Rulemaking, § 62A.56
- Rulemaking, Medicare, § 62A.42
- Scalp hair prostheses, § 62A.28
- School employee insurance plan, § 62A.661
- Seals and emblems, use of, § 62A.37
- Severing of groups, § 62A.303
- Standard provisions, § 62A.04
- Subrogation clauses, § 62A.095 et seq.
- Subrogation clauses regulated, § 62A.095
- Surety bond or security, § 62A.29
- Surgical first assisting services, equal treatment, § 62A.3092
- Survivors, continuation of benefits to, § 62A.146
- Telehealth and telemedicine coverage
 - Coverage, § 62A.672
 - Definitions, § 62A.671
- Termination from employment, § 62A.17
- Trade practices and policies, § 72A.13
- Transplants, nondiscrimination in access, § 62A.082
- Ventilator-dependent, § 62A.154
- Workers' compensation option, effect on coverage, § 62A.22

ACCREDITATION STANDARDS

- Health plan market rules, § 62K.09

ACTUARIES

- Definitions
 - Actuary, § 60A.705
 - Qualified actuary, § 60A.129
- Reserves and documentation,
 - Actuarial opinion of, § 60A.1295

ADMINISTRATIVE PENALTIES

- Employer misrepresentation
 - Misreporting unemployment insurance, § 268.193

AFFINITY GROUP

- Industry trade practices, § 72A.328

AID

- Postsecondary unemployment insurance, § 268.193

AIRCRAFT

- Insurance, § 60A.081

ANNUITIES

- Individual Deferred
 - Standard Nonforfeiture Law, § 61A.245

APPEALS

- Unemployment insurance, § 268.103, 268.105
- Workers' compensation, § 176.421 et seq.

AUTHORIZATION

- Disclosure
 - Minnesota Insurance Fair Information reporting, § 72A.501
- Requirements
 - General Insurance Powers, § 60A.07

AUTISM

- Health insurance coverage for disorders on spectrum, § 62A.3094

AUTOMOBILE INSURANCE

- Generally, § Rule 1 et seq.
- Generally, § 65B.001 et seq.
- Accident prevention course, § 65B.28

AUTOMOBILE INSURANCE

—Cont'd

Anti-theft protection device,
§ **65B.285**
Application for benefits, § **65B.55**
Arbitration procedure, § **65B.53**,
§ **65B.525 et seq.**
Assigned claims plan, § **65B.63 et seq.**
Basic economic loss benefits,
§ **65B.44**
Benefits, § **65B.61**
Cancellation or nonrenewal,
§ **65B.14 et seq.**
Certification of basic coverage,
§ **65B.50**
Chargeable traffic violations, limita-
tions on, § **65B.133**
Claims Practices, § **65B.54**
Compliance, § **65B.71**
Comprehensive coverage, § **65B.134**
Converted motor vehicles, § **65B.58**
Cooperation of person claiming
benefits, § **65B.56**
Coverage for former spouse,
§ **65B.1311**
Deduction of collateral benefits,
§ **65B.51**
Definitions, § **65B.001**
Disability and income loss benefits,
§ **65B.44**
Disclosure
Motor vehicle theft information,
§ **65B.80 et seq.**
Surcharge disclosure, § **65B.133**
Economic loss benefits, exemption
from attachment, § **65B.57**
Funeral and burial expenses,
§ **65B.44**
Glass breakage, § **65B.134**
Immunity of insurer, § **65B.20**
Indemnity, § **65B.53**
Insurance identification cards,
§ **65B.482**
Insurers, generally, § **65B.49**
Intentional injuries, § **65B.60**
Investigations, § **65B.21**
Limitations on chargeable traffic
violations, § **65B.133**

AUTOMOBILE INSURANCE

—Cont'd

Limousine insurance, § **65B.135**
Medical expense benefits, § **65B.44**
Minnesota Automobile Insurance
Plan, § **65B.01 et seq.**
Minors, § **65B.136**
Motor vehicle theft information
disclosure, § **65B.80 et seq.**
No-fault arbitration, rules of proce-
dure
Absence of party or representative,
§ **Rule 22**
Administrator, § **Rule 4**
Amendment or modification,
§ **Rule 43**
Applications, § **Rule 12**
Applications to court, § **Rule 37**
Appointment of arbitrator, § **Rule 2**
Attendance at hearing, § **Rule 19**
Award
Confirmation of, § **Rule 38**
Correction of, § **Rule 38**
Delivery of, § **Rule 33**
Form of, § **Rule 31**
Modification of, § **Rule 38**
Scope of, § **Rule 32**
Time of, § **Rule 30**
Vacation of, § **Rule 38**
Close of hearing, § **Rule 25**
Date, time and place, § **Rule 14**
Discovery, § **Rule 12**
Evidence, § **Rule 24**
Exclusions of liability, § **Rule 37**
Expenses, § **Rule 42**
Extensions of time, § **Rule 28**
Fees
Administrative, § **Rule 39**
Arbitrator's, § **Rule 40**
Expenses, § **Rule 42**
Rescheduling or cancellation
fees, § **Rule 41**
Initiation, § **Rule 5**
Interpretation and application of
rules, § **Rule 35**
Interpreters, § **Rule 18**

INDEX

AUTOMOBILE INSURANCE

—Cont'd

No-fault arbitration, rules of procedure—Cont'd
Jurisdiction in mandatory cases, § **Rule 6**
Motions, § **Rule 12**
Notice, § **Rule 7**
Notice of arbitrator appointment, § **Rule 9**
Oaths, § **Rule 20**
Order of proceedings and communication with arbitrator, § **Rule 21**
Postponements, § **Rule 15**
Purpose and administration, § **Rule 1**
Qualification of arbitrator and disclosure procedure, § **Rule 10**
Release of documents for judicial proceedings, § **Rule 36**
Reopening hearing, § **Rule 26**
Representation, § **Rule 16**
Rules, waiver of, § **Rule 34**
Selection of arbitrator and challenging, § **Rule 8**
Serving notice, § **Rule 29**
Stenographic record, § **Rule 17**
Tribunal, name of, § **Rule 3**
Vacancies, § **Rule 11**
Waiver of oral hearing, § **Rule 27**
Withdrawal, § **Rule 13**
Witnesses, subpoenas and depositions, § **Rule 23**
No-fault insurance, § **65B.41 et seq.**
Notice not to renew, § **65B.17**
Notice of possible cancellation, § **65B.12 et seq.**
Notice of reduction in limits, § **65B.15 et seq.**
Objections, nonrenewal or cancellation, § **65B.21**
Priorities, security for payment of basic economic loss benefits, § **65B.47**
Proof of mailing of notice of cancellation or reduction, § **65B.18**
Property damage exclusion, § **65B.44**

AUTOMOBILE INSURANCE

—Cont'd

Races, § **65B.59**
Reduction in limits, § **65B.15 et seq.**
Refund of premium on cancellation, § **65B.161**
Rehabilitation treatment and occupational training, § **65B.45**
Renewal, § **65B.17**
Rental vehicle personal accident insurance, § **72A.125**
Reparation obligor's duty to respond to claims, § **65B.54**
Reparation security, § **65B.48**
Right to benefits, § **65B.46**
Snowmobile auxiliary lighting system discount, § **65B.286**
Standardizing coverage, § **65B.685**
Student discounts, § **65B.132**
Subrogation, § **65B.53**
Surcharge disclosure, § **65B.133**
Survivors economic loss benefits, § **65B.44**
Survivor's replacement services loss, § **65B.44**
Transportation network financial responsibility, § **65B.472**
Wrong insurer, claims against, § **65B.66**

BAIL BONDS

Generally, § **60M.01-60M.07**

BENEFITS

Accounts
Funding agreements, § **61A.276**
Repealed by Laws 2011, c. 61, 0167 9, eff. Aug. 1, 2011, § **61A.275**
Unemployment insurance, § **268.07**
Eligibility requirements, affect Unemployment insurance, § **268:085**
Entrepreneurial training Unemployment insurance, § **268.133**
Unemployment insurance, § **268.001 et seq.**

BENEFITS—Cont'd

- Unemployment overpayment
- Unemployment insurance,
§ 268.18
- Workers' compensation, § 176.095 et
seq.

BREACH OF POLICY

- Insurance
 - Recovery of interest, § 60A:0811
- Property and casualty
 - Exclusions, § 60A:0812

**BUSINESS TRANSACTED WITH
PRODUCER CONTROLLED
INSURANCE ACT**

- Generally, § 60J.06 et seq.
- Accredited state defined, § 60J.07
- Captive insurer defined, § 60J.07
- Commissioner defined, § 60J.07
- Control defined, § 60J.07
- Controlled insurer defined, § 60J.07
- Controlling producer defined,
§ 60J.07
- Definitions
 - Accredited state, § 60J.07
 - Captive insurer, § 60J.07
 - Commissioner, § 60J.07
 - Control, § 60J.07
 - Controlled insurer, § 60J.07
 - Controlling producer, § 60J.07
- Disclosure, § 60J.10
- Penalties, § 60J.11
- Short title, § 60J.06

CIVIL ACTIONS

- Damages and costs, § 604.18
- Definitions, § 604.18
- Insurance Standard of Conduct,
§ 604.18
- Liability, generally, § 604.18
- Limited liability of insurance produc-
ers, § 604.18
- Taxable costs, claim for, § 604.18
- Unemployment insurance, § 268.20,
268.058

**CLAIMS ACCESS AND
MANAGEMENT PLATFORM
USER SYSTEM**

- Workers' compensation, § 176.2612

COMPANY

- Foreign, § 60A.19

CONSOLIDATIONS

- Mergers
 - Domestication and conversions,
§ 60A.16

**CONSTRUCTION AND
INTERPRETATION**

- Uniform Declaratory Judgments Act,
this index

CONTRACTS AND AGREEMENTS

- Of insurance, § 62A.08
- Nonprofit health service plan
corporations, subscriber
contracts, § 62C.14
- Qualifying trust agreements,
§ 62A.097
- Uniform Declaratory Judgments Act,
construction of instruments
under, § 555.02, 555.03

CONVERSIONS

- Mergers and consolidations,
§ 60A.16

CORPORATIONS

- General insurance powers
 - Corporate governance annual
disclosure, § 60A.1391
- Name of corporation, contracts of
insurance, § 60A.08

COST CONTROLS

- Definitions, § 62J.03
- Evaluation, health coverage
 - Mandates, § 62J.26
- Expenditure reporting, § 62J.17
- Identify strategies for reduction
 - Administrative spending
low- value care, § 62J.0416
- Ontainment data,
 - Group purchasers, § 62J.38
- Payment mechanisms in rural health,
§ 62J.0417
- Purpose, § 62J.015 et seq.

COST OR EXPENSE

- Allocating, environmental response
and liability, § 115B.41

INDEX

COST OR EXPENSE—Cont'd

- Definitions, § **62J.03**
- Enrollee, sharing
 - Health maintenance organization, § **62D.095**
- Evaluation, health coverage
 - Mandates
 - Cost controls, § **62J.26**
- Payment mechanisms in rural health care
 - Cost controls, § **62J.0417**
- Reporting
 - Cost controls, § **62J.17**
- Strategies for reduction
 - Administrative spending low-value care
 - Cost controls, § **62J.0416**
- Uniform Declaratory Judgments Act, § **555.10**

COVERAGES

- Certain licensed
 - Health professional services, § **62A.015**
- Definitions, § **62A.011**
- Payments, behalf of enrollees
 - Government health programs, § **62A.045**
- Policy forms., § **62A.02**

COVID-19

- Workers' compensation, § **176.011**

CYBERSECURITY

- Notification
 - Information security program, § **60A.9853**

DATA PRIVACY

- Unemployment insurance, § **268.19**

DECLARATORY JUDGMENTS

- Uniform Declaratory Judgments Act, this index

DEFINITIONS

- Accredited state, § **60J.07**
- Act of God, § **115B.02**
- Actuary, § **60A.705**
- Adequate evidence, § **60A.11**
- Adequate security, § **60A.11**

DEFINITIONS—Cont'd

- Adjusted risk-based capital report, § **60A.60**
- Administering a self-insurance or insurance plan, § **60A.23**
- Admitted assets, § **60A.11**
- Agent, § **60A.176**
- Agricultural chemical, § **115B.02**
- Agricultural employment, § **268.035**
- Applicant, § **268.035**
- Association, § **60A.196**
- Attachment point, § **60A.235**
- Authorized control level event, § **60A.64**
- Authorized person, § **60A.951**
- Back pay, § **268.035**
- Base period, § **268.035**
- To be in violation, § **60A.705**
- Beneficiary, § **60A.097**
- Benefit contract, § **64B.04**
- Benefit member, § **64B.04**
- Benefit year, § **268.035**
- Calendar quarter, § **268.035**
- Capital expenditure, § **62J.17**
- Captive insurer, § **60J.07**
- Casualty insurance, § **70A.03**
- Certificate, § **64B.04**
- Child support agency, § **268.155**
- Child support obligation, § **268.155**
- Clearing corporation, § **60A.11**
- Clinically effective, § **62J.03**
- Commercial mortgage loan, § **60A.121**
- Commissioner, § **60A.951, 60J.07, 62C.02, 62J.03, 64B.04, 66A.41, 268.035**
- Company action level event, § **60A.62**
- Construction, § **268.035**
- Consumer cost-sharing or subscriber liability, § **62J.041**
- Contractual terms, § **60A.121**
- Control, § **60A.11, 60J.07**
- Controlled insurer, § **60J.07**
- Controlling person, § **60A.705**
- Controlling producer, § **60J.07**
- Converting mutual company, § **66A.41**

DEFINITIONS—Cont'd

Corporation, § 268.035
 Corrective order, § 60A.60
 Cost-effective, § 62J.03
 Covered agricultural employment, § 268.035
 Covered employment, § 268.035
 Delinquent mortgage loan, § 60A.121
 Department, § 268.035
 Determination, § 268.035
 Direct coverage, § 60A.235
 Distressed mortgage loan, § 60A.121
 Domestic insurer, § 60A.60
 Effective date of conversion, § 66A.41
 Electronic transmission, § 268.035
 Eligible member, § 66A.41
 Eligible surplus lines insurer, § 60A.196
 Employee, § 268.035
 Employer, § 60A.23, 268.035
 Employment, § 268.035
 Entity, § 60A.23
 Environmental response and liability, § 115B.02
 Equitable surplus, § 66A.41
 Evergreen clause, § 60A.11
 Exempted taxes and assessments, § 62J.041
 Expected claims, § 60A.235
 Expected plan claims, § 60A.235
 Family farm corporation, § 268.035
 Filing or filed, § 268.035
 Fire and allied lines of insurance, § 70A.03
 Foreign insurer, § 60A.60
 Government obligations, § 60A.11
 Grantor, § 60A.097
 Group purchaser, § 62J.03
 Hazardous substance, § 115B.02
 Hazardous waste, § 115B.02
 Health care provider, § 62J.03
 Health care service, § 62J.17
 Health carrier, § 60A.235
 Health plan, § 60A.235
 Health plan company, § 62J.03, 62J.041
 Health service, § 62C.02

DEFINITIONS—Cont'd

High quarter, § 268.035
 Holocaust related insurance policies, § 60A.053
 Holocaust survivor, § 60A.053
 Holocaust victim, § 60A.053
 Immediate family member, § 268.035
 Improvement in health outcome, § 62J.03
 Independent appraiser, § 60A.121
 Independent contractor, § 268.035
 Independent public accountant, § 60A.129
 Ineligible surplus lines insurer, § 60A.196
 Inland marine insurance, § 70A.03
 Insurance fraud, § 60A.951
 Insurance laws, § 60A.196
 Insurance policy, § 60A.18
 Insurance, regulation of trade, § 72A.2031
 Insured, § 60A.18
 Insurer, § 60A.09, 60A.053, 60A.121, 60A.176, 60A.705, 60A.951, 60A.18
 Internal appraisal, § 60A.121
 Internal appraiser, § 60A.121
 International commission, § 60A.053
 Issuer, § 60A.11
 Laws, § 64B.04
 Licensed producer, § 60A.705
 Licensed real estate appraiser, § 60A.11
 Licensee, § 60A.196
 Life and/or health insurer, § 60A.60
 Life insurance company, § 61A.01
 Lodge, § 64B.04
 Lodge system, § 64B.02
 Major spending commitment, § 62J.17
 Mandatory control level event, § 60A.65
 Medical equipment, § 62J.17
 Member bank, § 60A.11
 Membership interests, § 66A.41
 Minnesota Health Plan Market Rules, § 60K.03

INDEX

DEFINITIONS—Cont'd

Mortgage loan in foreclosure,
§ 60A.121
Motorcycle, § 65B.001
NASDAQ, § 60A.11
National Association of Insurance
Commissioners (NAIC),
§ 60A.60
National securities exchange,
§ 60A.11
Negative trend, § 60A.60
Net expenditures, § 62J.041
New specialized service, § 62J.17
Noncovered employment, § 268.035
Noneconomic detriment, § 65B.43
Noninvestment grade obligations,
§ 60A.11
Nonprofit organization, § 268.035
Obligations, § 60A.11, 60A.097
Participating providers, § 62C.02
Patient Protection Act, § 62J.805,
62J.841
Performing mortgage loan,
§ 60A.121
Permanently impaired, § 60A.121
Permitted issuer, § 66A.41
Person, § 268.035
Plan of conversion, § 66A.41
Policy, § 66A.41
Premiums, § 64B.04
Preponderance of evidence,
§ 268.035
Private passenger vehicle, § 65B.001
Private passenger vehicle insurance,
§ 65B.001
Proceeds, § 60A.053
Property and casualty insurer,
§ 60A.60
Provider, § 62C.02, 62J.03
Qualified actuary, § 60A.129
Qualified assets, § 60A.11
Qualified long-term care insurance
policy, § 62S.01
Qualified long-term care services,
§ 62S.01
Qualified net earnings, § 60A.11
Qualified United States financial
institution, § 60A.091, 60A.705
Rate service organization, § 70A.03

DEFINITIONS—Cont'd

Real estate owned, § 60A.121
Reemployment assistance training,
§ 268.035
Regulatory action level event,
§ 60A.63
Reinsurance intermediary, § 60A.705
Reinsurance intermediary-broker,
§ 60A.705
Reinsurance intermediary-manager,
§ 60A.705
Reinsurer, § 60A.705
Related company, § 60A.053
Relevant information, § 60A.951
Reorganized company, § 66A.41
Required liabilities, § 60A.11
Restructured mortgage loan,
§ 60A.121
Revenue obligations, § 60A.11
Risk-based capital level, § 60A.60
Risk-based capital plan, § 60A.60
Risk-based capital report, § 60A.60
Risk-based instructions, § 60A.60
Rules, § 64B.04
Safety, § 62J.03
Security, § 60A.11
Self-insurance or insurance plan,
§ 60A.23
Service agreement, § 62C.02
Service plan, § 62C.02
Service plan corporation, § 62C.02
Society, § 64B.04
Specialty care, § 62J.17
Staffing service, § 268.035
State, § 268.035
State's average annual and average
weekly wage, § 268.035
Subscriber, § 62C.02
Subscriber contract, § 62C.02
Suitable employment, § 268.035
Supplementary rate information,
§ 70A.03
Surplus lines insurance, § 60A.196
Surplus lines licensee, § 60A.196
Taxable wages, § 268.035
Taxes, § 268.035
Toileting, § 62S.01
Total adjusted capital, § 60A.60

DEFINITIONS—Cont'd

- Total expenditures, § **62J.041**
- Transferring, § **62S.01**
- Trucking and messenger/courier industries, § **268.035**
- Trust fund, § **268.035**
- Unemployed, § **268.035**
- Unemployment benefits, § **268.035**
- United States, § **268.035**
- Unrestricted surplus, § **60A.11**
- Utility vehicle, § **65B.001**
- Vendor of risk management services, § **60A.23**
- Wage credit, § **268.035**
- Wage detail report, § **268.035**
- Wages, § **268.035**
- Wages paid, § **268.035**
- Week, § **268.035**
- Weekly unemployment benefit amount, § **268.035**
- Workers compensation, § **176.011**

DENTAL CARE

- Pediatric plans, limited-scope, § **62K.14**

DENTISTS AND DENTISTRY

- Dental procedures, § **62A.043**

DISABILITY

- Accident and health insurance, § **62A.14 et seq.**
- Disability offsets prohibition, § **62A.18**
- Group disability income coverage, § **62A.23**
- Automobile insurance, disability and income loss benefits, § **65B.44**
- Disability Income Coverage, this index
- Unemployment insurance, disability insurance offsets, § **268.085**
- Workers' compensation
 - Disability insurance offsets, § **268.085**
 - Disability schedules and commissioner establishment, § **176.105**
 - Remodeling of residence, disabled employees, § **176.137**

DISABILITY INCOME COVERAGE

- Disclosure, § **60A.43**
- Prohibited provision, § **60A.42**

DISCLOSURE

- See also Fair Information Reporting, this index
- Accident and health insurance, § **62A.39, 62A.50, 62A.61**
- Automobile Insurance, this index
- Business Transacted with Producer Controlled Insurance Act, § **60J.10**
- Environmental response and liability, Disclosures by real property sellers, § **115B.16**
- Fee setting, disclosure of methods, § **62A.61**
- Flood insurance coverage, disclosure of noncoverage, § **65A.302**
- General Insurance Powers, this index
- Health Care Cost Containment, this index
- Health plan market rules, § **62K.07**
- Homeowner's insurance, § **65A.28**
- Hospital information reporting, § **62J.82**
- Insurance regulatory information system, § **60A.952**
- Mergers and consolidations of insurers, § **60A.16**
- Motor vehicle theft information, § **65B.80 et seq.**
- No-fault arbitration, rules of procedure, § **Rule 10**
- Other business and insurance interests of insurers, § **60A.131**
- Payments for health care services, § **62J.81**
- Producer Controlled Insurance Act, business transacted with, § **60J.10**
- Provider cost disclosure, § **62J.052**
- Qualified long-term care insurance policies, rating practices, § **62S.081**
- Surcharge disclosure, Automobile insurance, § **65B.133**

INDEX

DISCLOSURE—Cont'd

- Viatical settlements
 - Approval of contracts and disclosure statements, § **60A.9574**
 - Viator, disclosure to, § **60A.9577**
- Workers' compensation
 - Information, disclosure of, § **176.861**
 - Law enforcement, disclosure to, § **176.862**

DISCRETION OF COURT

- Uniform Declaratory Judgments Act, § **555.06**

DISORDER

- Substance use, mental health
- Second opinion
 - Health maintenance organization, § **62D.103**

DOMESTICATIONS

- Mergers and consolidations, § **60A.16**

DOMESTICATIONS AND CONVERSIONS

- Mergers and consolidations, § **60A.16**

DOMESTIC COMPANIES

- Investments permitted
 - Financial Regulation, § **60A.11**

DRYCLEANER

ENVIRONMENTAL RESPONSE AND REIMBURSEMENT LAW

- Environmental response and liability, § **115B.47 et seq.**
- Water quality and sustainability
 - Account, § **115B.52**
 - Stakeholders, § **115B.53**

ELECTRONICALLY STORED INFORMATION

- Notices and documents, electronic, § **60A.139**

ELECTRONIC NOTICES

- Documents
 - Financial Regulation, § **60A.139**

ELECTRONIC TRANSMISSION

- Unemployment insurance, § **268.032, 268.103, 268.0425**

EMPLOYMENT

- Unemployment insurance, this index
- Workers' compensation, this index

ENVIRONMENTAL RESPONSE AND LIABILITY

- Generally, § **115B.01 et seq.**
- Act of God, definition, § **115B.02**
- Agency, definition, § **115B.02**
- Agricultural chemical, definition, § **115B.02**
- Allocating costs, § **115B.41**
- Allocating payment, § **115B.492**
- Applicability, § **115B.15**
- Apportionment and contribution, § **115B.08**
- Appropriation, § **115B.26**
- Causation of personal injury, § **115B.055**
- Civil penalties, priority qualified facilities owners, § **115B.406**
- Claim determination, § **115B.35**
- Claim standards, personal injury, § **115B.33**
- Cleanup order, definition, § **115B.39**
- Closed facilities, use of property, § **115B.16**
- Closed landfill investment fund, § **115B.421**
- Closure, definition, § **115B.39**
- Commissioner, definition, § **115B.02**
- Comparative fault, § **115B.09**
- Contaminant, definition, § **115B.02**
- Contingency action, definition, § **115B.39**
- Contribution, § **115B.09**
- Corrective action, definition, § **115B.39**
- Costs, awarding, § **115B.14**
- Custodial care, definition, § **115B.39**
- Decomposition gases, definition, § **115B.39**
- Definitions, § **115B.02**
 - Landfill cleanup program, § **115B.39**

**ENVIRONMENTAL RESPONSE
AND LIABILITY—Cont'd**

Depositing proceeds, § **115B.445**
 Determining claims, § **115B.35**
 Disclosures by real property sellers,
 § **115B.16**
 Disposition of facilities, § **115B.16**
 Double recovery, § **115B.13**
 Drycleaner environmental response
 and reimbursement law,
 § **115B.47 et seq.**
 Dump materials, definition,
 § **115B.39**
 Environmental response action, defi-
 nition, § **115B.39**
 Excluded facilities, § **115B.405**
 Facility, definition, § **115B.02**
 Failure to comply, § **115B.41**
 Harmful substance compensation
 board, § **115B.25 et seq.**
 Hazardous substance, definition,
 § **115B.02**
 Hazardous waste, definition,
 § **115B.02**
 Hazardous waste generator tax,
 § **115B.22**
 Injunctions, § **115B.18**
 Institutional controls, definition,
 § **115B.02**
 Insurance and subrogation, § **115B.10**
 Joint and several liability, § **115B.055**
 Landfill cleanup program, § **115B.39**
 et seq.
 Liability for
 Death, § **115B.05**
 Disease, § **115B.05**
 Economic loss, § **115B.05**
 Limitations and defenses,
 § **115B.05**
 Personal injury, § **115B.05**
 Threatened release, § **115B.04**
 Limitations and defenses, § **115B.04**,
115B.04 et seq.
 Natural resources damages account,
 § **115B.172**
 Natural resources, definition,
 § **115B.02**
 Notification of exclusion status,
 § **115B.405**

**ENVIRONMENTAL RESPONSE
AND LIABILITY—Cont'd**

Off-site release, owner of property
 affected by, § **115B.177**
 Owner of real property, definition,
 § **115B.02**
 Owner or operator of a priority quali-
 fied facility, definition,
 § **115B.39**
 Past actions, application to,
 § **115B.06**
 Paying claims, § **115B.26**
 Penalties, § **115B.18**
 Personal injury, claim standards,
 § **115B.33**
 Pollutant
 Definition, § **115B.02**
 Postclosure care
 Definition, § **115B.39**
 Priority qualified facilities
 Generally, § **115B.406**
 Acquiring and disposing,
 § **115B.407**
 Definition, § **115B.39**
 Depositing proceeds, § **115B.408**
 Private wells, testing for; east metro-
 politan area, § **115B.171**
 Public utility easement, definition,
 § **115B.02**
 Qualified facility, definition,
 § **115B.39**
 Real property sellers, disclosures,
 § **115B.16**
 Release, definition, § **115B.02**
 Remediation fund purpose,
 § **115B.19**
 Remedy, remedial action, definition,
 § **115B.02**
 Remove, removal, definition,
 § **115B.02**
 Respond, response, definition,
 § **115B.02**
 Response, compensation, and compli-
 ance account, § **115B.20 et seq.**
 Responsible person, § **115B.03**
 Solid waste fund, § **115B.42**
 State response to release, § **115B.17**
 Statute of limitations, § **115B.11**
 Superfund Act, definition, § **115B.02**

INDEX

ENVIRONMENTAL RESPONSE AND LIABILITY—Cont'd

- Third party claims, § **115B.414**
- Threatened release liability,
§ **115B.04**
- Voluntary response actions,
§ **115B.175**

EVALUATION

- Health coverage mandates
- Cost controls, § **62J.26**
- Prudence, criteria
- Investments of Insurers, § **60L.05**

EXAMINATION

- Financial statements
- Nonprofit health service plan
corporations, § **62C.11**
- In general
- Exams, § **176.155**
- General insurance powers, § **60A.031**
- Health maintenance organizations,
§ **62D.14**
- Insurance procedures, § **60K.36**
- Insurance rate regulations, § **70A.18**
- Surplus lines insurance, § **60A.199**

EXPENSE

- Cost or Expense, this index
- Reporting
- Cost controls, § **62J.17**

FAIR INFORMATION REPORTING

- See also Disclosure, this index
- Adverse underwriting decisions,
reasons for, § **72A.499**
- Definitions, § **72A.491**
- Disclosure
- Authorization, § **72A.501**
- Limitations and conditions,
§ **72A.502**
- Private remedies, § **72A.503**
- Immunity, § **72A.505**
- Investigative consumer reports,
§ **72A.496**
- Marketing and research surveys,
§ **72A.495**
- Notice, § **72A.494**

FAIR INFORMATION REPORTING—Cont'd

- Obtaining information by improper
means, § **72A.493, 72A.504**
- Personal information
- Access to, § **72A.497**
- Correction, amendment or dele-
tion, § **72A.498**
- Previous adverse underwriting deci-
sions, § **72A.50**
- Scope, § **72A.492**
- Short title, § **72A.49**

FEES

- Generally, § **60A.14**
- Repealed by Laws 2000, c. 394, art.
2, 0167 28, eff. Jan. 1, 2001,
§ **60A.152**

FINANCIAL REGULATION

- Electronic notices and documents,
§ **60A.139**
- Investments permitted for domestic
companies, § **60A.11**
- Limits of risk; reinsurance, § **60A.09**
et seq.
- Qualifying trust agreements,
§ **60A.097**

FIRE AND RELATED INSURANCE

- Agent of company, procurer of
application as, § **65A.14**
- Binders, § **65A.03**
- Cancellation, § **65A.07**
- Creditors limited to existing insur-
ance, § **65A.061**
- Dividends, § **65A.18**
- Excess claims, § **65A.23 et seq.**
- Excess of value, insurance in,
§ **65A.09 et seq.**
- Hail Insurance, § **65A.26**
- Homeowner's insurance, § **65A.27 et**
seq.
- Investments, § **65A.21 et seq.**
- Joint policy, § **65A.02**
- Liability of company, § **65A.13**
- Mortgagee, payment to, § **65A.11**
- Motor vehicle, ocean and inland
marine policies, § **65A.06**
- Nuclear reaction, § **65A.05**

FIRE AND RELATED INSURANCE
—Cont'd

Optional special reserve fund,
§ 65A.16 et seq.
Provisions relating to operations,
§ 65A.02 et seq.
Radiation, § 65A.05
Real property fire loss escrow
account, § 65A.50
Standard policy, § 65A.01 et seq.
Stockholder liability for impairment,
§ 65A.24
Temporary insurance, § 65A.03
Waiver of right to arbitration,
§ 65A.12

FOREIGN

Companies, § 60A.19

FOREIGN COMPANIES

Generally, § 60A.19
Conversion, § 60A.161
Definition, foreign insurer, § 60A.60
Hostilities occurring, foreign
companies, § 60A.19
Investments permitted for domestic
companies, § 60A.11
Life insurance, § 61A.23
Policyholders, Deposits for protec-
tion of, § 60A.10
Risk-based capital report, § 60A.69
Service of process, § 60A.19
Unlicensed foreign companies,
§ 60A.19
Workers' compensation, § 176.295

FOREIGN GOVERNMENTS

Reciprocal unemployment benefit
arrangements, § 268.131

**FOREIGN HEALTH
ORGANIZATIONS**

Risk-based capital for health
organizations, § 60A.59

FOREIGN INVESTMENTS

Life insurance, § 61A.29

FOREIGN STATES

Notice to commission of discipline
by, § 60A.27

**FRATERNAL BENEFIT
SOCIETIES**

Generally, § 64B.01 et seq.
Benefit contract, § 64B.19
Benefit contract defined, § 64B.04
Benefit member defined, § 64B.04
Benefits not attachable, § 64B.18
Certificate defined, § 64B.04
Commissioner defined, § 64B.04
Consolidations and mergers,
§ 64B.14
Definitions
Generally, § 64B.40
Benefit contract, § 64B.04
Benefit member, § 64B.04
Certificate, § 64B.04
Commissioner, § 64B.04
Laws, § 64B.04
Lodge, § 64B.04
Lodge system, § 64B.02
Premiums, § 64B.04
Rules, § 64B.04
Society, § 64B.04
Fraternal action level event, § 64B.42
Fraternal authorized control level
event; domestic societies,
§ 64B.43
Hearings, § 64B.44
Immunity, § 64B.47
Insurance producers, representatives,
§ 60K.35
Laws defined, § 64B.04
Lodge defined, § 64B.04
Lodge system defined, § 64B.02
Notices, § 64B.48
Penalties, § 64B.37
Premiums defined, § 64B.04
Prohibitions on announcements,
§ 64B.45
Risk-based capital reports, § 64B.41
Rules defined, § 64B.04
Society defined, § 64B.04
Supplemental provisions, § 64B.46

GENERAL INSURANCE POWERS

Generally, § 60A.01 et seq.

INDEX

GENERAL INSURANCE POWERS

—Cont'd

Acceptance
 Authorization and requirements, § 60A.07
 Reduction from liability for reinsurance, § 60A.093
Accountant defined, § 60A.129
Accredited assuming insurer, reinsurance credit allowed domestic ceding insurer, § 60A.092
Acquisitions and disposition of assets, § 60A.136
Actuarial opinion of reserves and documentation, § 60A.1295
Actuary defined, § 60A.705
Additional requirements, qualifying letter of credit, § 60A.096
Adequate evidence defined, § 60A.11
Adequate security defined, § 60A.11
Adjusted risk-based capital report defined, § 60A.60
Administering a self-insurance or insurance plan defined, § 60A.23
Admitted assets defined, § 60A.11
Agent defined, § 60A.176
Agents
 Cancellation of independent agent contracts, § 60A.171
 Commissions, § 60A.175
 Errors and omissions insurance, choice of source, § 60A.1755
 Rehabilitation of independent agent contracts, § 60A.171
Aircraft insurance, § 60A.081
Altered rates, renewal of insurance policy with, § 60A.351
Alternative plan of conversion, § 66A.41
Annual audit, financial regulation, § 60A.1291
Annual audits, loss reserve certification, § 60A.129
Annual statements, § 60A.13
Antifraud plans, insurance regulatory information system, § 60A.954
Appeal, involuntary termination of agent by insurer, § 60A.177

GENERAL INSURANCE POWERS

—Cont'd

Appointment of attorney, foreign companies, § 60A.19
Appraisers and appraisals, independent appraisals, § 60A.125, 60A.127
Approval
 Conversion, § 60A.161
 Mutual insurance holding companies, approval by commissioner, § 66A.40
 Plan of conversion, approval by commissioner, § 66A.41
Assets
 Generally, § 60A.12
 Acquisitions and disposition of assets, § 60A.136
Assistance to Holocaust victims, § 60A.053
Association defined, § 60A.196
Assumption transactions regulated, reinsurance, § 60A.09
Attachment point defined, § 60A.235
Attorneys, foreign companies, § 60A.19
Audits
 Annual audit, loss reserve certification, § 60A.129
 Contracts of insurance, § 60A.08
 Loss reserve certification, annual audits, § 60A.129
Authority or authorization
 Generally, § 66A.41
 Suspension or revocation of authority or censure, § 60A.052
Authorization and requirements, § 60A.07
Authorized control level event defined, § 60A.64
Authorized person defined, § 60A.951
Bad faith claim, contracts of insurance, § 60A.08
Bailments, investments permitted for domestic companies, § 60A.11
Bank obligations, investments permitted for domestic

GENERAL INSURANCE POWERS

—Cont'd

- companies, § 60A.11
- Bankruptcy or insolvency clause, contracts of insurance, § 60A.08
- To be in violation defined, § 60A.705
- Beneficiary defined, § 60A.097
- Board of directors
 - Adoption of plan of conversion by, § 66A.41
 - Report, § 60A.126
- Board of review, involuntary termination of agent by insurer, § 60A.177
- Bonded officers and employees, authorization and requirements, § 60A.07
- Books and records, reinsurance intermediary-broker, § 60A.72
- Bulk reinsurance, § 60A.09
- Business trust obligations, investments permitted for domestic companies, § 60A.11
- Canadian government obligations, investments permitted for domestic companies, § 60A.11
- Cancellation
 - Generally, § 60A.137
 - Commercial liability and/or property policies, § 60A.35
 - Independent agent contracts, § 60A.171
 - Insurance agency contracts, § 60A.172
 - Midterm cancellation, commercial liability and/or property insurance, § 60A.36
- Capital requirements, § 60A.07
- Capital stock, reduction of, § 60A.07
- Ceded reinsurance, § 60A.092, 60A.137
- Censure, suspension or revocation of, § 60A.052
- Certificates
 - Authority, certificates of, generally, § 60A.052
 - Insurance regulatory information system, revocation of certificate of authority, § 60A.94

GENERAL INSURANCE POWERS

—Cont'd

- Certificates—Cont'd
 - Qualified assets to required liabilities, ratio, § 60A.111
- Certificates of insurance, § 60A.39
- Clearing corporation defined, § 60A.11
- Collateral loans, investments permitted for domestic companies, § 60A.11
- Combination policies, limitation on, § 60A.06
- Commercial liability and/or property insurance
 - Midterm cancellation, § 60A.36
 - Nonrenewal, § 60A.37
- Commercial mortgage loan defined, § 60A.121
- Commissioner
 - Generally, § 60A.03
 - Appointments, § 60A.03
 - Approval of plan of conversion by commissioner, § 66A.41
 - Computation of net value, § 60A.03
 - Confidentiality of information, § 60A.03
 - Discipline by another state, notice to commission of, § 60A.27
 - Examination fees and expenses, § 60A.03
 - Examination revolving fund, § 60A.03
 - Examinations, below
 - Expenses, examination fees and expenses, § 60A.03
 - Fees, examination fees and expenses, § 60A.03
 - Life insurance, § 60A.03
 - Mutual insurance holding companies, commissioner's approval, § 66A.40
 - Orders, § 60A.032
 - Powers, § 60A.03
 - Production of information by insurers, § 60A.032
 - Qualified assets to required liabilities, ratio, § 60A.111

INDEX

GENERAL INSURANCE POWERS

—Cont'd

Commissioner—Cont'd
Report, § 60A.032
Revolving fund, examination revolving fund, § 60A.03
Scheduling conference and order, § 60A.033
Verification of documents filed with commissioner, § 60A.28
Commissioner defined, § 60A.951, 66A.41
Commissions, agents, § 60A.175
Company action level event defined, § 60A.62
Compensation, surplus lines insurers, § 60A.205
Confidentiality
Insurance regulatory information system, § 60A.93
Reports, § 60A.135
Risk-based capital report, § 60A.67
Confidentiality in financial regulation, § 60A.1296
Confirmation, qualifying letter of credit, § 60A.096
Conflict of interest, plan of conversion, § 66A.41
Consent of insured to life insurance policy, § 60A.0783
Consolidated filing, loss reserve certification, § 60A.129
Construction or interpretation
Commercial liability and/or property insurance, § 60A.37
Surplus lines insurers, § 60A.2095
Continuation, reduction from liability for reinsurance, § 60A.093
Contracts
Generally, § 60A.08
Integration, § 60A.08
Reinsurance intermediary-broker, § 60A.73, 60A.715
Contractual terms defined, § 60A.121
Control defined, § 60A.11
Controlling person defined, § 60A.705
Conversion, § 60A.161, 66A.41

GENERAL INSURANCE POWERS

—Cont'd

Converting mutual company defined, § 66A.41
Cooperation with international commission, § 60A.053
Corporate governance annual disclosure, § 60A.1391
Corporations
Investments permitted for domestic companies, corporate obligations, § 60A.11
Corrective order defined, § 60A.60
Costs and expenses
Legal expense insurance, contracts of insurance, § 60A.08
Mergers and consolidations, § 60A.16
Plan of conversion, § 66A.41
Reduction of limits by costs of defense, contracts of insurance, § 60A.08
Crop hail insurance rate filing, § 60A.32
Defense, reduction of limits by costs of, § 60A.08
Deficiency, § 60A.07
Definitions, § 60A.02
Definitions
Accountant, § 60A.129
Actuary, § 60A.705
Adequate evidence, § 60A.11
Adequate security, § 60A.11
Adjusted risk-based capital report, § 60A.60
Administering a self-insurance or insurance plan, § 60A.23
Admitted assets, § 60A.11
Agent, § 60A.176
Association, § 60A.196
Attachment point, § 60A.235
Authorized control level event, § 60A.64
Authorized person, § 60A.951
To be in violation, § 60A.705
Beneficiary, § 60A.097
Clearing corporation, § 60A.11
Commercial mortgage loan, § 60A.121

GENERAL INSURANCE POWERS

—Cont'd

Definitions—Cont'd

Commissioner, § **60A.951, 66A.41**
 Company action level event,
 § **60A.62**
 Contractual terms, § **60A.121**
 Control, § **60A.11**
 Controlling person, § **60A.705**
 Converting mutual company,
 § **66A.41**
 Corrective order, § **60A.60**
 Delinquent mortgage loan,
 § **60A.121**
 Direct coverage, § **60A.235**
 Distressed mortgage loan,
 § **60A.121**
 Domestic insurer, § **60A.60**
 Effective date of conversion,
 § **66A.41**
 Eligible member, § **66A.41**
 Eligible surplus lines insurer,
 § **60A.196**
 Employer, § **60A.23**
 Entity, § **60A.23**
 Equitable surplus, § **66A.41**
 Evergreen clause, § **60A.11**
 Expected claims, § **60A.235**
 Expected plan claims, § **60A.235**
 Foreign insurer, § **60A.60**
 Government obligations, § **60A.11**
 Grantor, § **60A.097**
 Health carrier, § **60A.235**
 Health plan, § **60A.235**
 Holocaust related insurance poli-
 cies, § **60A.053**
 Holocaust survivor, § **60A.053**
 Holocaust victim, § **60A.053**
 Independent appraiser, § **60A.121**
 Independent public accountant,
 § **60A.129**
 Ineligible surplus lines insurer,
 § **60A.196**
 Insurance fraud, § **60A.951**
 Insurance laws, § **60A.196**
 Insurer, § **60A.09, 60A.053,**
 60A.121, 60A.176, 60A.705,
 60A.951

GENERAL INSURANCE POWERS

—Cont'd

Definitions—Cont'd

Internal appraisal, § **60A.121**
 Internal appraiser, § **60A.121**
 International commission,
 § **60A.053**
 Issuer, § **60A.11**
 Licensed producer, § **60A.705**
 Licensed real estate appraiser,
 § **60A.11**
 Licensee, § **60A.196**
 Life and/or health insurer,
 § **60A.60**
 Mandatory control level event,
 § **60A.65**
 Member bank, § **60A.11**
 Membership interests, § **66A.41**
 Mortgage loan in foreclosure,
 § **60A.121**
 NASDAQ, § **60A.11**
 National Association of Insurance
 Commissioners (NAIC),
 § **60A.60**
 National securities exchange,
 § **60A.11**
 Negative trend, § **60A.60**
 Noninvestment grade obligations,
 § **60A.11**
 Obligations, § **60A.11, 60A.097**
 Performing mortgage loan,
 § **60A.121**
 Permanently impaired, § **60A.121**
 Permitted issuer, § **66A.41**
 Plan of conversion, § **66A.41**
 Policy, § **66A.41**
 Proceeds, § **60A.053**
 Property and casualty insurer,
 § **60A.60**
 Qualified actuary, § **60A.129**
 Qualified assets, § **60A.11**
 Qualified net earnings, § **60A.11**
 Qualified United States financial
 institution, § **60A.091,**
 60A.705
 Real estate owned, § **60A.121**
 Regulatory action level event,
 § **60A.63**

INDEX

GENERAL INSURANCE POWERS

—Cont'd

Definitions—Cont'd

- Reinsurance intermediary,
§ 60A.705
- Reinsurance intermediary-broker,
§ 60A.705
- Reinsurance intermediary-
manager, § 60A.705
- Reinsurer, § 60A.705
- Related company, § 60A.053
- Relevant information, § 60A.951
- Reorganized company, § 66A.41
- Required liabilities, § 60A.11
- Restructured mortgage loan,
§ 60A.121
- Revenue obligations, § 60A.11
- Risk-based capital level, § 60A.60
- Risk-based capital plan, § 60A.60
- Risk-based capital report,
§ 60A.60
- Risk-based instructions, § 60A.60
- Security, § 60A.11
- Self-insurance or insurance plan,
§ 60A.23
- Surplus lines insurance, § 60A.196
- Surplus lines licensee, § 60A.196
- Total adjusted capital, § 60A.60
- Unrestricted surplus, § 60A.11
- Vendor of risk management ser-
vices, § 60A.23
- Delinquent mortgage loan, § 60A.123
- Delinquent mortgage loan defined,
§ 60A.121
- Demutualization, mutual insurance
holding companies, § 66A.40
- Deposits for protection of policyhold-
ers, § 60A.10
- Direct coverage defined, § 60A.235
- Directors' liability, § 60A.08, 60A.23
- Directors, special provisions,
§ 60A.22
- Discipline by another state, notice to
commission of, § 60A.27
- Disclosure
 - Insurance regulatory information
system, § 60A.952
 - Mergers and consolidations,
§ 60A.16

GENERAL INSURANCE POWERS

—Cont'd

Disclosure—Cont'd

- Other business and insurance
interests, § 60A.131
- Distressed mortgage loan, § 60A.123
- Distressed mortgage loan defined,
§ 60A.121
- Dividends, § 60A.23, 66A.40
- Domestic insurer defined, § 60A.60
- Effective date, cancellation of insur-
ance agency contracts,
§ 60A.173
- Effective date of conversion defined,
§ 66A.41
- Electronic notices and documents,
§ 60A.139
- Eligibility
 - Approval of plan of conversion by
eligible members, § 66A.41
 - Surplus lines insurers, procurement
from ineligible insurers,
§ 60A.209
- Eligible member defined, § 66A.41
- Eligible surplus lines insurer defined,
§ 60A.196
- Employer defined, § 60A.23
- Enforcement, § 60A.052, 60A.953
- Entity defined, § 60A.23
- Equitable surplus defined, § 66A.41
- Evergreen clause, § 60A.096
- Evergreen clause defined, § 60A.11
- Examinations, § 60A.031
 - Loss reserve certification,
§ 60A.129
- Reinsurance intermediary,
§ 60A.745
- Surplus lines insurers, § 60A.199
- Exceptions or exemptions
 - Involuntary termination of agent
by insurer, § 60A.177
- Loss reserve certification,
§ 60A.129
- Risk-based capital report,
§ 60A.68
- State insurance laws, § 60A.24
- Statement filing, § 60A.13
- Expected claims defined, § 60A.235

GENERAL INSURANCE POWERS

—Cont'd

- Expected plan claims defined,
§ **60A.235**
- Expiration
 - Generally, § **60A.06, 60A.053**
 - Qualifying letter of credit,
§ **60A.096**
- Extensions
 - Qualifying letter of credit,
§ **60A.096**
 - Statute of limitations, Holocaust survivor, heir or beneficiary,
§ **60A.053**
- Fees
 - Generally, § **60A.14**
 - Insurance regulatory information system, § **60A.964**
 - Surplus lines insurers, placement fees, § **60A.204**
- Fidelity and surety companies,
§ **60A.23**
- Filing, crop hail insurance rate filing,
§ **60A.32**
- Financial regulation, annual audit,
§ **60A.1291**
- Financial reporting, qualifying trust agreements, § **60A.097**
- Financial requirements, authorization and requirements, § **60A.07**
- Financial statements
 - Contracts of insurance, § **60A.08**
 - Mutual insurance holding companies, § **66A.40**
- Foreign companies
 - Generally, § **60A.19**
 - Conversion, § **60A.161**
 - Deposits for protection of policyholders, § **60A.10**
 - Investments permitted for domestic companies, § **60A.11**
 - Risk-based capital report,
§ **60A.69**
- Foreign insurer defined, § **60A.60**
- Foreign state or country, notice to commission of discipline by another state, § **60A.27**
- Governing law, qualifying letter of credit, § **60A.096**

GENERAL INSURANCE POWERS

—Cont'd

- Government obligations defined,
§ **60A.11**
- Grantor defined, § **60A.097**
- Group insurance
 - Generally, § **60A.082**
 - Cancellation of group coverage,
§ **60A.085**
 - Continuation of benefits if insurer changed, § **60A.082**
 - Notification, § **60A.084, 60A.085**
 - Retroactive termination of coverage, § **60A.086**
- Hail insurance, crop hail insurance rate filing, § **60A.32**
- Health carrier defined, § **60A.235**
- Health insurance policy quotas,
§ **60A.178, 60A.179**
- Health plan contracts, § **60A.235**
- Health plan defined, § **60A.235**
- Health reinsurance agreements,
§ **60A.803**
- Hearings
 - Adjusted risk-based report,
§ **60A.66**
 - Involuntary termination of agent by insurer, § **60A.177**
- Holocaust insurance company registry, § **60A.053**
- Holocaust related insurance policies defined, § **60A.053**
- Holocaust survivor defined,
§ **60A.053**
- Holocaust victim defined, § **60A.053**
- Holocaust Victims Insurance Relief Act of 2000, § **60A.053**
- Hostilities occurring, foreign companies, § **60A.19**
- Identification of beneficiary,
§ **60A.097**
- Immunity, risk-based capital report,
§ **60A.695**
- Incorporation
 - Authorization and requirements,
§ **60A.07**
 - Mutual insurance holding companies, § **66A.40**

INDEX

GENERAL INSURANCE POWERS

—Cont'd

Independent agents
Cancellation of independent agent contracts, § 60A.171
Rehabilitation of independent agent contracts, § 60A.171
Independent appraisals or appraisers, § 60A.125, 60A.127
Independent appraiser defined, § 60A.121
Independent audit, § 60A.124
Independent public accountant defined, § 60A.129
Ineligible surplus lines insurer defined, § 60A.196
Information security program, § 60A.9851
Insolvency
Mutual insurance holding companies, § 66A.40
Notification of policyholders, § 60A.25
Insurable interest
Change of ownership or beneficiary requests, § 60A.0787
Definitions, § 60A.0782
Fraudulent acts, § 60A.0788
Prohibited practices, § 60A.0784
Remedies, § 60A.0789
Requirement of insurable interest, § 60A.0783
Settlement contracts, entry into, § 60A.0785
Short title, § 60A.078
STOLI practices, presumption of, § 60A.0786
Insurance fraud defined, § 60A.951
Insurance laws defined, § 60A.196
Insurance regulatory information system, § 60A.90
Insurer defined, § 60A.09, 60A.053, 60A.121, 60A.176, 60A.705, 60A.951
Integration of contracts, § 60A.08
Internal appraisal defined, § 60A.121
Internal appraiser defined, § 60A.121
International commission, cooperation with, § 60A.053

GENERAL INSURANCE POWERS

—Cont'd

International commission defined, § 60A.053
Interstate insurance product regulation compact, § 60A.99, 60A.991
Investment policy required, § 60A.112
Investments permitted for domestic companies, § 60A.11
Investors, special provisions, § 60A.22
Involuntary termination of agent by insurer, § 60A.177
Issuer defined, § 60A.11
Jurisdictions, reinsurance credit allowed domestic ceding insurer, § 60A.092
Kinds of insurance permitted, § 60A.06
Lapsed certificate of authority, § 60A.052
Legal expense insurance, contracts of insurance, § 60A.08
Letters of credit
Qualifying letter of credit, § 60A.096
Reduction from liability for reinsurance, § 60A.093
Licensed producer defined, § 60A.705
Licensed real estate appraiser defined, § 60A.11
Licensee defined, § 60A.196
Licenses
Authorization and requirements, § 60A.07
Reinsurance credit allowed domestic ceding insurer, § 60A.092
Reinsurance intermediary-broker requirements, § 60A.71
Surplus Lines Association of Minnesota, § 60A.2085
Surplus lines insurers, § 60A.198
Surplus lines insurers, licensee association, § 60A.208
Life and/or health insurer defined, § 60A.60

GENERAL INSURANCE POWERS

—Cont'd

Life insurance
 Authorization and requirements,
 § **60A.07**
 Policy quotas, § **60A.178, 60A.179**
 Life reinsurance agreements,
 § **60A.803**
 Limitation of actions, plan of conver-
 sion, § **66A.41**
 Limitations or restrictions
 Expiration, limitation on combina-
 tion policies, § **60A.06**
 Investments permitted for domestic
 companies, § **60A.11**
 Qualifying letter of credit,
 § **60A.096**
 Reduction of limits by costs of
 defense, contracts of insur-
 ance, § **60A.08**
 Limited partnerships, investments
 permitted for domestic
 companies, § **60A.11**
 Limits of risk, reinsurance, § **60A.09**
 Loans, investments permitted for
 domestic companies, § **60A.11**
 Loss reserves
 Assets and liabilities, § **60A.12**
 Certification, § **60A.129**
 Mandatory control level event
 defined, § **60A.65**
 Materiality, acquisitions and disposi-
 tion of assets, § **60A.136**
 Maximum risk, reinsurance,
 § **60A.09**
 Member bank defined, § **60A.11**
 Members and membership
 Mutual insurance holding
 companies, member's
 approval, § **66A.40**
 Mutual insurance holding
 companies, membership
 interests, § **66A.40**
 Membership interests defined,
 § **66A.41**
 Mergers and consolidations,
 § **60A.16, 66A.40**
 Midterm cancellation, § **60A.36**

GENERAL INSURANCE POWERS

—Cont'd

Midterm cancellation, commercial
 liability and/or property insur-
 ance, § **60A.36**
 Minimum standard of valuation for
 health insurance
 Categories of reserves, § **60A.762**
 et seq.
 Claim reserves, § **60A.763**
 Contract reserves, § **60A.765 et**
 seq.
 Glossary of terms, § **60A.761**
 Morbidity, interest, and mortality
 standards, § **160A.768**
 Premium reserves, § **60A.764**
 Reinsurance, § **60A.767**
 Miscellaneous provisions, § **60A.23**
 Misrepresentations, contracts of
 insurance, § **60A.08**
 Mortgage loan in foreclosure defined,
 § **60A.121**
 Mortgages
 Investments permitted for domestic
 companies, § **60A.11**
 Valuation procedure, mortgage
 loan in foreclosure,
 § **60A.123**
 Motor vehicles rented, contracts of
 insurance, § **60A.08**
 Mutual companies
 Generally, § **60A.07**
 Authorization and requirements,
 § **60A.07**
 Conversion to stock company,
 § **66A.41**
 Directors' and officers' liability,
 § **60A.23**
 Mutual fire company, directors' and
 officers' liability, § **60A.23**
 Mutual insurance holding companies,
 § **66A.40**
 Name
 Corporate name, contracts of insur-
 ance, § **60A.08**
 Investments permitted for domestic
 companies, § **60A.11**
 NASDAQ defined, § **60A.11**

INDEX

GENERAL INSURANCE POWERS

—Cont'd

National Association of Insurance Commissioners
Generally, § 60A.60
Reports, suspension of insurers, § 60A.26
National securities exchange defined, § 60A.11
Negative trend defined, § 60A.60
New certificate of authority, § 60A.07
New policy, contracts of insurance, § 60A.08
Noninvestment grade obligations defined, § 60A.11
Nonprofit Risk Indemnification Trust Act, § 60A.29
Nonrenewal, § 60A.37
Nonrenewal, commercial liability and/or property insurance, § 60A.37
Notice
Discipline by another state, notice to commission of, § 60A.27
Insolvency, notification of policyholders, § 60A.25
Involuntary termination of agent by insurer, § 60A.177
Risk-based capital report, § 60A.696
Surplus lines insurers, § 60A.207
Oaths, § 60A.13
Obligations defined, § 60A.11, 60A.097
Officers and employees bonded, authorization and requirements, § 60A.07
Officers' liability, § 60A.08, 60A.23
Officers, special provisions, § 60A.22
Options, § 60A.11, 66A.41
Other enforcement authority, § 60A.956
Partnerships, investments permitted for domestic companies, § 60A.11
Penalties
Commercial liability and/or property insurance, § 60A.37

GENERAL INSURANCE POWERS

—Cont'd

Penalties—Cont'd
Involuntary termination of agent by insurer, § 60A.177
Loss reserve certification, § 60A.129
Mergers and consolidations, § 60A.16
Reinsurance intermediary, § 60A.75
Reinsurance, penalties for violations, § 60A.09
Performing mortgage loan defined, § 60A.121
Performing mortgage loan, valuation procedure, § 60A.123
Permanently impaired defined, § 60A.121
Permitted issuer defined, § 66A.41
Personal property under lease, § 60A.11
Placement fees, surplus lines insurers, § 60A.204
Placement of insurance by licensee, surplus lines insurers, § 60A.201, 60A.202
Plan of conversion defined, § 66A.41
Plans
Mergers and consolidations, § 60A.16
Mutual insurance holding companies, plan of reorganization, § 66A.40
Qualified assets to required liabilities, ratio, § 60A.111
Policy defined, § 66A.41
Postconversion acquisition, § 66A.41
Premiums, contracts of insurance, § 60A.08
Private rights of action preserved, Holocaust survivor, heir or beneficiary, § 60A.053
Privileges or immunities, insurance regulatory information system, § 60A.92
Proceeds defined, § 60A.053
Procurement from ineligible insurers, surplus lines insurers, § 60A.209

GENERAL INSURANCE POWERS

—Cont'd

Production of information by insurers, § **60A.032**
 Property and casualty insurer defined, § **60A.60**
 Public access to premium rate filings, § **60A.08**
 Punitive damages, expiration, § **60A.06**
 Qualification
 Ratio, qualified assets to required liabilities, § **60A.111**
 Surplus lines insurers, § **60A.206**
 Qualified actuary defined, § **60A.129**
 Qualified assets defined, § **60A.11**
 Qualified net earnings defined, § **60A.11**
 Qualified United States financial institution defined, § **60A.091**, **60A.705**
 Qualifying letter of credit, reinsurance, § **60A.096**
 Qualifying trust agreements, § **60A.097**
 Quotas
 Health insurance policy quotas, § **60A.178**, **60A.179**
 Life insurance policy quotas, § **60A.178**, **60A.179**
 Rates
 Expedited form and rate filing, § **60A.315**
 Hail insurance, crop hail insurance rate filing, § **60A.32**
 Surplus lines insurers, § **60A.197**
 Ratio, qualified assets to required liabilities, § **60A.111**
 Real estate
 Independent appraiser, appraisal by, § **60A.125**
 Investments permitted for domestic companies, § **60A.11**
 Real estate owned defined, § **60A.121**
 Real state
 Valuation procedure, § **60A.123**
 Records
 Independent appraisals, § **60A.127**

GENERAL INSURANCE POWERS

—Cont'd

Records—Cont'd
 Insurance regulatory information system, § **60A.91**
 Surplus lines insurers, filing requirements, § **60A.203**
 Verification of documents filed with commissioner, § **60A.28**
 Reduction
 Capital stock, § **60A.07**
 Liability for reinsurance, § **60A.093**
 Limits by costs of defense, contracts of insurance, § **60A.08**
 Registration, Holocaust insurance company registry, § **60A.053**
 Regulatory action level event defined, § **60A.63**
 Rehabilitation of independent agent contracts, § **60A.171**
 Reimbursement, qualifying letter of credit, § **60A.096**
 Reinsurance
 Ceded reinsurance, § **60A.137**
 Certified reinsurers; credit allowed domestic ceding insurer, § **60A.0921**
 Credit allowed domestic ceding insurer, § **60A.092**, **60A.0921**
 Limits of risk, § **60A.09**
 Qualifying trust agreements, § **60A.097**
 Reduction from liability for reinsurance, § **60A.093**
 Reports, § **60A.09**
 Rules, § **60A.094**
 Reinsurance Intermediary Act, § **60A.70**
 Reinsurance intermediary-broker defined, § **60A.705**
 Reinsurance intermediary defined, § **60A.705**
 Reinsurance intermediary-manager defined, § **60A.705**
 Reinsurer defined, § **60A.705**
 Related company defined, § **60A.053**

INDEX

GENERAL INSURANCE POWERS

—Cont'd

Release of bad faith claim, contracts of insurance, § **60A.08**
Relevant information defined, § **60A.951**
Reliance on statements of life insurance applicant, § **60A.0783**
Renewal
 Altered rates, renewal of insurance policy with, § **60A.351**
 Commercial liability and/or property policies, § **60A.35**
 Contracts of insurance, § **60A.08**
 License, § **60A.13**
Renewal nonrenewals, § **60A.137**
Rented vehicles, contracts of insurance, § **60A.08**
Reorganized company defined, § **66A.41**
Repealed by Laws 1991, c. 325, art. 4, 0167 10., § **60A.76 et seq.**
Reports
 Generally, § **60A.135**
 Board report, § **60A.126**
 Independent appraisals, § **60A.127**
 Qualified assets to required liabilities, ratio, § **60A.111**
 Qualifying trust agreements, § **60A.097**
Required liabilities defined, § **60A.11**
Rescission, contracts of insurance, § **60A.08**
Restrictions. Limitations or restrictions, above
Restructured mortgage loan defined, § **60A.121**
Restructured mortgage loan, valuation procedure, § **60A.123**
Retaliatory provisions, § **60A.07**, **60A.14**, **60A.19**
Revenue obligations defined, § **60A.11**
Review, involuntary termination of agent by insurer, § **60A.177**
Revocation. Suspension or revocation, below
Risk-based capital, § **60A.60**, **60A.61**

GENERAL INSURANCE POWERS

—Cont'd

Risk-based capital level defined, § **60A.60**
Risk-based capital plan defined, § **60A.60**
Risk-based capital report defined, § **60A.60**
Risk-based instructions defined, § **60A.60**
Rules
 Generally, § **60A.13**
 Deposits for protection of policyholders, § **60A.10**
 Independent appraisals, § **60A.127**
 Reinsurance, § **60A.094**
 Reinsurance intermediary, § **60A.756**
Safekeeping, deposits for protection of policyholders, § **60A.10**
Sale of stock of mutual insurance holding companies, § **66A.40**
Scheduling conference and order, § **60A.033**
Scope, § **60A.01**
Securities, deposits for protection of policyholders, § **60A.10**
Security defined, § **60A.11**
Selection, independent appraisals, § **60A.127**
Self-insurance, directors' and officers' liability, § **60A.23**
Self-insurance or insurance plan defined, § **60A.23**
Service of process, foreign companies, § **60A.19**
Severability, § **60A.174**
Share conversion, § **66A.41**
Signatures, contracts of insurance, § **60A.08**
State obligations, investments permitted for domestic companies, § **60A.11**
Statute of limitations, extension of statute of limitations, Holocaust survivor, heir or beneficiary, § **60A.053**
Statutes
 Expiration, statutory lines, § **60A.06**

GENERAL INSURANCE POWERS

—Cont'd

Statutes—Cont'd
 Independent appraisals, § **60A.127**
 Stock and stockholders
 Authorization and requirements, § **60A.07**
 Investments permitted for domestic companies, § **60A.11**
 Mergers and consolidations, § **60A.16**
 Mutual insurance holding companies, § **66A.40**
 Reduction of capital stock, § **60A.07**
 Rights, § **60A.22**
 Shareholders' rights, § **60A.22**
 Special provisions, § **60A.22**
 Stock companies, special provisions, § **60A.22**
 Stop loss contracts, § **60A.235**
 Stop loss regulation, § **60A.236**
 Subrogation, volunteer fire annuity contract business, § **60A.41**
 Subscription rights, § **66A.41**
 Supervisory conversions, § **66A.41**
 Surplus
 Authorization and requirements, § **60A.07**
 Citation, surplus lines insurance, § **60A.195**
 Distribution, § **66A.41**
 Rates and forms, surplus lines insurers, § **60A.197**
 Unrestricted surplus, investments permitted for domestic companies, § **60A.11**
 Surplus lines insurance defined, § **60A.196**
 Surplus lines licensee defined, § **60A.196**
 Suspension or revocation
 Authority or censure, suspension or revocation of, § **60A.052**
 Compliance failure, suspension of certificate of authority for, § **60A.053**
 Insurance regulatory information system, revocation of certifi-

GENERAL INSURANCE POWERS

—Cont'd

Suspension or revocation—Cont'd
 cate of authority, § **60A.94**
 Notice, suspension of insurers, § **60A.26**
 Reports, suspension of insurers, § **60A.26**
 Title insurance risks, § **60A.09**
 Total adjusted capital defined, § **60A.60**
 Trust fund, reinsurance credit allowed domestic ceding insurer, § **60A.092**
 Trusts, Nonprofit Risk Indemnification Trust Act, § **60A.29**
 Unauthorized Insurers Process Act, § **60A.21**
 Underwriters group, reinsurance credit allowed domestic ceding insurer, § **60A.092**
 Unfair trade practices
 Viatical settlement brokers, § **60A.9585**
 United States government obligations, investments permitted for domestic companies, § **60A.11**
 Unlicensed foreign companies, § **60A.19**
 Unrestricted surplus defined, § **60A.11**
 Unrestricted surplus, investments permitted for domestic companies, § **60A.11**
 Unsatisfied judgment, contracts of insurance, § **60A.08**
 Utilization of services, reinsurance intermediary-broker, § **60A.74, 60A.725**
 Value or valuation, § **60A.121, 60A.123**
 Vendor of risk management services defined, § **60A.23**
 Venue, Holocaust survivor, heir or beneficiary, § **60A.053**
 Verification of documents filed with commissioner, § **60A.28**
 Viatical settlements, § **60A.957 et seq.**
 Vicarious liability, § **60A.06**

INDEX

GENERAL INSURANCE POWERS —Cont'd

- Volunteer fire annuity contract business, § **60A.41**
- Warnings, claim form containing fraud warning, § **60A.955**
- Withdrawal of insurer from state, § **60A.052**
- Workers' compensation insurance, § **60A.352**
- Writings or written instruments, required written procedures, § **60A.122**

GOVERNMENT LIABILITIES

- Workers' compensation, § **176.531 et seq.**

GOVERNMENT-OWNED COMPANIES

- Prohibited from transacting business, § **60A.035**

GROUP INSURANCE

- Generally, § **60A.082**
- Accident and health insurance
 - Group disability income coverage, § **62A.23**
 - Group hospital and medical coverage, § **62A.16**
 - Group insurance, § **62A.10 et seq.**
 - Group policies, § **62A.042**
 - Severing of groups, § **62A.303**
- Cancellation of group coverage, § **60A.085**
- Continuation of benefits if insurer changed, § **60A.082**
- Life insurance, § **61A.09 et seq.**
- Notification, § **60A.084, 60A.085**
- Qualified Long-Term Care Insurance
 - Policies, this index
- Retroactive termination of coverage, § **60A.086**

HAIL INSURANCE

- Generally, § **65A.26**

HAZARDOUS WASTE GENERATOR TAX

- Generally, § **115B.22**

HEALTH CARE COST CONTAINMENT

- Generally, § **62J.015 et seq.**
- Access to 340b drugs, § **62J.96**
- Ambulance services financial data, § **62J.49**
- Center for health care affordability, § **62J.312**
- Certificate of authority to provide health information exchange services, § **62J.4981**
- Compliance, health care information exchange, § **62J.4982**
- Conflicts of interest, § **62J.23**
- Data collection and research initiatives, § **62J.301 et seq.**
- 340B Covered entity report, § **62J.461**
- Date
 - Group purchasers, § **62J.38**
- Definitions
 - Access, § **62J.17**
 - Capital expenditure, § **62J.17**
 - Clinically effective, § **62J.03**
 - Commissioner, § **62J.03**
 - Consumer cost-sharing or subscriber liability, § **62J.041**
 - Cost-effective, § **62J.03**
 - Exempted taxes and assessments, § **62J.041**
 - Group purchaser, § **62J.03**
 - Health care provider, § **62J.03**
 - Health care service, § **62J.17**
 - Health plan company, § **62J.03, 62J.041**
 - Improvement in health outcome, § **62J.03**
 - Major spending commitment, § **62J.17**
 - Medical equipment, § **62J.17**
 - Net expenditures, § **62J.041**
 - New specialized service, § **62J.17**
 - Provider, § **62J.03**
 - Safety, § **62J.03**
 - Specialty care, § **62J.17**
 - Total expenditures, § **62J.041**
- Disclosure
 - Facility fee, § **62J.824**

HEALTH CARE COST

CONTAINMENT—Cont'd

- Disclosure—Cont'd
 - Hospital information reporting, § 62J.82
 - Payments for health care services, § 62J.81
 - Provider cost disclosure, § 62J.052
- Electronic billing assistance, § 62J.62
- Electronic health record technology, § 62J.495
- Electronic prescription drug program, § 62J.497
- Electronic transactions and implementation guide standards, § 62J.536
- Enforcement authority, health care information exchange, § 62J.4982
- Evidence based health care guidelines, § 62J.431
- Facility fee disclosure, § 62J.824
- Federal program participation, § 62J.22
- Health Care Administrative Simplification Act; Billing and Purchasing Improvement
 - Citation and purpose, § 62J.50
 - Definitions, § 62J.51
 - Electronic billing assistance, § 62J.62
 - Electronic data interchange
 - Minnesota center for health care electronic data interchange, § 62J.57
 - Standards, implementation of, § 62J.56
 - Health care purchasing and performance measurement, § 62J.63
 - Privacy of unique identifiers, § 62J.55
 - Rulemaking, § 62J.61
 - Standard transaction sets, implementation of, § 62J.58
 - Uniform billing forms
 - Acceptance by group purchasers, § 62J.53

HEALTH CARE COST

CONTAINMENT—Cont'd

- Health Care Administrative Simplification Act; Billing and Purchasing Improvement—Cont'd
 - Uniform billing forms—Cont'd
 - Claim transactions, uniform billing requirements for, § 62J.535
 - Establishment of, § 62J.52
 - Uniform electronic transactions and implementation guide standards, § 62J.536
 - Uniform health care identification card, § 62J.60
 - Uniform health care reimbursement documents, standards for, § 62J.581
 - Unique identifiers
 - Identification and implementation of, § 62J.54
 - Privacy of, § 62J.55
- Health Plan Market Rules, this index
- Hospital pricing transparency, § 62J.823
- Immunity from liability, § 62J.06
- Information clearinghouse, § 62J.2930
- Information exchange, § 62J.498, 62J.4981, 62J.4982
- Interim goals, § 62J.041
- Mandates for health coverage, evaluation of, § 62J.26
- Medical education and research trust fund, § 62J.691, 62J.692
- Medicare assignment, § 62J.25
- Prescription drug, electronic program, § 62J.497
- Prescription drug transparency, § 62J.84
- Primary care price transparency, § 62J.812
- Provider cost disclosure, § 62J.052
- Quality improvement, utilization and outcome data, § 62J.042
- Reduced payment amounts permitted, § 62J.83
- Restructuring goals, § 62J.016

INDEX

HEALTH CARE COST

CONTAINMENT—Cont'd

Workers' Compensation, this index

HEALTH MAINTENANCE

ORGANIZATIONS

Generally, § 62D.01 et seq.

Acupuncture services, equal access to, § 62D.107

Administrative procedures for denial, suspension, and revocation, § 62D.16

Admitted assets, § 62D.044

Affiliate, definition, § 62D.02

Annual report, § 62D.08

Certificate of authority

Issuance, § 62D.04

Suspension or revocation of, § 62D.15

Chemical dependency, second opinion related to, § 62D.103

Children

Continuation and conversion privileges for former spouses and children, § 62D.101

Coverage, § 62D.105

Citation, § 62D.01

Clinical trials, services associated with, § 62D.109

Commissioner's authority to contract, § 62D.24

Complaint system, § 62D.11

Comprehensive health maintenance services, definition, § 62D.02

Consumer, definition, § 62D.02

Continuation and conversion privileges for former spouses and children, § 62D.101

Coverage of certain licensed Health professional services, § 62A.15

Coverage of licensed pharmacist services, § 62D.1071

Definitions, § 62D.02

Demonstration projects, § 62D.30

Denial, suspension, and revocation; administrative procedures, § 62D.16

Disclosure of information held by HMOs, § 62D.145

HEALTH MAINTENANCE

ORGANIZATIONS—Cont'd

Enforcement, § 62D.17

Enrollee cost sharing, § 62D.095

Enrollees

Cost sharing, § 62D.095

Definition, § 62D.02

Equal access to acupuncture services, § 62D.107

Establishment of HMOs, § 62D.03

Evidence of coverage

Definition, § 62D.02

Required terms, § 62D.07

Examinations, § 62D.14

Family therapy, § 62D.102

Fees, § 62D.21

Filings as public documents, § 62D.23

Geographic accessibility, § 62D.124

Governing body, § 62D.06

Health maintenance contract, definition, § 62D.02

Information to enrollees, § 62D.09

Initial net worth requirement, § 62D.042

Insolvency

MCHA alternative coverage, § 62D.181

Protection, § 62D.041

Investment restrictions, § 62D.045

Issuance of certificate authority, § 62D.04

Liabilities, § 62D.182

Liquidation of HMOs, § 62D.18

Local governmental unit, definition, § 62D.02

Major participating entity, definition, § 62D.02

Mental health, second opinion related to, § 62D.103

Net worth, definition, § 62D.02

Out-of-area conversion requirements, § 62D.104

Oversight of transactions, § 62D.221

Participating entity, definition, § 62D.02

Penalties, § 62D.17

HEALTH MAINTENANCE

ORGANIZATIONS—Cont'd

Powers

Generally, § 62D.05

Insurers and nonprofit health service plans, § 62D.13

Prohibited practices, § 62D.12

Protection in the event of insolvency, § 62D.041

Providers

Contracts, § 62D.123

Definition, § 62D.02

Provisions applicable to all health plans, § 62D.10

Public documents, filings and reports as, § 62D.23

Purpose, § 62D.01

Quality of care complaints, § 62D.115

Rehabilitation of HMOs, § 62D.18

Relationship to other laws, § 62D.22

Renewal fee, § 62D.211

Reports as public documents, § 62D.23

Required out-of-area conversion, § 62D.104

Required replacement coverage, § 62D.121

Restrictions on investments, § 62D.045

Revocation of certificate of authority, § 62D.15

Rules, § 62D.20

Second opinion

Substance use, disorder and mental health, § 62D.103

Second opinion related to chemical dependency and mental health, § 62D.103

Separate health services contracts, definition, § 62D.02

Services associated with clinical trials, § 62D.109

Spouses

Continuation and conversion privileges for former spouses and children, § 62D.101

Coverage, § 62D.105

Statutory construction, § 62D.22

HEALTH MAINTENANCE

ORGANIZATIONS—Cont'd

Suspension of certificate of authority, § 62D.15

Unreasonable expenses, § 62D.19

HEALTH PLAN MARKET RULES

Generally, § 62K.01 et seq.

Accreditation standards, § 62K.09

Billing, balance billing prohibited, § 62K.11

Compliance with federal act required, § 62K.05

Definitions, § 62K.03

Federal act, compliance required, § 62K.05

Geographic accessibility, § 62K.10

Information disclosures, § 62K.07

Mandatory offerings, § 62K.06

Marketing standards, § 62K.08

Market rules, § 62K.04

Mental health services, provider network adequacy, § 62K.10

Metal level mandatory offerings, § 62K.06

Network adequacy complaints, § 62K.105

Notifications, provider network notifications, § 62K.075

Pediatric dental plans, limited-scope, § 62K.14

Provider network adequacy, § 62K.10

Purpose and scope, § 62K.02

Quality assurance and improvement, § 62K.12

Service area requirements, § 62K.13

Violation of market rules, § 62K.04

HOMEOWNER'S INSURANCE

Generally, § 65A.27 et seq.

Adult foster care services, coverage, § 65A.301

Armed services or National Guard, active duty members of, use in underwriting prohibited, § 65A.297

Cancellation, § 65A.29

Condominium and townhouse policies; coordination of benefits for

INDEX

HOMEOWNER'S INSURANCE

—Cont'd

- loss assessment, § 65A.3025
- Coverage, § 65A.30, 65A.295
- Day care services, § 65A.30
- Disclosure and filing, § 65A.28
- Flood insurance coverage, disclosure of noncoverage, § 65A.302
- Fortified program
 - Standards, § 65A.298
- Liability, dogs, § 65A.303
- Minnesota FAIR plan, § 65A.29
- Nonrenewal, § 65A.29
- Proof of loss, § 65A.296
- Refusal to write, § 65A.29
- Strengthen Minnesota Homes program, § 65A.299

INDUSTRY TRADE PRACTICES

- Generally, § 72A.01 et seq., 72A.501
- Accident and health insurance, § 72A.13
- Affinity group, § 72A.328
- Agents, violations of laws relating to, § 72A.07
- Cancellation of policies
 - Notice requirements, § 72A.52
 - Right to cancel, § 72A.51
 - Vending machine sales, § 72A.53
- Dividend and pricing policies, failure to follow, § 72A.135
- Entitlement to half of fine in certain cases, complainant, § 72A.11
- Failure to appear or obstructing commissioner, § 72A.10
- Failure to make report or comply with law, § 72A.05
- False advertising
 - Citation, § 72A.39
 - Commissioner action by, § 72A.36
 - Definitions, § 72A.34
 - Domiciliary supervisory official, notice to, § 72A.35
 - Purpose of act and construction, § 72A.33
 - Severability, § 72A.38
 - Unauthorized insurer, service on, § 72A.37

INDUSTRY TRADE PRACTICES

—Cont'd

- False statements in application, § 72A.04
- Fraud, agent procuring premiums by, § 72A.03
- Genetic tests, uses of, § 72A.139
- Life insurance, § 72A.12
- Mandatory filings, failure to comply, § 72A.061
- Mutual companies, § 72A.16
- Offense not specifically designated, violations, § 72A.09
- Prohibitions and penalties, § 72A.02 et seq.
- Rebate, laws against, § 72A.08
- Regulation of trade practices
 - Appeal, § 72A.27
 - Books, production of, § 72A.22
 - Claims practices, § 72A.201
 - Commissioner, power of, § 72A.21
 - Concurrent remedies, § 72A.29
 - Deceptive acts or practices, § 72A.19, 72A.20
 - Definitions, § 72A.18, 72A.2031
 - Duties of insurers and insurance providers, § 72A.2031
 - Enforcement, § 72A.2035
 - Evidential privilege denied, § 72A.30
 - Exemptions, § 72A.203
 - Funeral or burial expense, freedom of choice, § 72A.325
 - Graded death benefits, § 72A.207
 - Hearing, § 72A.22
 - Immunity, § 72A.30
 - Intervention, § 72A.26
 - Methods, acts and practices, defined as unfair or deceptive, § 72A.20
 - Penalties, § 72A.2033 et seq.
 - Purpose, § 72A.17 et seq.
 - Rebates, § 72A.071
 - Record keeping, § 72A.2034
 - Relationship to other laws, § 72A.2035
 - Release of summary information, claim for insurance benefits, § 72A.285

INDUSTRY TRADE PRACTICES

—Cont'd

- Regulation of trade practices
 - Cont'd
 - Senior-specific certifications and professional designations, prohibited uses, § 72A.204
 - Training for insurance producer, § 72A.2032
 - Unfair competition, § 72A.25, 72A.31
 - Unfair methods or acts and practices, § 72A.19, 72A.20
 - Violations, procedure when, § 72A.32
 - Waiver, § 72A.30
 - Witnesses, § 72A.22
- Rental vehicle personal accident insurance, § 72A.125
- Scope, § 72A.01
- Unauthorized insurers
 - Enforcement authority, § 72A.42
 - False advertising, § 72A.37
 - Penalty, § 72A.44
 - Purpose, § 72A.40
 - Service of process upon unauthorized company, § 72A.43
 - Transacting business without certificate of authority, § 72A.41
- Unlicensed companies, providing for insurance in, § 72A.15
- Violations as to policies of insurance, § 72A.02

INFORMATION SECURITY PROGRAM

- Generally, § 60A.985 et seq.
- Annual certification, § 60A.9851
- Authorized individual, § 60A.985
- Board of directors, oversight, § 60A.9851
- Commissioner, power of, § 60A.9854
- Confidentiality, § 60A.9855
- Consumer, § 60A.985
- Cybersecurity event
 - Definition, § 60A.985
 - Investigation, § 60A.9852
 - Notification, § 60A.9853
- Encrypted, § 60A.985

INFORMATION SECURITY PROGRAM—Cont'd

- Exceptions, § 60A.9856
- Exclusivity, § 60A.9858
- Implementation of, § 60A.9851
- Incident response plan, § 60A.9851
- Licensee, § 60A.985
- Multifactor authentication, § 60A.985
- Nonpublic information, § 60A.985
- Notification of a cybersecurity event., § 60A.9853
- Objectives, § 60A.9851
- Penalties, § 60A.9857
- Publicly available information, § 60A.985
- Risk assessment, § 60A.985, 60A.9851
- Risk management, § 60A.9851
- Third-party service provider, § 60A.985, 60A.9851
- Waiver, § 60A.9855

INSURANCE

- Aircraft, § 60A.081
- Breach of policy
 - Recovery of interest, § 60A.0811
- Contracts, § 60A.08
- Limitations, § 60L.08
- Permitted, § 60A.06
- Property and casualty, policy
 - Exclusion, § 60A.0812
- Scheduling conference and order, § 60A.033

INSURANCE PRODUCERS

- License, § 60K.38
- Producer training requirements for flood insurance products, § 60K.366
- Purpose and scope, § 60K.30

INSURANCE RATE REGULATION

- Generally, § 70A.01 et seq.
- Definitions
 - Casualty insurance, § 70A.03
 - Fire and allied lines of insurance, § 70A.03
 - Inland marine insurance, § 70A.03
 - Rate service organization, § 70A.03

INDEX

INSURANCE RATE REGULATION —Cont'd

- Definitions—Cont'd
 - Supplementary rate information,
§ 70A.03
- Licensing, § 70A.14

INSURANCE STANDARD OF CONDUCT

- Civil liability, § 604.18

INSURANCE STATUTES, REGULATIONS, AND POLICIES

- Business transacted with producer controlled insurance act
 - Generally, § 60J.06 et seq.
- Accredited state defined, § 60J.07
- Captive insurer defined, § 60J.07
- Commissioner defined, § 60J.07
- Control defined, § 60J.07
- Controlled insurer defined,
§ 60J.07
- Controlling producer defined,
§ 60J.07
- Definitions
 - Accredited state, § 60J.07
 - Captive insurer, § 60J.07
 - Commissioner, § 60J.07
 - Control, § 60J.07
 - Controlled insurer, § 60J.07
 - Controlling producer, § 60J.07
- Disclosure, § 60J.10
- Penalties, § 60J.11
- Definitions
 - Access, § 62J.17
 - Accountant, § 60A.129
 - Accredited state, § 60J.07
 - Activities of daily living, § 62S.01
 - Actuary, § 60A.705
 - Acute condition, § 62S.01
 - Adequate evidence, § 60A.11
 - Adequate security, § 60A.11
 - Adjusted risk-based capital report,
§ 60A.60
 - Administering a self-insurance or
insurance plan, § 60A.23
 - Admitted assets, § 60A.11
 - Adult day care, § 62S.01

INSURANCE STATUTES, REGULATIONS, AND POLICIES—Cont'd

- Definitions—Cont'd
 - Agent, § 60A.176
 - Applicant, § 62S.01
 - Association, § 60A.196
 - Attachment point, § 60A.235
 - Authorized control level event,
§ 60A.64
 - Authorized person, § 60A.951
 - Bathing, § 62S.01
 - To be in violation, § 60A.705
 - Beneficiary, § 60A.097
 - Benefit contract, § 64B.04
 - Benefit member, § 64B.04
 - Capital expenditure, § 62J.17
 - Captive insurer, § 60J.07
 - Casualty insurance, § 70A.03
 - Certificate, § 62S.01, 64B.04
 - Chronically ill individual, § 62S.01
 - Clearing corporation, § 60A.11
 - Clinically effective, § 62J.03
 - Cognitive impairment, § 62S.01
 - Commercial mortgage loan,
§ 60A.121
 - Commissioner, § 60A.951, 60J.07,
62C.02, 62J.03, 62S.01,
64B.04, 66A.41
 - Company action level event,
§ 60A.62
 - Consumer cost-sharing or sub-
scriber liability, § 62J.041
 - Contingence, § 62S.01
 - Contractual terms, § 60A.121
 - Control, § 60A.11, 60J.07
 - Controlled insurer, § 60J.07
 - Controlling person, § 60A.705
 - Controlling producer, § 60J.07
 - Converting mutual company,
§ 66A.41
 - Corrective order, § 60A.60
 - Cost-effective, § 62J.03
 - Delinquent mortgage loan,
§ 60A.121
 - Direct coverage, § 60A.235
 - Distressed mortgage loan,
§ 60A.121

**INSURANCE STATUTES,
REGULATIONS, AND
POLICIES—Cont'd**

Definitions—Cont'd

Domestic insurer, § **60A.60**
 Dressing, § **62S.01**
 Eating, § **62S.01**
 Effective date of conversion,
 § **66A.41**
 Eligible member, § **66A.41**
 Eligible surplus lines insurer,
 § **60A.196**
 Employer, § **60A.23**
 Entity, § **60A.23**
 Equitable surplus, § **66A.41**
 Evergreen clause, § **60A.11**
 Exempted taxes and assessments,
 § **62J.041**
 Expected claims, § **60A.235**
 Expected plan claims, § **60A.235**
 Fire and allied lines of insurance,
 § **70A.03**
 Foreign insurer, § **60A.60**
 Government obligations, § **60A.11**
 Grantor, § **60A.097**
 Group long-term care insurance,
 § **62S.01**
 Group purchaser, § **62J.03**
 Guaranteed renewable, § **62S.01**
 Health care provider, § **62J.03**
 Health care service, § **62J.17**
 Health carrier, § **60A.235**
 Health plan, § **60A.235**
 Health plan company, § **62J.03**,
 62J.041
 Health service, § **62C.02**
 Holocaust related insurance poli-
 cies, § **60A.053**
 Holocaust survivor, § **60A.053**
 Holocaust victim, § **60A.053**
 Home health care services,
 § **62S.01**
 Improvement in health outcome,
 § **62J.03**
 Independent appraiser, § **60A.121**
 Independent public accountant,
 § **60A.129**
 Ineligible surplus lines insurer,
 § **60A.196**

**INSURANCE STATUTES,
REGULATIONS, AND
POLICIES—Cont'd**

Definitions—Cont'd

Inland marine insurance, § **70A.03**
 Insurance fraud, § **60A.951**
 Insurance laws, § **60A.196**
 Insurer, § **60A.09**, **60A.053**,
 60A.121, **60A.176**, **60A.705**,
 60A.951
 Internal appraisal, § **60A.121**
 Internal appraiser, § **60A.121**
 International commission,
 § **60A.053**
 Issuer, § **60A.11**
 Laws, § **64B.04**
 Licensed producer, § **60A.705**
 Licensed real estate appraiser,
 § **60A.11**
 Licensee, § **60A.196**
 Life and/or health insurer,
 § **60A.60**
 Lodge, § **64B.04**
 Lodge system, § **64B.02**
 Long-term care insurance,
 § **62S.01**
 Loss of functional capacity,
 § **62S.01**
 Maintenance, § **62S.01**
 Major spending commitment,
 § **62J.17**
 Mandatory control level event,
 § **60A.65**
 Medical equipment, § **62J.17**
 Medicare, § **62S.01**
 Member bank, § **60A.11**
 Membership interests, § **66A.41**
 Mental or nervous disorder,
 § **62S.01**
 Mortgage loan in foreclosure,
 § **60A.121**
 NASDAQ, § **60A.11**
 National association of insurance
 commissioners (NAIC),
 § **60A.60**
 National securities exchange,
 § **60A.11**
 Negative trend, § **60A.60**
 Net expenditures, § **62J.041**

INDEX

INSURANCE STATUTES, REGULATIONS, AND POLICIES—Cont'd

Definitions—Cont'd

New specialized service, § 62J.17
Noncancellable, § 62S.01
Noninvestment grade obligations,
§ 60A.11
Obligations, § 60A.11, 60A.097
Participating providers, § 62C.02
Performing mortgage loan,
§ 60A.121
Permanently impaired, § 60A.121
Permitted issuer, § 66A.41
Personal care services, § 62S.01
Plan of conversion, § 66A.41
Policy, § 62S.01, 66A.41
Premiums, § 64B.04
Proceeds, § 60A.053
Property and casualty insurer,
§ 60A.60
Provider, § 62C.02, 62J.03
Qualified actuary, § 60A.129
Qualified assets, § 60A.11
Qualified long-term care insurance
policy, § 62S.01
Qualified long-term care services,
§ 62S.01
Qualified net earnings, § 60A.11
Qualified united states financial
institution, § 60A.091,
60A.705
Rate service organization,
§ 70A.03
Real estate owned, § 60A.121
Regulatory action level event,
§ 60A.63
Reinsurance intermediary,
§ 60A.705
Reinsurance intermediary-broker,
§ 60A.705
Reinsurance intermediary-
manager, § 60A.705
Reinsurer, § 60A.705
Related company, § 60A.053
Relevant information, § 60A.951
Reorganized company, § 66A.41
Required liabilities, § 60A.11

INSURANCE STATUTES, REGULATIONS, AND POLICIES—Cont'd

Definitions—Cont'd

Restructured mortgage loan,
§ 60A.121
Revenue obligations, § 60A.11
Risk-based capital level, § 60A.60
Risk-based capital plan, § 60A.60
Risk-based capital report,
§ 60A.60
Risk-based instructions, § 60A.60
Rules, § 64B.04
Safety, § 62J.03
Security, § 60A.11
Self-insurance or insurance plan,
§ 60A.23
Service agreement, § 62C.02
Service plan, § 62C.02
Service plan corporation, § 62C.02
Society, § 64B.04
Specialty care, § 62J.17
Subscriber, § 62C.02
Subscriber contract, § 62C.02
Supplementary rate information,
§ 70A.03
Surplus lines insurance, § 60A.196
Surplus lines licensee, § 60A.196
Toileting, § 62S.01
Total adjusted capital, § 60A.60
Total expenditures, § 62J.041
Trade practices, § 72A.2031
Transferring, § 62S.01
Unrestricted surplus, § 60A.11
Vendor of risk management ser-
vices, § 60A.23
Duties of insurers and insurance pro-
ducers, § 72A.2032
Enforcement, § 72A.2035
Fraternal benefit societies
Generally, § 64B.01 et seq.
Benefit contract defined, § 64B.04
Benefit member defined, § 64B.04
Certificate defined, § 64B.04
Commissioner defined, § 64B.04
Consolidations and mergers,
§ 64B.14

**INSURANCE STATUTES,
REGULATIONS, AND
POLICIES—Cont'd**

Fraternal benefit societies—Cont'd

Definitions

- Benefit contract, § **64B.04**
- Benefit member, § **64B.04**
- Certificate, § **64B.04**
- Commissioner, § **64B.04**
- Laws, § **64B.04**
- Lodge, § **64B.04**
- Lodge system, § **64B.02**
- Premiums, § **64B.04**
- Rules, § **64B.04**
- Society, § **64B.04**
- Laws defined, § **64B.04**
- Lodge defined, § **64B.04**
- Lodge system defined, § **64B.02**
- Penalties, § **64B.37**
- Premiums defined, § **64B.04**
- Rules defined, § **64B.04**
- Society defined, § **64B.04**

General insurance powers

Generally, § **60A.01 et seq.**

Acceptance

- Authorization and requirements, § **60A.07**
- Reduction from liability for reinsurance, § **60A.093**

Accountant defined, § **60A.129**

Accredited assuming insurer, reinsurance credit allowed domestic ceding insurer, § **60A.092**

Acquisitions and disposition of assets, § **60A.136**

Actuary defined, § **60A.705**

Additional requirements, qualifying letter of credit, § **60A.096**

Adequate evidence defined, § **60A.11**

Adequate security defined, § **60A.11**

Adjusted risk-based capital report defined, § **60A.60**

Administering a self-insurance or insurance plan defined, § **60A.23**

Admitted assets defined, § **60A.11**

Agent defined, § **60A.176**

**INSURANCE STATUTES,
REGULATIONS, AND
POLICIES—Cont'd**

General insurance powers—Cont'd

Agents

- Cancellation of independent agent contracts, § **60A.171**
- Commissions, § **60A.175**
- Rehabilitation of independent agent contracts, § **60A.171**

Aircraft insurance, § **60A.081**

Altered rates, renewal of insurance policy with, § **60A.351**

Alternative plan of conversion, § **66A.41**

Annual audits, loss reserve certification, § **60A.129**

Annual statements, § **60A.13**

Antifraud plans, insurance regulatory information system, § **60A.954**

Appeal, involuntary termination of agent by insurer, § **60A.177**

Appointment of attorney, foreign companies, § **60A.19**

Appraisers and appraisals, independent appraisals, § **60A.125, 60A.127**

Approval

Conversion, § **60A.161**

Mutual insurance holding companies, approval by commissioner, § **66A.40**

Plan of conversion, approval by commissioner, § **66A.41**

Assets

Generally, § **60A.12**

Acquisitions and disposition of assets, § **60A.136**

Assistance to holocaust victims, § **60A.053**

Association defined, § **60A.196**

Assumption transactions regulated, reinsurance, § **60A.09**

Attachment point defined, § **60A.235**

Attorneys, foreign companies, § **60A.19**

INDEX

INSURANCE STATUTES, REGULATIONS, AND POLICIES—Cont'd

General insurance powers—Cont'd

- Audits
 - Annual audit, loss reserve certification, § **60A.129**
 - Contracts of insurance, § **60A.08**
 - Loss reserve certification, annual audits, § **60A.129**
- Authority or authorization
 - Generally, § **66A.41**
 - Suspension or revocation of authority or censure, § **60A.052**
- Authorization and requirements, § **60A.07**
- Authorized control level event defined, § **60A.64**
- Authorized person defined, § **60A.951**
- Bad faith claim, contracts of insurance, § **60A.08**
- Bailments, investments permitted for domestic companies, § **60A.11**
- Bank obligations, investments permitted for domestic companies, § **60A.11**
- Bankruptcy or insolvency clause, contracts of insurance, § **60A.08**
- To be in violation defined, § **60A.705**
- Beneficiary defined, § **60A.097**
- Board of directors
 - Adoption of plan of conversion by, § **66A.41**
 - Report, § **60A.126**
- Board of review, involuntary termination of agent by insurer, § **60A.177**
- Bonded officers and employees, authorization and requirements, § **60A.07**
- Books and records, reinsurance intermediary-broker, § **60A.72**

INSURANCE STATUTES, REGULATIONS, AND POLICIES—Cont'd

General insurance powers—Cont'd

- Breach of policy, recovery of interest, § **60A.0811**
- Bulk reinsurance, § **60A.09**
- Business trust obligations, investments permitted for domestic companies, § **60A.11**
- Canadian government obligations, investments permitted for domestic companies, § **60A.11**
- Cancellation
 - Generally, § **60A.137**
 - Commercial liability and/or property policies, § **60A.35**
 - Independent agent contracts, § **60A.171**
 - Insurance agency contracts, § **60A.172**
 - Midterm cancellation, commercial liability and/or property insurance, § **60A.36**
- Capital requirements, § **60A.07**
- Capital stock, reduction of, § **60A.07**
- Ceded reinsurance, § **60A.092**, **60A.137**
- Censure, suspension or revocation of, § **60A.052**
- Certificates
 - Authority, certificates of, generally, § **60A.052**
 - Insurance regulatory information system, revocation of certificate of authority, § **60A.94**
 - Qualified assets to required liabilities, ratio, § **60A.111**
- Clearing corporation defined, § **60A.11**
- Collateral loans, investments permitted for domestic companies, § **60A.11**
- Combination policies, limitation on, § **60A.06**

**INSURANCE STATUTES,
REGULATIONS, AND
POLICIES—Cont'd**

General insurance powers—Cont'd
 Commercial liability and/or prop-
 erty insurance
 Midterm cancellation, § **60A.36**
 Nonrenewal, § **60A.37**
 Commercial mortgage loan
 defined, § **60A.121**
 Commissioner
 Generally, § **60A.03**
 Appointments, § **60A.03**
 Approval of plan of conversion
 by commissioner, § **66A.41**
 Computation of net value,
 § **60A.03**
 Confidentiality of information,
 § **60A.03**
 Discipline by another state,
 notice to commission of,
 § **60A.27**
 Examination fees and expenses,
 § **60A.03**
 Examination revolving fund,
 § **60A.03**
 Examinations, below
 Expenses, examination fees and
 expenses, § **60A.03**
 Fees, examination fees and
 expenses, § **60A.03**
 Life insurance, § **60A.03**
 Mutual insurance holding
 companies, commissioner's
 approval, § **66A.40**
 Orders, § **60A.032**
 Powers, § **60A.03**
 Qualified assets to required
 liabilities, ratio, § **60A.111**
 Report, § **60A.032**
 Revolving fund, examination
 revolving fund, § **60A.03**
 Verification of documents filed
 with commissioner,
 § **60A.28**
 Commissioner defined, § **60A.951,**
 66A.41
 Commissions, agents, § **60A.175**

**INSURANCE STATUTES,
REGULATIONS, AND
POLICIES—Cont'd**

General insurance powers—Cont'd
 Company action level event
 defined, § **60A.62**
 Compensation, surplus lines insur-
 ers, § **60A.205**
 Confidentiality
 Insurance regulatory informa-
 tion system, § **60A.93**
 Reports, § **60A.135**
 Risk-based capital report,
 § **60A.67**
 Confirmation, qualifying letter of
 credit, § **60A.096**
 Conflict of interest, plan of conver-
 sion, § **66A.41**
 Consolidated filing, loss reserve
 certification, § **60A.129**
 Construction or interpretation
 Commercial liability and/or
 property insurance,
 § **60A.37**
 Surplus lines insurers,
 § **60A.2095**
 Continuation of benefits if insurer
 changed, § **60A.082**
 Continuation, reduction from
 liability for reinsurance,
 § **60A.093**
 Contracts
 Generally, § **60A.08**
 Reinsurance intermediary-bro-
 ker, § **60A.73, 60A.715**
 Contractual terms defined,
 § **60A.121**
 Control defined, § **60A.11**
 Controlling person defined,
 § **60A.705**
 Conversion, § **60A.161, 66A.41**
 Converting mutual company
 defined, § **66A.41**
 Cooperation with international
 commission, § **60A.053**
 Corporations
 Investments permitted for
 domestic companies,

INDEX

INSURANCE STATUTES, REGULATIONS, AND POLICIES—Cont'd

General insurance powers—Cont'd
Corporations—Cont'd
 corporate obligations,
 § **60A.11**
 Name of corporation, contracts
 of insurance, § **60A.08**
Corrective order defined, § **60A.60**
Costs and expenses
 Legal expense insurance,
 contracts of insurance,
 § **60A.08**
 Mergers and consolidations,
 § **60A.16**
 Plan of conversion, § **66A.41**
 Reduction of limits by costs of
 defense, contracts of insur-
 ance, § **60A.08**
Crop hail insurance rate filing,
§ **60A.32**
Defense, reduction of limits by
costs of, § **60A.08**
Deficiency, § **60A.07**
Definitions
 Accountant, § **60A.129**
 Actuary, § **60A.705**
 Adequate evidence, § **60A.11**
 Adequate security, § **60A.11**
 Adjusted risk-based capital
 report, § **60A.60**
 Administering a self-insurance
 or insurance plan, § **60A.23**
 Admitted assets, § **60A.11**
 Agent, § **60A.176**
 Association, § **60A.196**
 Attachment point, § **60A.235**
 Authorized control level event,
 § **60A.64**
 Authorized person, § **60A.951**
 To be in violation, § **60A.705**
 Beneficiary, § **60A.097**
 Clearing corporation, § **60A.11**
 Commercial mortgage loan,
 § **60A.121**
 Commissioner, § **60A.951**,
 66A.41

INSURANCE STATUTES, REGULATIONS, AND POLICIES—Cont'd

General insurance powers—Cont'd
Definitions—Cont'd
 Company action level event,
 § **60A.62**
 Contractual terms, § **60A.121**
 Control, § **60A.11**
 Controlling person, § **60A.705**
 Converting mutual company,
 § **66A.41**
 Corrective order, § **60A.60**
 Delinquent mortgage loan,
 § **60A.121**
 Direct coverage, § **60A.235**
 Distressed mortgage loan,
 § **60A.121**
 Domestic insurer, § **60A.60**
 Effective date of conversion,
 § **66A.41**
 Eligible member, § **66A.41**
 Eligible surplus lines insurer,
 § **60A.196**
 Employer, § **60A.23**
 Entity, § **60A.23**
 Equitable surplus, § **66A.41**
 Evergreen clause, § **60A.11**
 Expected claims, § **60A.235**
 Expected plan claims,
 § **60A.235**
 Foreign insurer, § **60A.60**
 Government obligations,
 § **60A.11**
 Grantor, § **60A.097**
 Health carrier, § **60A.235**
 Health plan, § **60A.235**
 Holocaust related insurance
 policies, § **60A.053**
 Holocaust survivor, § **60A.053**
 Holocaust victim, § **60A.053**
 Independent appraiser,
 § **60A.121**
 Independent public accountant,
 § **60A.129**
 Ineligible surplus lines insurer,
 § **60A.196**
 Insurance fraud, § **60A.951**
 Insurance laws, § **60A.196**

**INSURANCE STATUTES,
REGULATIONS, AND
POLICIES—Cont'd**

General insurance powers—Cont'd
Definitions—Cont'd
Insurer, § **60A.09, 60A.053, 60A.121, 60A.176, 60A.705, 60A.951**
Internal appraisal, § **60A.121**
Internal appraiser, § **60A.121**
International commission, § **60A.053**
Issuer, § **60A.11**
Licensed producer, § **60A.705**
Licensed real estate appraiser, § **60A.11**
Licensee, § **60A.196**
Life and/or health insurer, § **60A.60**
Mandatory control level event, § **60A.65**
Member bank, § **60A.11**
Membership interests, § **66A.41**
Mortgage loan in foreclosure, § **60A.121**
NASDAQ, § **60A.11**
National association of insurance commissioners (NAIC), § **60A.60**
National securities exchange, § **60A.11**
Negative trend, § **60A.60**
Noninvestment grade obligations, § **60A.11**
Obligations, § **60A.11, 60A.097**
Performing mortgage loan, § **60A.121**
Permanently impaired, § **60A.121**
Permitted issuer, § **66A.41**
Plan of conversion, § **66A.41**
Policy, § **66A.41**
Proceeds, § **60A.053**
Property and casualty insurer, § **60A.60**
Qualified actuary, § **60A.129**
Qualified assets, § **60A.11**
Qualified net earnings, § **60A.11**

**INSURANCE STATUTES,
REGULATIONS, AND
POLICIES—Cont'd**

General insurance powers—Cont'd
Definitions—Cont'd
Qualified united states financial institution, § **60A.091, 60A.705**
Real estate owned, § **60A.121**
Regulatory action level event, § **60A.63**
Reinsurance intermediary, § **60A.705**
Reinsurance intermediary-broker, § **60A.705**
Reinsurance intermediary-manager, § **60A.705**
Reinsurer, § **60A.705**
Related company, § **60A.053**
Relevant information, § **60A.951**
Reorganized company, § **66A.41**
Required liabilities, § **60A.11**
Restructured mortgage loan, § **60A.121**
Revenue obligations, § **60A.11**
Risk-based capital level, § **60A.60**
Risk-based capital plan, § **60A.60**
Risk-based capital report, § **60A.60**
Risk-based instructions, § **60A.60**
Security, § **60A.11**
Self-insurance or insurance plan, § **60A.23**
Surplus lines insurance, § **60A.196**
Surplus lines licensee, § **60A.196**
Total adjusted capital, § **60A.60**
Unrestricted surplus, § **60A.11**
Vendor of risk management services, § **60A.23**
Delinquent mortgage loan, § **60A.123**
Delinquent mortgage loan defined, § **60A.121**

INDEX

INSURANCE STATUTES, REGULATIONS, AND POLICIES—Cont'd

General insurance powers—Cont'd
Demutualization, mutual insurance
holding companies, § 66A.40
Deposits for protection of
policyholders, § 60A.10
Direct coverage defined,
§ 60A.235
Directors' liability, § 60A.08,
60A.23
Discipline by another state, notice
to commission of, § 60A.27
Disclosure
Insurance regulatory informa-
tion system, § 60A.952
Mergers and consolidations,
§ 60A.16
Other business and insurance
interests, § 60A.131
Distressed mortgage loan,
§ 60A.123
Distressed mortgage loan defined,
§ 60A.121
Dividends, § 60A.23, 66A.40
Domestic insurer defined,
§ 60A.60
Effective date, cancellation of
insurance agency contracts,
§ 60A.173
Effective date of conversion
defined, § 66A.41
Eligibility
Approval of plan of conversion
by eligible members,
§ 66A.41
Surplus lines insurers, procure-
ment from ineligible insur-
ers, § 60A.209
Eligible member defined, § 66A.41
Eligible surplus lines insurer
defined, § 60A.196
Employer defined, § 60A.23
Enforcement, § 60A.052, 60A.953
Entity defined, § 60A.23
Equitable surplus defined,
§ 66A.41
Evergreen clause, § 60A.096

INSURANCE STATUTES, REGULATIONS, AND POLICIES—Cont'd

General insurance powers—Cont'd
Evergreen clause defined,
§ 60A.11
Examinations, § 60A.031
Loss reserve certification,
§ 60A.129
Reinsurance intermediary,
§ 60A.745
Surplus lines insurers,
§ 60A.199
Exceptions or exemptions
Involuntary termination of agent
by insurer, § 60A.177
Loss reserve certification,
§ 60A.129
Risk-based capital report,
§ 60A.68
State insurance laws, § 60A.24
Statement filing, § 60A.13
Expected claims defined,
§ 60A.235
Expected plan claims defined,
§ 60A.235
Expiration
Generally, § 60A.06, 60A.053
Qualifying letter of credit,
§ 60A.096
Extensions
Qualifying letter of credit,
§ 60A.096
Statute of limitations, Holocaust
survivor, heir or benefi-
ciary, § 60A.053
Fees
Generally, § 60A.14
Insurance regulatory informa-
tion system, § 60A.964
Surplus lines insurers, place-
ment fees, § 60A.204
Fidelity and surety companies,
§ 60A.23
Filing, crop hail insurance rate
filing, § 60A.32
Financial reporting, qualifying
trust agreements, § 60A.097

**INSURANCE STATUTES,
REGULATIONS, AND
POLICIES—Cont'd**

General insurance powers—Cont'd
 Financial requirements, authorization and requirements, § **60A.07**
 Financial statements
 Contracts of insurance, § **60A.08**
 Mutual insurance holding companies, § **66A.40**
 Foreign companies
 Generally, § **60A.19**
 Conversion, § **60A.161**
 Deposits for protection of policyholders, § **60A.10**
 Investments permitted for domestic companies, § **60A.11**
 Risk-based capital report, § **60A.69**
 Foreign insurer defined, § **60A.60**
 Foreign state or country, notice to commission of discipline by another state, § **60A.27**
 Governing law, qualifying letter of credit, § **60A.096**
 Government obligations defined, § **60A.11**
 Grantor defined, § **60A.097**
 Group insurance
 Generally, § **60A.082**
 Cancellation of group coverage, § **60A.085**
 Continuation of benefits if insurer changed, § **60A.082**
 Notification, § **60A.084, 60A.085**
 Retroactive termination of coverage, § **60A.086**
 Hail insurance, crop hail insurance rate filing, § **60A.32**
 Health carrier defined, § **60A.235**
 Health insurance policy quotas, § **60A.178, 60A.179**
 Health plan contracts, § **60A.235**
 Health plan defined, § **60A.235**

**INSURANCE STATUTES,
REGULATIONS, AND
POLICIES—Cont'd**

General insurance powers—Cont'd
 Health reinsurance agreements, § **60A.803**
 Hearings
 Adjusted risk-based report, § **60A.66**
 Involuntary termination of agent by insurer, § **60A.177**
 Holocaust insurance company registry, § **60A.053**
 Holocaust related insurance policies defined, § **60A.053**
 Holocaust survivor defined, § **60A.053**
 Holocaust victim defined, § **60A.053**
 Holocaust victims insurance relief act of 2000, § **60A.053**
 Hostilities occurring, foreign companies, § **60A.19**
 Identification of beneficiary, § **60A.097**
 Immunity, risk-based capital report, § **60A.695**
 Incorporation
 Authorization and requirements, § **60A.07**
 Mutual insurance holding companies, § **66A.40**
 Independent agents
 Cancellation of independent agent contracts, § **60A.171**
 Rehabilitation of independent agent contracts, § **60A.171**
 Independent appraisals or appraisers, § **60A.125, 60A.127**
 Independent appraiser defined, § **60A.121**
 Independent audit, § **60A.124**
 Independent public accountant defined, § **60A.129**
 Ineligible surplus lines insurer defined, § **60A.196**
 Information security program, § **60A.9851**

INDEX

INSURANCE STATUTES, REGULATIONS, AND POLICIES—Cont'd

General insurance powers—Cont'd

Insolvency

Mutual insurance holding
companies, § **66A.40**

Notification of policyholders,
§ **60A.25**

Insurance fraud defined, § **60A.951**

Insurance laws defined, § **60A.196**

Insurance regulatory information
system, § **60A.90**

Insurer defined, § **60A.09**,
60A.053, **60A.121**, **60A.176**,
60A.705, **60A.951**

Internal appraisal defined,
§ **60A.121**

Internal appraiser defined,
§ **60A.121**

International commission, coopera-
tion with, § **60A.053**

International commission defined,
§ **60A.053**

Investment policy required,
§ **60A.112**

Investments permitted for domestic
companies, § **60A.11**

Involuntary termination of agent
by insurer, § **60A.177**

Issuer defined, § **60A.11**

Jurisdictions, reinsurance credit
allowed domestic ceding
insurer, § **60A.092**

Lapsed certificate of authority,
§ **60A.052**

Legal expense insurance, contracts
of insurance, § **60A.08**

Letters of credit

Qualifying letter of credit,
§ **60A.096**

Reduction from liability for
reinsurance, § **60A.093**

Licensed producer defined,
§ **60A.705**

Licensed real estate appraiser
defined, § **60A.11**

Licensee defined, § **60A.196**

INSURANCE STATUTES, REGULATIONS, AND POLICIES—Cont'd

General insurance powers—Cont'd

Licenses

Authorization and requirements,
§ **60A.07**

Reinsurance credit allowed
domestic ceding insurer,
§ **60A.092**

Reinsurance intermediary-bro-
ker requirements, § **60A.71**

Surplus lines insurers,
§ **60A.198**

Licensee association,
§ **60A.208**

Surplus Lines Association of
Minnesota, § **60A.2085**

Life and/or health insurer defined,
§ **60A.60**

Life insurance

Authorization and requirements,
§ **60A.07**

Policy quotas, § **60A.178**,
60A.179

Life reinsurance agreements,
§ **60A.803**

Limitation of actions, plan of
conversion, § **66A.41**

Limitations or restrictions

Expiration, limitation on
combination policies,
§ **60A.06**

Investments permitted for
domestic companies,
§ **60A.11**

Qualifying letter of credit,
§ **60A.096**

Reduction of limits by costs of
defense, contracts of insur-
ance, § **60A.08**

Limited partnerships, investments
permitted for domestic
companies, § **60A.11**

Limits of risk, reinsurance,
§ **60A.09**

Loans, investments permitted for
domestic companies,
§ **60A.11**

**INSURANCE STATUTES,
REGULATIONS, AND
POLICIES—Cont'd**

General insurance powers—Cont'd
 Loss reserves
 Assets and liabilities, § **60A.12**
 Certification, § **60A.129**
 Mandatory control level event
 defined, § **60A.65**
 Materiality, acquisitions and dispo-
 sition of assets, § **60A.136**
 Maximum risk, reinsurance,
 § **60A.09**
 Member bank defined, § **60A.11**
 Members and membership, Mutual
 insurance holding companies
 Member's approval, § **66A.40**
 Membership interests, § **66A.40**
 Membership interests defined,
 § **66A.41**
 Mergers and consolidations,
 § **60A.16, 66A.40**
 Midterm cancellation, commercial
 liability and/or property insur-
 ance, § **60A.36**
 Misrepresentations, contracts of
 insurance, § **60A.08**
 Mortgage loan in foreclosure
 defined, § **60A.121**
 Mortgages
 Investments permitted for
 domestic companies,
 § **60A.11**
 Valuation procedure, mortgage
 loan in foreclosure,
 § **60A.123**
 Motor vehicles rented, contracts of
 insurance, § **60A.08**
 Mutual companies
 Generally, § **60A.07**
 Authorization and requirements,
 § **60A.07**
 Conversion to stock company,
 § **66A.41**
 Directors' and officers' liability,
 § **60A.23**
 Mutual fire company, directors'
 and officers' liability,
 § **60A.23**

**INSURANCE STATUTES,
REGULATIONS, AND
POLICIES—Cont'd**

General insurance powers—Cont'd
 Mutual insurance holding
 companies, § **66A.40**
 Name
 Corporate name, contracts of
 insurance, § **60A.08**
 Investments permitted for
 domestic companies,
 § **60A.11**
 NASDAQ defined, § **60A.11**
 National association of insurance
 commissioners (NAIC)
 defined, § **60A.60**
 National association of insurance
 commissioners, Reports,
 suspension of insurers,
 § **60A.26**
 National securities exchange
 defined, § **60A.11**
 Negative trend defined, § **60A.60**
 New certificate of authority,
 § **60A.07**
 New policy, contracts of insurance,
 § **60A.08**
 Noninvestment grade obligations
 defined, § **60A.11**
 Nonprofit risk indemnification trust
 act, § **60A.29**
 Nonrenewal, commercial liability
 and/or property insurance,
 § **60A.37**
 Notice
 Discipline by another state,
 notice to commission of,
 § **60A.27**
 Insolvency, notification of
 policyholders, § **60A.25**
 Involuntary termination of agent
 by insurer, § **60A.177**
 Risk-based capital report,
 § **60A.696**
 Surplus lines insurers,
 § **60A.207**
 Oaths, § **60A.13**
 Obligations defined, § **60A.11,**
 60A.097

INDEX

INSURANCE STATUTES, REGULATIONS, AND POLICIES—Cont'd

General insurance powers—Cont'd
Officers and employees bonded,
authorization and require-
ments, § 60A.07
Officers' liability, § 60A.08,
60A.23
Options, § 60A.11, 66A.41
Partnerships, investments permit-
ted for domestic companies,
§ 60A.11
Penalties
Commercial liability and/or
property insurance,
§ 60A.37
Involuntary termination of agent
by insurer, § 60A.177
Loss reserve certification,
§ 60A.129
Mergers and consolidations,
§ 60A.16
Reinsurance intermediary,
§ 60A.75
Reinsurance, penalties for viola-
tions, § 60A.09
Performing mortgage loan defined,
§ 60A.121
Performing mortgage loan, valua-
tion procedure, § 60A.123
Permanently impaired defined,
§ 60A.121
Permitted issuer defined, § 66A.41
Personal property under lease,
§ 60A.11
Placement fees, surplus lines insur-
ers, § 60A.204
Placement of insurance by
licensee, surplus lines insur-
ers, § 60A.201, 60A.202
Plan of conversion defined,
§ 66A.41
Plans
Mergers and consolidations,
§ 60A.16
Mutual insurance holding
companies, plan of reorga-
nization, § 66A.40

INSURANCE STATUTES, REGULATIONS, AND POLICIES—Cont'd

General insurance powers—Cont'd
Plans—Cont'd
Qualified assets to required
liabilities, ratio, § 60A.111
Policy defined, § 66A.41
Postconversion acquisition,
§ 66A.41
Premiums, contracts of insurance,
§ 60A.08
Private rights of action preserved,
Holocaust survivor, heir or
beneficiary, § 60A.053
Privileges or immunities, insurance
regulatory information
system, § 60A.92
Proceeds defined, § 60A.053
Procurement from ineligible insur-
ers, surplus lines insurers,
§ 60A.209
Property and casualty insurer
defined, § 60A.60
Punitive damages, expiration,
§ 60A.06
Qualification
Ratio, qualified assets to
required liabilities,
§ 60A.111
Surplus lines insurers,
§ 60A.206
Qualified actuary defined,
§ 60A.129
Qualified assets defined, § 60A.11
Qualified net earnings defined,
§ 60A.11
Qualified united states financial
institution defined,
§ 60A.091, 60A.705
Qualifying letter of credit, reinsur-
ance, § 60A.096
Qualifying trust agreements,
§ 60A.097
Quotas
Health insurance policy quotas,
§ 60A.178, 60A.179
Life insurance policy quotas,
§ 60A.178, 60A.179

**INSURANCE STATUTES,
REGULATIONS, AND
POLICIES—Cont'd**

General insurance powers—Cont'd
 Rates
 Expedited form and rate filing,
 § **60A.315**
 Hail insurance, crop hail insurance rate filing, § **60A.32**
 Surplus lines insurers,
 § **60A.197**
 Ratio, qualified assets to required liabilities, § **60A.111**
 Real estate
 Independent appraiser, appraisal by, § **60A.125**
 Investments permitted for domestic companies,
 § **60A.11**
 Real estate owned defined,
 § **60A.121**
 Real state, Valuation procedure,
 § **60A.123**
 Records
 Independent appraisals,
 § **60A.127**
 Insurance regulatory information system, § **60A.91**
 Surplus lines insurers, filing requirements, § **60A.203**
 Verification of documents filed with commissioner,
 § **60A.28**
 Recovery of interest after breach,
 § **60A.0811**
 Reduction
 Capital stock, § **60A.07**
 Liability for reinsurance,
 § **60A.093**
 Limits by costs of defense, contracts of insurance,
 § **60A.08**
 Registration, Holocaust insurance company registry, § **60A.053**
 Regulatory action level event defined, § **60A.63**
 Rehabilitation of independent agent contracts, § **60A.171**

**INSURANCE STATUTES,
REGULATIONS, AND
POLICIES—Cont'd**

General insurance powers—Cont'd
 Reimbursement, qualifying letter of credit, § **60A.096**
 Reinsurance
 Ceded reinsurance, § **60A.137**
 Credit allowed domestic ceding insurer, § **60A.092**
 Limits of risk, § **60A.09**
 Qualifying trust agreements,
 § **60A.097**
 Reduction from liability for reinsurance, § **60A.093**
 Reports, § **60A.09**
 Rules, § **60A.094**
 Reinsurance intermediary act,
 § **60A.70**
 Reinsurance intermediary-broker defined, § **60A.705**
 Reinsurance intermediary defined,
 § **60A.705**
 Reinsurance intermediary-manager defined, § **60A.705**
 Reinsurer defined, § **60A.705**
 Related company defined,
 § **60A.053**
 Release of bad faith claim, contracts of insurance,
 § **60A.08**
 Relevant information defined,
 § **60A.951**
 Renewal
 Altered rates, renewal of insurance policy with,
 § **60A.351**
 Commercial liability and/or property policies, § **60A.35**
 Contracts of insurance,
 § **60A.08**
 License, § **60A.13**
 Renewal nonrenewals, § **60A.137**
 Rented vehicles, contracts of insurance, § **60A.08**
 Reorganized company defined,
 § **66A.41**
 Reports
 Generally, § **60A.135**

INDEX

INSURANCE STATUTES, REGULATIONS, AND POLICIES—Cont'd

General insurance powers—Cont'd
Reports—Cont'd
Board report, § 60A.126
Independent appraisals,
§ 60A.127
Qualified assets to required
liabilities, ratio, § 60A.111
Qualifying trust agreements,
§ 60A.097
Required liabilities defined,
§ 60A.11
Rescission, contracts of insurance,
§ 60A.08
Restrictions. Limitations or restric-
tions, above
Restructured mortgage loan
defined, § 60A.121
Restructured mortgage loan, valua-
tion procedure, § 60A.123
Retaliatory provisions, § 60A.07,
60A.14, 60A.19
Revenue obligations defined,
§ 60A.11
Review, involuntary termination of
agent by insurer, § 60A.177
Revocation. Suspension or revoca-
tion, below
Risk-based capital, § 60A.60,
60A.61
Risk-based capital level defined,
§ 60A.60
Risk-based capital plan defined,
§ 60A.60
Risk-based capital report defined,
§ 60A.60
Risk-based instructions defined,
§ 60A.60
Rules
Generally, § 60A.13
Deposits for protection of
policyholders, § 60A.10
Independent appraisals,
§ 60A.127
Reinsurance, § 60A.094
Reinsurance intermediary,
§ 60A.756

INSURANCE STATUTES, REGULATIONS, AND POLICIES—Cont'd

General insurance powers—Cont'd
Safekeeping, deposits for protec-
tion of policyholders,
§ 60A.10
Sale of stock of mutual insurance
holding companies, § 66A.40
Scope, § 60A.01
Securities, deposits for protection
of policyholders, § 60A.10
Security defined, § 60A.11
Selection, independent appraisals,
§ 60A.127
Self-insurance, directors' and
officers' liability, § 60A.23
Self-insurance or insurance plan
defined, § 60A.23
Service of process
Foreign companies, § 60A.19
Severability, § 60A.174
Share conversion, § 66A.41
Signatures, contracts of insurance,
§ 60A.08
State obligations, investments
permitted for domestic
companies, § 60A.11
Statute of limitations, extension of
statute of limitations, Holo-
caust survivor, heir or benefi-
ciary, § 60A.053
Statutes
Expiration, statutory lines,
§ 60A.06
Independent appraisals,
§ 60A.127
Stock and stockholders
Authorization and requirements,
§ 60A.07
Investments permitted for
domestic companies,
§ 60A.11
Mergers and consolidations,
§ 60A.16
Mutual insurance holding
companies, § 66A.40
Reduction of capital stock,
§ 60A.07

**INSURANCE STATUTES,
REGULATIONS, AND
POLICIES—Cont'd**

General insurance powers—Cont'd
 Stock and stockholders—Cont'd
 Rights, § **60A.22**
 Shareholders' rights, § **60A.22**
 Stop loss contracts, § **60A.235**
 Stop loss regulation, § **60A.236**
 Subrogation, volunteer fire annuity
 contract business, § **60A.41**
 Subscription rights, § **66A.41**
 Supervisory conversions, § **66A.41**
 Surplus
 Authorization and requirements,
 § **60A.07**
 Citation, surplus lines insurance,
 § **60A.195**
 Distribution, § **66A.41**
 Rates and forms, surplus lines
 insurers, § **60A.197**
 Unrestricted surplus, invest-
 ments permitted for domes-
 tic companies, § **60A.11**
 Surplus lines insurance defined,
 § **60A.196**
 Surplus lines licensee defined,
 § **60A.196**
 Suspension or revocation
 Authority or censure, suspension
 or revocation of, § **60A.052**
 Compliance failure, suspension
 of certificate of authority
 for, § **60A.053**
 Insurance regulatory informa-
 tion system
 Revocation of certificate of
 authority, § **60A.94**
 Notice, suspension of insurers,
 § **60A.26**
 Reports, suspension of insurers,
 § **60A.26**
 Title insurance risks, § **60A.09**
 Total adjusted capital defined,
 § **60A.60**
 Trust fund, reinsurance credit
 allowed domestic ceding
 insurer, § **60A.092**

**INSURANCE STATUTES,
REGULATIONS, AND
POLICIES—Cont'd**

General insurance powers—Cont'd
 Trusts, Nonprofit risk indemnifica-
 tion trust act, § **60A.29**
 Unauthorized insurers process act,
 § **60A.21**
 Underwriters group, reinsurance
 credit allowed domestic ced-
 ing insurer, § **60A.092**
 Unfair trade practices
 Viatical settlement brokers,
 § **60A.9585**
 United States government obliga-
 tions, investments permitted
 for domestic companies,
 § **60A.11**
 Unlicensed foreign companies,
 § **60A.19**
 Unrestricted surplus defined,
 § **60A.11**
 Unrestricted surplus, investments
 permitted for domestic
 companies, § **60A.11**
 Unsatisfied judgment, contracts of
 insurance, § **60A.08**
 Utilization of services, reinsurance
 intermediary-broker,
 § **60A.74, 60A.725**
 Value or valuation, § **60A.121,**
 60A.123
 Vendor of risk management ser-
 vices defined, § **60A.23**
 Venue, Holocaust survivor, heir or
 beneficiary, § **60A.053**
 Verification of documents filed
 with commissioner, § **60A.28**
 Vicarious liability, § **60A.06**
 Volunteer fire annuity contract
 business, § **60A.41**
 Warnings, claim form containing
 fraud warning, § **60A.955**
 Withdrawal of insurer from state,
 § **60A.052**
 Workers' compensation insurance,
 § **60A.352**
 Writings or written instruments,
 required written procedures,
 § **60A.122**

INDEX

INSURANCE STATUTES, REGULATIONS, AND POLICIES—Cont'd

Health care cost containment
Generally, § **62J.01 et seq.**
Conflicts of interest, § **62J.23**
Data collection and research initiatives, § **62J.301 et seq.**
Definitions
Access, § **62J.17**
Capital expenditure, § **62J.17**
Clinically effective, § **62J.03**
Commissioner, § **62J.03**
Cost-effective, § **62J.03**
Exempted taxes and assessments, § **62J.041**
Group purchaser, § **62J.03**
Health care provider, § **62J.03**
Health care service, § **62J.17**
Health plan company, § **62J.03, 62J.041**
Improvement in health outcome, § **62J.03**
Major spending commitment, § **62J.17**
Medical equipment, § **62J.17**
Net expenditures, § **62J.041**
New specialized service, § **62J.17**
Provider, § **62J.03**
Safety, § **62J.03**
Specialty care, § **62J.17**
Total expenditures, § **62J.041**
Disclosure of payments for health care services, § **62J.81**
Federal program participation, § **62J.22**
Immunity from liability, § **62J.06**
Information clearinghouse, § **62J.2930**
Interim goals, § **62J.041**
Mandates for health coverage, evaluation of, § **62J.26**
Medicare assignment, § **62J.25**
Restructuring goals, § **62J.016**
Incontestability period, § **62S.13**
Insurance producers
Application for license, § **60K.37**

INSURANCE STATUTES, REGULATIONS, AND POLICIES—Cont'd

Insurance producers—Cont'd
Appointments, § **60K.49**
Assumed names, § **60K.41**
Commissions, § **60K.48**
Continuing insurance education, § **60K.56**
Criminal penalty, § **60K.33**
Definitions, § **60K.31**
Denial of license, § **60K.43**
Education, insurance, § **60K.361**
Examinations, § **60K.36, 60K.40**
Exceptions to licensing, § **60K.34**
Exemption from examination for individuals licensed in other states, § **60K.40**
Fees, § **60K.55**
Fraternal benefit society representatives, § **60K.35**
Investigative data, use and sharing of, § **60K.52**
License, § **60K.38**
License requirement, § **60K.32**
Limitation on appointments, § **60K.50**
Limited liability, § **604.18**
Nonrenewal of license, § **60K.43**
Nonresident licensing, § **60K.39**
Portable electronics insurance, sale of, § **60K.381**
Purpose and scope, § **60K.30**
Reciprocity, § **60K.53**
Reporting of actions, § **60K.54**
Requirements and prohibitions, § **60K.46**
Revocation of license, § **60K.43**
Surrender of license, § **60K.45**
Tax clearance certificate, § **60K.44**
Temporary licensing, § **60K.42**
Termination, notification to commissioner of, § **60K.51**
Training requirements for long-term care products, § **60K.365**
Travel insurance, § **60K.383**

**INSURANCE STATUTES,
REGULATIONS, AND
POLICIES—Cont'd**

Insurance producers—Cont'd
 Unauthorized company, liability
 for placing insurance with,
 § **60K.47**
 Use and sharing of licensing,
 § **60K.52**
 Insurance rate regulation
 Generally, § **70A.01 et seq.**
 Definitions
 Casualty insurance, § **70A.03**
 Fire and allied lines of insur-
 ance, § **70A.03**
 Inland marine insurance,
 § **70A.03**
 Rate service organization,
 § **70A.03**
 Supplementary rate information,
 § **70A.03**
 Nonprofit health service plan
 corporations
 Generally, § **62C.01 et seq.**
 Articles of incorporation,
 § **62C.05, 62C.06**
 Bylaws, § **62C.05, 62C.06**
 Children, Continuation of coverage
 for former spouses and chil-
 dren, § **62C.142**
 Continuation of coverage for for-
 mer spouses and children,
 § **62C.142**
 Definitions
 Commissioner, § **62C.02**
 Health service, § **62C.02**
 Participating providers,
 § **62C.02**
 Provider, § **62C.02**
 Service agreement, § **62C.02**
 Service plan, § **62C.02**
 Service plan corporation,
 § **62C.02**
 Subscriber, § **62C.02**
 Subscriber contract, § **62C.02**
 Former spouses and children,
 continuation of coverage for,
 § **62C.142**
 Investments, § **62C.10**

**INSURANCE STATUTES,
REGULATIONS, AND
POLICIES—Cont'd**

Nonprofit health service plan
 corporations—Cont'd
 Licenses, § **62C.17**
 Penalties, § **62C.21**
 Rules, § **62C.23**
 Spouses, Continuation of coverage
 for former spouses and chil-
 dren, § **62C.142**
 Subscriber contracts, § **62C.14**
 Suspension, § **62C.12**
 Unfair trade practices, § **62C.19**
 Penalties, § **72A.2034**
 Qualified long-term care insurance
 policies
 Generally, § **62S.01 et seq.**
 Definitions
 Activities of daily living,
 § **62S.01**
 Acute condition, § **62S.01**
 Adult day care, § **62S.01**
 Applicant, § **62S.01**
 Bathing, § **62S.01**
 Certificate, § **62S.01**
 Chronically ill individual,
 § **62S.01**
 Cognitive impairment, § **62S.01**
 Commissioner, § **62S.01**
 Continence, § **62S.01**
 Dressing, § **62S.01**
 Eating, § **62S.01**
 Group long-term care insurance,
 § **62S.01**
 Guaranteed renewable, § **62S.01**
 Home health care services,
 § **62S.01**
 Long-term care insurance,
 § **62S.01**
 Loss of functional capacity,
 § **62S.01**
 Maintenance, § **62S.01**
 Medicare, § **62S.01**
 Mental or nervous disorder,
 § **62S.01**
 Noncancellable, § **62S.01**
 Personal care services, § **62S.01**

INDEX

INSURANCE STATUTES, REGULATIONS, AND POLICIES—Cont'd

- Qualified long-term care insurance policies—Cont'd
 - Definitions—Cont'd
 - Policy, § **62S.01**
 - Qualified long-term care insurance policy, § **62S.01**
 - Qualified long-term care services, § **62S.01**
 - Toileting, § **62S.01**
 - Transferring, § **62S.01**
 - Inflation protection, § **62S.23**
 - Record keeping, § **72A.2035**
 - Relationship among laws, § **72A.2035**
 - Trade practices, § **72A.17 et seq.**
 - Training, insurance producer, § **72A.2033**
 - Unemployment insurance, this index
 - Workers' compensation, this index

INSURANCE TRADE POLICIES

- Generally, § **72A.501**

INTERSTATE INSURANCE PRODUCT REGULATION COMPACT

- Compact, § **60A.99**
 - Opt out administration., § **60A.991**

LANDFILL CLEANUP PROGRAM

- Closed landfill solar redevelopment and reuse account, § **115B.431**
- Environmental response and liability, § **115B.39 et seq.**

LIABILITY

- Amounts due, subcontractors
 - Employee leasing firm
 - Unemployment insurance, § **268.065**
- Debts upon acquisition
 - Unemployment insurance, § **268.064**
- Homeowner8217s insurance
 - Dogs, § **65A.303**

LIFE INSURANCE

- Generally, § **61A.01 et seq.**

LIFE INSURANCE—Cont'd

- Accelerated benefits, § **61A.072**
- Accumulations, cooperative companies, § **61A.42**
- Admitted assets, § **61A.283**
- Agents and brokers, § **61A.55 et seq.**
- Amendment of certificate of incorporation, § **66A.39**
- Annual notice required, § **61A.012**
- Applicability and scope of policy illustrations, § **61A.70**
- Applications
 - Generally, § **61A.071, 66A.37**
 - Statements of applicant, reliance on, § **60A.0783**
- Assessments, cooperative companies, § **61A.42**
- Aviation exclusion, § **61A.06**
- Beneficiaries, generally, § **61A.12**
- Benefits, contract to specify, § **61A.22**
- Bylaws, cooperative companies, § **61A.42**
- Capital stock, acquisition of, § **66A.43**
- Capital stock of other insurance companies, investment in, § **61A.284**
- Certificate of incorporation, amendment of, § **66A.39**
- Certificate of insurance, § **61A.093**
- Companies entitled to issue contracts, § **61A.14**
- Consent of insured to policy, § **60A.0783**
- Consideration, contract to specify, § **61A.22**
- Consolidation, § **61A.47**
- Contingency reserve, § **61A.27**
- Continuation of coverage, § **61A.092**
- Contract provisions, § **61A.15**
- Conversion of existing companies, § **66A.39**
- Cooperative companies, § **61A.39 et seq.**
- Definitions, policy illustrations, § **61A.705**
- Direct response sales, § **61A.58**

LIFE INSURANCE—Cont'd

Disapproval of variable basis contracts, § **61A.18**
 Dividends, § **66A.26**
 Duties of insurers who use agents and brokers, § **61A.57**
 Enforcement of insurers' duties, § **61A.59**
 Entire contract, policies to contain, § **61A.05**
 Expenses, cooperative companies, § **61A.42, 61A.46**
 Extension of time for payment of premiums, § **61A.10**
 Filing of variable basis contracts, § **61A.17**
 Foreign companies, § **61A.23**
 Foreign investments, § **61A.29**
 Forms of policy, § **61A.02**
 Funding agreements, § **61A.276**
 Group life insurance, § **61A.09 et seq.**
 Guaranty funds, § **66A.35**
 Insolvency, § **61A.51**
 Insurers' duties, § **61A.56**
 Interest on unpaid benefits, § **61A.011**
 Investment guidelines and procedures, § **61A.28 et seq.**
 Investments and holdings, limitations, § **61A.315**
 Joint investments, § **61A.30**
 Liens, cooperative companies, § **61A.42**
 Life insurance company defined, § **61A.01**
 Minimum reserve liabilities, preferred mortality tables for determining, § **61A.257**
 Misstatements, § **61A.11**
 Mortality tables, § **61A.255, 61A.257, 61A.258**
 Mutual corporation, conversion to, § **66A.42**
 Net rates, cooperative companies, § **61A.42**
 Nominees, investments, § **61A.282**
 Nonforfeiture law, § **61A.24, 61A.24 et seq.**

LIFE INSURANCE—Cont'd

Nonpayment, conversion following, § **61A.08**
 Notices, § **61A.60 et seq.**
 Payments, cooperative companies, § **61A.42**
 Policy illustrations
 Annual certifications, § **61A.74**
 Annual report, § **61A.735**
 Applicability and scope, § **61A.70**
 Basic illustrations, standards, § **61A.72**
 Definitions, § **61A.705**
 Delivery of illustration and record retention, § **61A.73**
 General rules and prohibitions, § **61A.715**
 Notice to policy owners, § **61A.735**
 Penalties, § **61A.745**
 Policies to be illustrated, § **61A.71**
 Supplemental illustrations, standards, § **61A.725**
 Preneed insurance products, minimum mortality standards, § **61A.258**
 Prohibited provisions, § **61A.07**
 Reinsurance, § **61A.47**
 Reliance on statements of applicant, § **60A.0783**
 Replacement insurance, § **61A.53 et seq.**
 Required provisions, § **61A.03**
 Reserve fund, cooperative companies, § **61A.41, 61A.46, 61A.52**
 Reserves and nonforfeiture values
 Generally, § **61A.25 et seq.**
 Minimum mortality standards, § **61A.258**
 Minimum reserves, preferred mortality tables, § **61A.257**
 Preneed insurance products, § **61A.258**
 Smoker and nonsmoker mortality tables, § **61A.255**
 Standard valuation law, § **61A.25**
 Sale of life insurance and annuity as single policy, § **61A.021**

INDEX

LIFE INSURANCE—Cont'd

- Smoker and nonsmoker mortality tables, § **61A.255**
- Spendthrift provisions, § **61A.04**
- Standard valuation law, § **61A.25 et seq.**
- Statements of applicant, reliance on, § **60A.0783**
- Stock and mutual companies, § **66A.36**
- Subsidiaries, investments, § **61A.28**
- Sudicide provisions, § **61A.031**
- Terrorism, limitation of payment due to furtherance of, § **61A.09**
- Trade policies, § **72A.12**
- Valuation law, § **61A.25 et seq.**
- Variable basis contracts, § **61A.13 et seq.**
- Voting rights, § **66A.38**
- War risk exclusion, § **61A.06**

LONG TERM CARE

- Qualified Long-Term Care Insurance Policies, this index

MEDICARE SUPPLEMENT INSURANCE

- Applications, § **62A.44**
- Benefits,
 - Minimum standards, § **62A.31**
- Definitions, § **62A.3099**

MENTAL HEALTH

- Disorder, substance use
- Second opinion
 - Health maintenance organization, § **62D.103**

MERGERS

- Consolidations
 - Domestication and conversions, § **60A.16**

MERGERS AND CONSOLIDATIONS

- Domestications and conversions, § **60A.16**

MINNESOTA FAIR PLAN ACT

- Generally, § **65A.31 et seq.**
- Administration, § **65A.35**
- Agents, § **65A.41**

MINNESOTA FAIR PLAN ACT—Cont'd

- Appeals, § **65A.39**
- Application for coverage, § **65A.34**
- Cancellation, § **65A.38**
- Definitions, § **65A.33**
- Education programs, § **65A.40**
- Immunity, § **65A.42**
- Policy forms, § **65A.37**
- Purposes, § **65A.32**
- Rates, § **65A.375**
- Underwriting, § **65A.36**

MISREPORTING

- Employer misrepresentation
 - Administrative penalties
 - unemployment insurance, § **268.193**

MOTOR VEHICLE THEFT INFORMATION

- Disclosure, § **65B.80 et seq.**

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS

- Generally, § **60A.60**
- Reports, suspension of insurers, § **60A.26**

NATIONAL SECURITIES EXCHANGE

- Generally, § **60A.11**

NONPROFIT HEALTH SERVICE PLAN CORPORATIONS

- Generally, § **62C.01 et seq.**
- Application of other law, § **62C.045**
- Articles of incorporation, § **62C.05, 62C.06**
- Bylaws, § **62C.05, 62C.06**
- Children
 - Continuation of coverage for former spouses and children, § **62C.142**
- Continuation of coverage for former spouses and children, § **62C.142**
- Conversion transactions, moratorium on, § **62C.01**
- Definitions
 - Commissioner, § **62C.02**

**NONPROFIT HEALTH SERVICE
PLAN CORPORATIONS**

—Cont'd

- Definitions—Cont'd
 - Health service, § **62C.02**
 - Participating providers, § **62C.02**
 - Provider, § **62C.02**
 - Service agreement, § **62C.02**
 - Service plan, § **62C.02**
 - Service plan corporation, § **62C.02**
 - Subscriber, § **62C.02**
 - Subscriber contract, § **62C.02**
- Former spouses and children,
continuation of coverage for,
§ **62C.142**
- Investments, § **62C.10**
- Licenses, § **62C.17**
- Moratorium on conversion transac-
tions, § **62C.01**
- Penalties, § **62C.21**
- Rules, § **62C.23**
- Spouses
 - Continuation of coverage for for-
mer spouses and children,
§ **62C.142**
- Subscriber contracts, § **62C.14**
- Suspension, § **62C.12**
- Unfair trade practices, § **62C.19**
- Violations, § **62C.22**

NOTICE

- Electronic, documents
 - Financial Regulation, § **60A.139**
- Workers' compensation, § **176.139 et seq.**, **176.235 et seq.**

ORDER

- Scheduling conference
 - General Insurance powers,
§ **60A.033**

PATIENT PROTECTION ACT

- Generally, § **62J.695 et seq.**
- Billing errors; health treatment or
services., § **62J.808**
- Citation, § **62J.85**
- Conflicts of interest, § **62J.89**
- Definitions, § **62J.86**, **62J.805**,
62J.841

PATIENT PROTECTION ACT

—Cont'd

- Denial of health treatment or services
due to outstanding medical debt,
§ **62J.807**
- Determinations
 - Compliance, remedies, § **62J.92**
- Enforcement, § **62J.844**
- Erisa plans
 - Medicare drug plans, § **62J.94**
- Excessive price increases
 - Prohibition, § **62J.842**
- Facility fee disclosure., § **62J.824**
- Medical and dental practices
 - Current standard charges,
§ **62J.826**
- Policy for collection of medical debt,
§ **62J.806**
- Prescription drug
 - Affordability advisory council,
§ **62J.88**
 - Affordability board, § **62J.87**
 - Price information
 - cost review, § **62J.90**
 - Product reviews, § **62J.91**
- Prescription drug price
 - Transparency, § **62J.84**
- Provider balance
 - Billing requirements., § **62J.811**
- Reduced payment amounts permitted,
§ **62J.83**
- Registered agent
 - Office within state, § **62J.843**
- Reports, § **62J.93**
- Severability, § **62J.95**, **62J.846**
- Withdrawal of generic
 - Prohibition
 - off- patent drugs for sale,
§ **62J.845**

PAYMENTS

- Eligibility requirements, affect
benefits
 - Unemployment insurance,
§ **268:085**
- Mechanisms in rural health care,
§ **62J.0417**

INDEX

PAYMENTS—Cont'd

- Over, Unemployment benefit
 - Unemployment insurance,
§ 268:18
- Trust fund, nonprofit organizations
 - Unemployment insurance,
§ 268:053
- Unemployment insurance, this index
- Workers' compensation, § 176.161 et seq., 176.221 et seq.

PEDIATRIC ACUTE-ONSET NEUROPSYCHIATRIC SYNDROME (PANS)

- Accident and health insurance,
§ 62A.3097

PEDIATRIC AUTOIMMUNE NEUROPSYCHIATRIC DISORDERS ASSOCIATED WITH STREPTOCOCCAL INFECTIONS (PANDAS)

- Accident and health insurance,
§ 62A.3097

PERMITTED

- Aviation and war risk exclusion
 - Contracts, § 61A.06
- Investments, domestic companies
 - Financial regulations, § 60A.11
- Kinds of insurance
 - General insurance powers,
§ 60A.06
- Reduced payment amounts
 - Patient Protection Act, § 62J.83

PODIATRISTS

- Accident and health insurance,
§ 62A.043

POLICIES

- Coverage of certain licensed
 - Health professional services,
§ 62A.15
- Definitions, § 62A.011
- Payments, behalf of enrollees
 - Government health programs,
§ 62A.045
- Policy forms., § 62A.02

QUALIFIED LONG-TERM CARE INSURANCE POLICIES

- Generally, § 62S.01 et seq.
- Advertising, filing requirements,
§ 62S.28
- Application, § 62S.32
- Application forms and replacement coverage, requirements,
§ 62S.24
- Authorized limitations and exclusions, § 62S.15
- Availability of new services or providers, § 62S.291
- Benefit triggers, standards,
§ 62S.267, 62S.268
- Certificate requirements, § 62S.09
- Claim denial, § 62S.11
- Consumer protection standards,
§ 62S.312
- Continuation or conversion, § 62S.17
- Coverage of service; prior authorization, § 62A.59
- Coverage outline, § 62S.08
- Definitions
 - Activities of daily living, § 62S.01
 - Acute condition, § 62S.01
 - Adult day care, § 62S.01
 - Applicant, § 62S.01
 - Bathing, § 62S.01
 - Certificate, § 62S.01
 - Chronically ill individual, § 62S.01
 - Cognitive impairment, § 62S.01
 - Commissioner, § 62S.01
 - Continence, § 62S.01
 - Dressing, § 62S.01
 - Eating, § 62S.01
 - Group long-term care insurance,
§ 62S.01
 - Guaranteed renewable, § 62S.01
 - Home health care services,
§ 62S.01
 - Long-term care insurance,
§ 62S.01
 - Loss of functional capacity,
§ 62S.01
 - Maintenance, § 62S.01
 - Medicare, § 62S.01
 - Mental or nervous disorder,
§ 62S.01

**QUALIFIED LONG-TERM CARE
INSURANCE POLICIES**

—Cont'd

Definitions—Cont'd
 Noncancellable, § 62S.01
 Personal care services, § 62S.01
 Policy, § 62S.01
 Qualified long-term care insurance policy, § 62S.01
 Qualified long-term care services, § 62S.01
 Toileting, § 62S.01
 Transferring, § 62S.01
 Discontinuance and replacement, § 62S.18
 Electronic enrollment for group policies, § 62S.181
 Extension of benefits, § 62S.16
 Extraterritorial jurisdiction, § 62S.03
 Filing requirement, § 62S.27
 Incontestability period, § 62S.13
 Inflation protection, § 62S.23
 Inflation protection, requirement to offer, § 62S.23
 Long-term care insurance, initial filing, § 62S.021
 Loss ratio, § 62S.26
 Marketing, standards for, § 62S.29
 Minimum standards for home health and community care benefits, § 62S.22
 Monthly report, § 62S.11
 Nonforfeiture benefit requirement, § 62S.266
 Penalties, § 62S.33
 Policy summary, § 62S.10
 Preexisting condition, § 62S.05
 Premium rate schedule increases, § 62S.265
 Prior hospitalization or institutionalization, § 62S.06
 Producer training, § 62S.315
 Prohibition against postclaims underwriting, § 62S.21
 Prohibitions, § 62S.04
 Regulatory flexibility, § 62S.34
 Renewability, § 62S.14
 Reporting requirements, § 62S.25

**QUALIFIED LONG-TERM CARE
INSURANCE POLICIES**

—Cont'd

Required disclosure of rating practices to consumers, § 62S.081
 Required disclosure provisions, § 62S.20
 Right to reduce coverage and lower premiums, § 62S.292
 Right to return or refund, § 62S.07
 Shopper's guide, requirement to deliver, § 62S.31
 Suitability, § 62S.30
 Unintentional lapse, § 62S.19

QUALITY ASSURANCE

Health plan market rules, § 62K.12

RATES

Coverage of certain licensed health professional services, § 62A.15
 Definitions, § 62A.011
 Payments, behalf of enrollees
 Government health programs, § 62A.045
 Policy forms., § 62A.02

**REINSURANCE INTERMEDIARY
ACT**

Definitions, § 60A.705
 Title, § 60A.70 et seq.

RENTER'S POLICIES

Generally, § 65A.44 et seq.

REPLACEMENT INSURANCE

Definitions, § 61A.53 et seq.
 Required replacement notice and form., § 61A.60

**RESIDENTIAL RENTER'S
POLICIES**

Generally, § 65A.44 et seq.

REVOCATIONS

Business licenses.
 Unemployment insurance, § 268:0625

**RISK-BASED CAPITAL FOR
HEALTH ORGANIZATIONS**

Generally, § 60A.50 et seq.

INDEX

RISK-BASED CAPITAL FOR HEALTH ORGANIZATIONS

—Cont'd

- Access to risk-based capital information, § **60A.57**
- Authorized control level event, § **60A.54**
- Company action level event, § **60A.51**
- Definitions, § **60A.50**
- Foreign health organizations, § **60A.59**
- Hearings, § **60A.55**
- Mandatory control level event, § **60A.55**
- Nonpreemption, § **60A.59**
- Regulatory action level event, § **60A.53**
- Reports, § **60A.51**
- Submission of plan, § **60A.52**
- Supplemental provisions, § **60A.58**

RURAL HEALTH CARE

- Payment
 - Cost controls, § **62J.0417**

SCHEDULE CONFERENCE

- Order
 - General Insurance powers, § **60A.033**

SOLID WASTE FUND

- Environmental response and liability, § **115B.42**

STANDARD NONFORFEITURE LAW

- Individual Deferred Annuities., § **61A.245**
- Life Insurance, § **61A.24**

SUBSTANCE USE

- Second opinion
 - Disorder and mental health
 - Health maintenance organization, § **62D.103**

SURPLUS LINES ASSOCIATION OF MINNESOTA

- General insurance powers, § **60A.2085**

SURPLUS LINES INSURANCE

- Insurance procured from ineligible insurers, § **60A.209**
- Placement of insurance by broker, § **60A.201**

TAXES

- Collection
 - Unemployed insurance, § **268:57**
- Employers
 - Unemployed insurance, § **268:051**

TELEHEALTH AND TELEMEDICINE COVERAGE

- Coverage, § **62A.672, 62A.673**
 - Services provided through telehealth, § **62A.673**
- Definitions, § **62A.671**
- Distant site, § **62A.673**
- Equipment, § **62A.673**
- Exceptions, § **62A.673**
- Health care provider, § **62A.673**
- Monitoring services, § **62A.673**
- Parity, § **62A.673**
- Reimbursement for services, § **62A.673**
- Services provided, coverage, § **62A.673**

TERRORISM

- Limitation of life insurance payment due to furtherance of, § **61A.09**

TRIAL

- Uniform Declaratory Judgments Act, and trial of issues of fact, § **555.09**

UNDERWRITERS

- Armed services or National Guard, active duty members of, use in underwriting prohibited, § **65A.297**
- Fair information reporting
 - Adverse underwriting decisions, reasons for, § **72A.499**
 - Previous adverse underwriting decisions, § **72A.50**
- Minnesota FAIR plan act, § **65A.36**
- Qualified long-term care insurance policies, prohibition against

UNDERWRITERS—Cont'd

postclaims underwriting,
§ **62S.21**

Reinsurance credit allowed domestic
ceding insurer, underwriters
group, § **60A.092**

UNEMPLOYMENT INSURANCE

Absence of election of remedy,
§ **268.0675**

Accounts

Administration account, § **268.196**

Audits, § **268.186**

Benefits account, § **268.07**

Contingent account, § **268.199**

Employee leasing companies, tax
and reimbursable accounts,
§ **268.046**

Employer tax and reimbursable
accounts, § **268.045**

Professional employer organiza-
tions, tax and reimbursable
accounts, § **268.046**

Replacement of wrongfully used
money, § **268.196**

Separate accounts in Trust Fund,
§ **268.194**

Tax and reimbursable accounts,
§ **268.045, 268.046**

Acquisitions, liability for debts of,
§ **268.064**

Additional unemployment benefits,
§ **268.125**

Administration account, § **268.196**

Agreements between employer and
employee regarding benefits,
§ **268.192**

Amended determinations, § **268.101**

Appeals, § **268.105**

Appeals by electronic transmission,
§ **268.103**

Applicant administrative penalties,
§ **268.183**

Assignment of rights to benefits,
§ **268.192**

Attorney General, representation in
court, § **268.20**

Audits, § **268.186**

Automated telephone system,
§ **268.211**

UNEMPLOYMENT INSURANCE

—Cont'd

Benefits

Account, § **268.07**

Additional unemployment benefits,
§ **268.125**

Deceased person, benefits due to,
§ **268.087**

Deduction of child support,
§ **268.155**

Entrepreneurial training, benefits
during, § **268.133**

Extended benefits, § **268.115**

Overpayment of benefits, § **268.18,**
268.059

Reciprocal unemployment benefit
arrangements, § **268.131**

Training, benefits during,
§ **268.133**

Voluntary unemployment, benefits
paid during, § **268.088**

Borrowing federal funds, § **268.194**

Business license, revocation,
§ **268.0625**

Cancellation

Amounts due from employer,
§ **268.066**

Overpayment of benefits, § **268.18**

Child support deduction, § **268.155**

Citation, § **268.001**

Civil actions

Generally, § **268.058**

Representation in court, § **268.20**

Collection

Overpayment of benefits, § **268.18**

Taxes, § **268.057**

Compromise, § **268.067**

Computations

Money, rounded down, § **268.034**

Time, § **268.033**

Concealment of facts by applicants,
§ **268.182**

Conditions of eligibility, § **268.085**

Contingent account, § **268.199**

Continued request for benefits,
§ **268.0865**

Coverage

Employers, § **268.042**

Criminal penalties, § **268.182**

INDEX

UNEMPLOYMENT INSURANCE

—Cont'd

Data privacy, § 268.19
Day of week and date requirement, § 268.215
Debts, liability upon acquisition, § 268.064
Deceased person, benefits due to, § 268.087
Deduction of child support, § 268.155
Definitions
Agricultural employment, § 268.035
Applicant, § 268.035
Back pay, § 268.035
Base period, § 268.035
Benefit year, § 268.035
Calendar quarter, § 268.035
Child support agency, § 268.155
Child support obligation, § 268.155
Commissioner, § 268.035
Construction, § 268.035
Corporation, § 268.035
Covered agricultural employment, § 268.035
Covered employment, § 268.035
Department, § 268.035
Determination, § 268.035
Electronic transmission, § 268.035
Employee, § 268.035
Employer, § 268.035
Employment, § 268.035
Family farm corporation, § 268.035
Filing or filed, § 268.035
High quarter, § 268.035
Immediate family member, § 268.035
Independent contractor, § 268.035
Noncovered employment, § 268.035
Person, § 268.035
Preponderance of evidence, § 268.035
Reemployment assistance training, § 268.035
Staffing service, § 268.035

UNEMPLOYMENT INSURANCE

—Cont'd

Definitions—Cont'd
State, § 268.035
State's average annual and average weekly wage, § 268.035
Suitable employment, § 268.035
Taxable wages, § 268.035
Taxes, § 268.035
Trucking and messenger/courier industries, § 268.035
Trust fund, § 268.035
Unemployed, § 268.035
Unemployment benefits, § 268.035
United States, § 268.035
Wage credit, § 268.035
Wage detail report, § 268.035
Wages, § 268.035
Wages paid, § 268.035
Week, § 268.035
Weekly unemployment benefit amount, § 268.035
Determinations
Ineligibility, § 268.101
Determinations of coverage, § 268.043
Direct hearings on eligibility, § 268.101
Disability insurance offsets, § 268.085
Discharge from employment, ineligibility, § 268.095
Effect on employer of unemployment benefits paid, § 268.047
Election of remedy, § 268.0675
Electronic transmission
Allowance, § 268.032
Appeals, § 268.105
Appeals by, § 268.103
Last known address, sending to, § 268.032
Presumption of electronic transaction, § 268.0425
Eligibility
Discharge from employment, ineligibility, § 268.095
Issues, determinations, § 268.101
Quitting job, ineligibility, § 268.095

UNEMPLOYMENT INSURANCE

—Cont'd

Eligibility—Cont'd
 Requirements, § **268.085**
 Employee leasing companies
 Liability for amounts due,
 § **268.065**
 Reimbursable accounts, § **268.046**
 Tax accounts, § **268.046**
 Employers
 Coverage, § **268.042**
 Effect on employer of unemploy-
 ment benefits paid, § **268.047**
 Misconduct, penalty, § **268.184**
 Misreporting, § **268.184**
 Notification penalties, § **268.184**
 Penalty for employer misconduct,
 § **268.184**
 Tax and reimbursable accounts,
 § **268.045**
 Taxes, § **268.051**
 Entrepreneurial training, § **268.133**
 Entrepreneurial training, unemploy-
 ment benefits during, § **268.133**
 Extended unemployment benefits,
 § **268.115**
 False representations by applicants,
 § **268.182**
 Filing, continued request for benefits,
 § **268.0865**
 Foreign governments, reciprocal
 unemployment benefit arrange-
 ments, § **268.131**
 Fraud
 Generally, § **268.182**
 Overpayment of benefits, § **268.18**
 Garnishment
 Benefit overpayments, § **268.059**
 Delinquent taxes, § **268.059**
 Income tax withholding, § **268.145**
 Indian tribes, § **268.0525**
 Interest on overpayment of benefits,
 § **268.18**
 Interpretation, § **268.031**
 Last known address, § **268.032**
 Levy, § **268.058**
 Liability
 Debts of acquired business,
 § **268.064**

UNEMPLOYMENT INSURANCE

—Cont'd

Liability—Cont'd
 Employee leasing firms, amounts
 due, § **268.065**
 Nonliability of State, § **268.21**
 Subcontractors, amounts due,
 § **268.065**
 Licenses, revocation of business
 license, § **268.0625**
 Lien, § **268.058**
 Minnesota Unemployment Insurance
 Law, § **268.001 et seq.**
 Misconduct by employer, penalty,
 § **268.184**
 Misreporting by employers,
 § **268.184**
 Misrepresentations, benefits obtained
 through, § **268.101**
 Money computations, rounding
 down, § **268.034**
 Native American tribes, § **268.0525**
 Nonfraud overpayment of benefits,
 § **268.18**
 Nonprofit corporations, payment to
 Trust Fund, § **268.053**
 Notice
 Employers, notification penalties,
 § **268.184**
 Income tax withholding, § **268.145**
 Workers, notice to, § **268.068**
 Oaths, § **268.188**
 Other States, reciprocal unemploy-
 ment benefit arrangements,
 § **268.131**
 Overpayment of benefits
 Generally, § **268.18**
 Cancellation, § **268.18**
 Collection, § **268.18**
 Fees, § **268.18**
 Fraud overpayment, § **268.18**
 Garnishment, § **268.059**
 Interest, § **268.18**
 Misrepresentations, § **268.101**
 Nonfraud overpayment, § **268.18**
 Remedies, § **268.18**
 Password, issuance to applicant,
 § **268.084**

INDEX

UNEMPLOYMENT INSURANCE

—Cont'd

Payment
Nonprofit organizations, § **268.053**

Payments
Benefits
Generally, § **268.069**
Payments that delay, § **268.085**
Effect of payment of benefits on employer, § **268.047**
Nonprofit corporations, payment to Trust Fund, § **268.053**
Overpayment of benefits, garnishment, § **268.059**
Political subdivisions, payment to Trust Fund, § **268.052**
State, payment to Trust Fund, § **268.052**
Trust fund
nonprofit organizations, § **268.053**

Penalties
Concealment of facts by applicants, § **268.182**
Employer misconduct, § **268.184**
False representations by applicants, § **268.182**
Personal liability, § **268.063**
Political subdivisions, payment into Trust Fund, § **268.052**

Postsecondary
Aid, § **268.193**

Presumptions
Applicant's use of password, § **268.084**
Electronic transaction, § **268.0425**

Privacy of data, § **268.19**

Professional employer organizations, tax and reimbursable accounts, § **268.046**

Protection of rights to benefits, § **268.192**

Public purpose of program, § **268.03**

Quitting job, ineligibility for benefits, § **268.095**

Reciprocal unemployment benefit arrangements
Foreign governments, § **268.131**
Other States, § **268.131**

UNEMPLOYMENT INSURANCE

—Cont'd

Records, § **268.186**

Reimbursable accounts
Employee leasing company, § **268.046**
Employer, § **268.045**
Professional employer organizations, § **268.046**

Remedial nature of statute, § **268.031**

Remedies
Absence of election of remedy, § **268.0675**
Overpayment of benefits, § **268.18**
Overpayments, § **268.18**

Repealed, § **268.14**

Replacement of wrongfully used money by State, § **268.196**

Reporting, misreporting by employers, § **268.184**

Requirements, eligibility, § **268.085**

Revocation of business license, § **268.0625**

Rights, privacy of applicant's data, § **268.19**

Rights to benefits
Agreements regarding benefits, § **268.192**
Assignment of benefits, § **268.192**
Protection, § **268.192**
Waiver, § **268.192**

Saving clause, § **268.22**

Sending to last known address requirement, § **268.032**

Setoff, § **268.058**

Severance of inconsistent or nonconforming provisions, § **268.23**

Shared work, § **268.136**

Specialist option within benefits telephone system, § **268.211**

Standard of proof, § **268.031**

State
Nonliability, § **268.21**
Payment into Trust Fund, § **268.052**
Replacement of wrongfully used money, § **268.196**

UNEMPLOYMENT INSURANCE

—Cont'd

- Statutory interpretation and application, § **268.031**
- Subcontractors, liability for amounts due, § **268.065**
- Subpoenas, § **268.188**
- Tax and reimbursable accounts
 - Employee leasing company, § **268.046**
 - Employer, § **268.045**
 - Professional employer organizations, § **268.046**
- Taxes
 - Collection, § **268.057**
 - Employers, § **268.051**
 - Employer's, § **268.051**
 - Garnishment of delinquent taxes, § **268.059**
 - Income tax withholding, § **268.145**
- Telephone system, § **268.211**
- Time
 - Computation, § **268.033**
 - Day of week and date requirement, § **268.215**
 - Extended unemployment benefits, § **268.115**
- Training, unemployment benefits during, § **268.133**
- Trust Fund
 - Borrowing federal funds, § **268.194**
 - Custodian, § **268.194**
 - Establishment, § **268.194**
 - Exclusive use, § **268.194**
 - Nonprofit corporations, payment to, § **268.053**
 - Nonprofit organizations, § **268.053**
 - Payment by State and political subdivisions, § **268.052**
 - Political subdivisions, payment to, § **268.052**
 - Reed Act money, § **268.194**
 - Reimbursements, § **268.194**
 - Separate accounts, § **268.194**
 - State, payment to, § **268.052**
- Unemployment benefit
 - Overpayments, § **268.18**

UNEMPLOYMENT INSURANCE

—Cont'd

- Unemployment insurance specialist option within benefits telephone system, § **268.211**
- Voluntary unemployment, benefits paid during, § **268.088**
- Wage reporting, § **268.044**
- Waiver of rights to benefits, § **268.192**
- When electronic transmission is allowed, § **268.032**
- Withholding of income tax, § **268.145**
- Workers' compensation offsets, § **268.085**

UNIFORM DECLARATORY JUDGMENTS ACT

- Generally, § **555.01**
- Citation, § **555.16**
- Contracts, construction of, § **555.02, 555.03**
- Costs, § **555.10**
- Discretion of court, § **555.06**
- Eligibility to request construction, § **555.04**
- Enumeration not exclusive, § **555.05**
- Fact, trial of issues of, § **555.09**
- Instruments, construction of, § **555.02, 555.03**
- Parties, § **555.11**
- Person defined, § **555.13**
- Remedial effect, § **555.12**
- Review, § **555.07**
- Rights, construction of, § **555.01**
- Separable provisions, § **555.14**
- Supplemental relief, § **555.08**
- Uniformity of interpretation, § **555.15**

VIATICAL SETTLEMENTS

- Generally, § **60A.957 et seq.**
- Advertising for, § **60A.9582**
- Approval of viatical settlements contracts and disclosure statements, § **60A.9574**
- Conflicts of interest, § **60A.9581**
- Definitions, § **60A.957**

INDEX

VIATICAL SETTLEMENTS

—Cont'd

- Fraud prevention and control,
§ 60A.9583
- General rules, § 60A.9579
- License and bond requirements,
§ 60A.9572
- License revocation and denial,
§ 60A.9573
- Prohibited practices, § 60A.9581
- Purchase agreements, § 60A.9582
- Reporting requirements and privacy,
§ 60A.9575
- Unfair trade practice, § 60A.9585
- Viator, disclosure to, § 60A.9577

WORKERS' COMPENSATION

- Generally, § 176.001 et seq.
- Accidents or injuries prior to effective date, § 176.641
- Acts or omissions of third persons,
§ 176.211
- Additional award as penalty,
§ 176.225
- Adjustment of benefits, § 176.645
- Administrative conferences
 - Generally, § 176.106
 - Definition, § 176.011
- Advisement of party by commissioner of DLI, § 176.261
- Affidavits of prejudice and petitions for reassignment, § 176.312
- Alien dependents, § 176.161
- Ambulatory surgical center payment,
§ 176.1363
- Answer not filed, proceedings,
§ 176.331
- Answer to petition, § 176.321
- Appeals, § 176.421 et seq.
- Appliances, § 176.135
- Application to employers and employees, § 176.021
- Approvals of claims settlements,
§ 176.521
- Assumption of liability, § 176.051
- Average weekly wage, definition,
§ 176.011
- Award or disallowance of compensation, § 176.371

WORKERS' COMPENSATION

—Cont'd

- Benefit changes, effective date of,
§ 176.1321
- Benefits, § 176.095 et seq.
- Bomb disposal unit employees,
§ 176.192
- Business licenses or permits, required coverage, § 176.182
- Certified question, § 176.325
- Child, definition, § 176.011
- Civil damages for obstructing employee seeking benefits, action for, § 176.82
- Claims Access and Management Platform User System,
§ 176.2612
- Closely held corporation, definition,
§ 176.011
- Collection and assessment of fines and penalties, report on,
§ 176.222
- Collective bargaining agreements,
§ 176.1812
- Commencement of compensation,
§ 176.121
- Commercial baler, definition,
§ 176.011
- Commercial thresher, definition,
§ 176.011
- Commissioner, definition, § 176.011
- Compensation, definition, § 176.011
- Compensation schedule, § 176.101
- Conferences, § 176.106, 176.107
- Conservator, § 176.092
- Coordination of Office of Administrative Hearings' case management system and workers' compensation imaging system, § 176.2611
- Cost of administering and payment, government, § 176.603
- Costs, § 176.511
- Court of Appeals
 - Appeals to, § 176.421
 - Powers and duties as to state employees, § 176.561
- COVID-19, § 176.011
- Daily wage, definition, § 176.011

WORKERS' COMPENSATION

—Cont'd

Death or injury, report to Commissioner, § **176.231**
 Decisions of commissioner, appeals from, § **176.442**
 Defaults, § **176.451**
 Definitions, § **176.011**
 Department, definition, § **176.011**
 Department of Labor and Industry, duties of commissioner, § **176.251, 176.261**
 Dependents, allowances, § **176.111**
 Determination of issues, § **176.301**
 Disability schedules and commissioner establishment, § **176.105**
 Disabled employees, remodeling of residence, § **176.137**
 Disclosure, § **176.861, 176.862**
 Discontinuance of compensation and benefits, § **176.238, 176.239**
 Discriminatory rates, § **176.201**
 Dispute between employers or insurers regarding liability, § **176.191**
 Disputes, petitions and procedure, § **176.291**
 Division, definition, § **176.011**
 Duties, § **176.251**
 Election of coverage, § **176.041**
 Electronic filing, service of papers and notices, § **176.285**
 Employer
 Definition, § **176.011**
 Duties, § **176.253**
 Liability of as exclusive, § **176.031**
 Epidemiologic study, release of data for, § **176.234**
 Evidence, rules of, § **176.411**
 Examinations, § **176.155**
 Excluded employments, § **176.041**
 Executive officer of a corporation, definition, § **176.011**
 Family farm, definition, § **176.011**
 Farm laborer, definition, § **176.011**
 Farm workers, § **176.051**
 Filing of papers
 Generally, § **176.275**
 Electronic filing, § **176.285**

WORKERS' COMPENSATION

—Cont'd

Fines and penalties, report on collection and assessment of, § **176.222**
 Forbearance of amounts owed to special compensation fund, § **176.1292**
 Foreign corporations, § **176.295**
 Fraud, § **176.178**
 Government issues, § **176.531 et seq.**
 Guardian, § **176.092**
 Health care provider, definition, § **176.011**
 Hearing on petition, § **176.341**
 Household workers
 Generally, § **176.051**
 Definition, § **176.011**
 Independent contractors, § **176.043**
 Information, disclosure of, § **176.861**
 Initiation of proceedings, § **176.271**
 Injury, notice of, § **176.141**
 Inpatient hospital treatment, § **176.1362**
 Inspections and enforcement, § **176.184**
 Insurance, § **176.181**
 Insurance carriers, government contract with, § **176.572**
 Insurer, duties, § **176.253**
 Intent of legislature, § **176.001**
 Intervention, § **176.361**
 Investigations, § **176.391**
 Joint employers, contribution, § **176.071**
 Judges of compensation, block system, § **176.307**
 Law enforcement, disclosure to, § **176.862**
 Legal services or disbursements, § **176.081**
 Legislative findings on benefits, § **176.095**
 Liability of employers, benefits to employees and dependents, § **176.183**
 Lien, § **176.081**
 Light-duty work pools, § **176.108**

INDEX

WORKERS' COMPENSATION

—Cont'd

Loggers, targeted industry fund,
§ **176.130**
Lump-sum payments, § **176.165**
Maintenance of state compensation
revolving fund, § **176.611**
Managed care, § **176.1351**
Maximum medical improvement,
definition, § **176.011**
Medical data, access, § **176.138**
Medical fee review, § **176.136**
Medical health care review,
§ **176.103**
Member, definition, § **176.011**
Messenger/courier industries,
§ **176.043**
Minor employees, § **176.091**
Nonresident employers, § **176.295**
Notice
Generally, § **176.139 et seq.,**
176.235 et seq.
Settlement of claims to employer,
§ **176.522**
Specificity of statement or,
§ **176.84**
Obsolete, § **176.80**
Occupational disease
Generally, § **176.66**
Definition, § **176.011**
Orders, decisions and awards, filing
and service, § **176.281**
Outpatient
Billing, payment and dispute reso-
lution, § **176.1365**
Hospital fee schedule, § **176.1364**
Overpayments, § **176.179**
Partial settlement of claims,
§ **176.521**
Payments, § **176.161 et seq., 176.221**
et seq.
Penalties and appeal of, § **176.85**
Performance of acts, § **176.253**
Personal injury, definition, § **176.011**
Person deemed employer, § **176.205**
Physician, definition, § **176.011**
Pleading, rules of, § **176.411**
Policy of insurance, § **176.185**

WORKERS' COMPENSATION

—Cont'd

Political subdivision or school
district, award of compensation
against, § **176.531**
Practices prohibited, § **176.194**
Procedure, rules of, § **176.411**
Prohibitions and penalties, § **176.194**
et seq.
Prompt first action report, § **176.223**
Proof of service
Generally, § **176.275**
Public hearings, § **176.401**
Questions of fact, reference,
§ **176.381**
Reassignment for petition hearing,
§ **176.311**
Receipts, § **176.245**
Records from other state agencies,
§ **176.186**
Rehabilitation, § **176.102**
Rehabilitation prior to determination
of liability, § **176.104**
Reimbursements to state compensa-
tion revolving fund, § **176.611**
Remodeling of residence, disabled
employees, § **176.137**
Reports, § **176.551**
Retraining, definition, § **176.011**
Review, § **176.081**
Revocation of insurer's license,
§ **176.195**
Rights and duties, posting notice of,
§ **176.139, 176.235**
Right to compensation, award,
§ **176.175**
Rules, § **176.83**
Rules of evidence, pleading and pro-
cedure, § **176.411**
Scheduled hearings, Workers'
Compensation Division,
§ **176.306**
Self-insured employers, benefits to
employees and dependents,
§ **176.183**
Service of notice, form, § **176.145**
Setting aside award, § **176.461**
Settlement of claims, § **176.521**
Severability, § **176.651**

WORKERS' COMPENSATION

—Cont'd

Small claims court, § **176.2615**
 Special compensation fund
 Creation, § **176.129**
 Forbearance of amounts owed to, § **176.1292**
 State compensation revolving fund, § **176.591, 176.603, 176.611**
 State departments, § **176.541**
 State employees
 Contracting tuberculosis, medical care and compensation, § **176.87 et seq.**
 Court of Appeals powers and duties, § **176.561**
 Investigations, § **176.571**
 Payment to, § **176.581**
 Stay of proceedings pending disposition of case, § **176.491**
 Stipulated facts, decisions based on, § **176.322**
 Subcontractor's failure to comply, § **176.215**
 Supplies, § **176.135**
 Supreme Court
 Original jurisdiction, § **176.481**
 Review by certiorari, § **176.471**

WORKERS' COMPENSATION

—Cont'd

Targeted industry fund, § **176.130**
 Teleconferences, § **176.107**
 Testimonial powers, § **176.351**
 Testimony of providers, § **176.1361**
 Third party administrator, § **176.253**
 Third party liability, § **176.061**
 Time limitations, § **176.151**
 Treatment, § **176.135**
 Trucking industries, § **176.043**
 Trustee, payment to, § **176.171**
 Unemployment insurance payment offsets, § **268.085**
 Uninsured employers, benefits to employees and dependents, § **176.183**
 University of Minnesota employees, § **176.541**
 Weekly wage, definition, § **176.011**
 Worker, definition, § **176.011**
 Workers' Compensation Court of Appeals
 Appeals to, § **176.421**
 Powers and duties as to state employees, § **176.561**
 Workers' Compensation Division, petitions with, § **176.305**