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State of Minnesota

HOUSE OF REPRESENTATIVES

NINETY-SECOND SESSION

H. F. No. 3788

02/28/2022 Authored by Koegel, Davnie, Carlson, Reyer and Gomez
The bill was read for the first time and referred to the Committee on Commerce Finance and Policy

1.1 A bill for an act
1.2 relating to commerce; restricting underwriting for automobile insurance; amending
1.3 Minnesota Statutes 2020, section 72A.20, by adding a subdivision.

1.4 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MINNESOTA:

1.5 Section 1. Minnesota Statutes 2020, section 72A.20, is amended by adding a subdivision
1.6 to read:

1.7 Subd. 23a. Automobile insurance underwriting. An insurer that offers an automobile
1.8 insurance policy in Minnesota is prohibited from using an underwriting standard or guideline
1.9 in determining rates other than the:

- 1.10 (1) value of the automobile;
- 1.11 (2) miles driven on average; and
- 1.12 (3) driving record of the applicant or insured.

1.13 EFFECTIVE DATE. This section is effective July 1, 2022, and applies to automobile
1.14 insurance policies issued or renewed on or after that date.