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State of Minnesota
HOUSE OF REPRESENTATIVES

EIGHTY-NINTH SESSION

H. F. No. **3762**

03/31/2016 Authored by O'Neill and Franson

The bill was read for the first time and referred to the Committee on Commerce and Regulatory Reform

1.1 A bill for an act
1.2 relating to insurance; regulating homeowner's insurance coverage; modifying
1.3 day care services coverage requirements; amending Minnesota Statutes 2014,
1.4 section 65A.30, subdivision 2.

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

1.6 Section 1. Minnesota Statutes 2014, section 65A.30, subdivision 2, is amended to read:

1.7 Subd. 2. **Prohibited underwriting practices.** No insurer shall refuse to renew, or
1.8 decline to offer or write, homeowner's insurance coverage solely because the property to
1.9 be covered houses day care services ~~for five or fewer children.~~ An insurer may require the
1.10 purchase of an additional liability or insurance rider as a condition of coverage.

1.11 **EFFECTIVE DATE; APPLICATION.** This section is effective August 1, 2016,
1.12 and applies to coverage applied for, issued, or renewed on or after that date.