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State of Minnesota
HOUSE OF REPRESENTATIVES

EIGHTY-SEVENTH SESSION

H. F. No. 2342

02/16/2012 Authored by Davids, Pelowski, Sanders, O'Driscoll, Shimanski and others

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

03/15/2012 Adoption of Report: Pass as Amended and re-referred to the Committee on Civil Law

1.1 A bill for an act
1.2 relating to insurance; regulating township mutual fire insurance company
1.3 combination policies; amending Minnesota Statutes 2010, section 67A.191.
1.4 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MINNESOTA:

1.5 Section 1. Minnesota Statutes 2010, section 67A.191, is amended to read:

1.6 **67A.191 COMBINATION POLICIES.**

1.7 Subdivision 1. **Qualified risks.** A township mutual fire insurance company may
1.8 issue an insurance policy for qualified and secondary property as defined in section
1.9 67A.14, subdivision 1, in combination with a policy issued by an insurer authorized to
1.10 sell property and casualty insurance in this state. The portions of the combination policy
1.11 issued by a township mutual insurance company, including those that insure dwellings,
1.12 whether or not owner occupied, are excluded from all provisions of the insurance laws
1.13 of this state as provided in section 67A.25, subdivision 2.

1.14 Subd. 2. **Homeowner's risks.** A township mutual fire insurance company may
1.15 market and issue policies known as "homeowner's insurance" as defined in section
1.16 65A.27, subdivision 4, only in combination with a policy issued by an insurer authorized
1.17 to sell property and casualty insurance in this state. All portions of the combination
1.18 policy providing homeowner's insurance, including those issued by a township mutual
1.19 insurance company, are subject to the provisions of chapter 65A and sections 72A.20 and
1.20 72A.201, however, the portions of all combination policies issued by township mutual
1.21 insurance companies insuring qualified and secondary property, including those that insure
1.22 dwellings, whether or not owner occupied, under the authority of subdivision 1 are exempt
1.23 from the requirements of this subdivision.

2.1 **EFFECTIVE DATE.** This section is effective the day following final enactment.