

HOUSE OF REPRESENTATIVES

NINETY-FOURTH SESSION

H. F. No. 2607

03/20/2025 Authored by Huot, Perryman and Smith

04/01/2025 The bill was read for the first time and referred to the Committee on Commerce Finance and Policy

04/01/2025 Adoption of Report: Placed on the General Register as Amended

04/01/2025 Read for the Second Time

05/19/2025 Pursuant to Rule 4.20, returned to the Committee on Commerce Finance and Policy

1.1 A bill for an act

1.2 relating to commerce; requiring insurers to provide a copy of a current policy to

1.3 the insured; amending Minnesota Statutes 2024, section 72A.20, by adding a

1.4 subdivision.

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

1.6 Section 1. Minnesota Statutes 2024, section 72A.20, is amended by adding a subdivision

1.7 to read:

1.8 Subd. 42. **Availability of current policy.** After an original policy of automobile insurance

1.9 under section 65B.14, subdivision 2, or homeowner's insurance under section 65A.27,

1.10 subdivision 4, has been issued, an insurer must deliver a copy of the current policy to the

1.11 first named insured within 21 days of the date a request for the current policy is received.

1.12 The copy may be delivered in paper form, electronically, or via a website link. An insurer

1.13 is required to provide a current policy in response to a request under this subdivision once

1.14 per policy period.