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State of Minnesota

HOUSE OF REPRESENTATIVES

NINETY-FOURTH SESSION

H. F. No. 4452

03/18/2026 Authored by Finke, Koegel, Sencer-Mura, Curran, Moller and others
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 civil law; providing requirements for artificial intelligence chatbot
1.3 technology; creating a cause of action for harm caused by artificial intelligence
1.4 chatbot use; proposing coding for new law in Minnesota Statutes, chapter 604.

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

1.6 Section 1. 604.115 CHATBOT PROHIBITIONS; LIABILITY.

1.7 Subdivision 1. Definitions. (a) For purposes of this section, the following terms have
1.8 the meanings given.

1.9 (b) "Artificial intelligence system" or "AI system" means any machine-based system
1.10 that, for any explicit or implicit object, infers from the inputs the system receives how to
1.11 generate outputs including content, decisions, predictions, or recommendations that influence
1.12 a physical or virtual environment. Artificial intelligence does not include any software used
1.13 primarily for basic computerized processes, such as antimalware or antivirus software,
1.14 autocorrect functions, calculators, databases, data storage, electronic communications,
1.15 firewall systems, Internet domain registration, Internet website loading, networking, spam
1.16 and robocall filtering, spellcheck tools, spreadsheets, web caching, web hosting, or any tool
1.17 that relates only to internal management affairs such as ordering office supplies or processing
1.18 payments.

1.19 (c) "Chatbot" means an artificial intelligence system, software program, or technological
1.20 application that simulates human-like conversation and interaction through text messages,
1.21 voice commands, or a combination thereof to provide information and services to users.

1.22 (d) "Companion chatbot" means a chatbot that is designed to provide human-like
1.23 interaction that simulates an interpersonal relationship with a user or group of users as its

2.1 primary function, including using previous user interactions to help simulate an interpersonal
2.2 relationship in future user interactions. An interpersonal relationship simulates a relationship
2.3 between a human user and a chatbot similar to a romantic, platonic, familial, adversarial,
2.4 professional, official, therapeutic, or stranger relationship and can include fictional or
2.5 nonfictional characters.

2.6 (e) "Human-like" means any form of communication or interaction that approximates
2.7 human behavior, including nonhuman behavior that could be attributed to a human actor,
2.8 such as a human actor role-playing as a fictional nonhuman character, an animal, or other
2.9 interactive entity.

2.10 (f) "Proprietor" means any person, business, company, organization, institution, or
2.11 government entity that owns, operates, or deploys a chatbot system used to interact with
2.12 users. Proprietor does not include a third-party developer that licenses the developer's chatbot
2.13 technology to a proprietor and does not maintain direct control of the chatbot system.

2.14 (g) "User" means a human user of a chatbot who is located in Minnesota when they are
2.15 using the chatbot.

2.16 Subd. 2. **Prohibited actions by a chatbot; liability.** (a) A proprietor of a chatbot must
2.17 not permit the chatbot to provide any substantive response, information, or advice or take
2.18 any action that, if taken by a natural person, would require a license under either:

2.19 (1) chapter 147 or 148E, or similar statutes, requiring a professional license for mental
2.20 health or medical care; or

2.21 (2) section 481.02 and related laws and professional regulations, requiring a professional
2.22 license to provide legal advice.

2.23 (b) A proprietor may not waive or disclaim this liability merely by notifying users, as
2.24 required under this section, that the user is interacting with a nonhuman chatbot system. A
2.25 person may bring a civil action to recover general and special damages for violations of this
2.26 section. If it is found that a proprietor has willfully violated this section, the violator is liable
2.27 for those damages together with court costs and reasonable attorney fees and disbursements
2.28 incurred by the person bringing the action.

2.29 Subd. 3. **Notice required.** Proprietors utilizing chatbots accessed by a user who is in
2.30 this state must provide clear, conspicuous, and explicit notice to a user that the user is
2.31 interacting with an artificial intelligence chatbot program. The text of the notice must appear
2.32 in the same language the chatbot is using and in a size easily readable by the average viewer.

3.1 Subd. 4. Companion chatbot; warning required; users who are minors. (a) A
3.2 proprietor of a companion chatbot must make a prudent and good faith effort consistent
3.3 with industry standards and use existing technology, available resources, and known,
3.4 established, or readily attainable techniques to prevent the companion chatbot from
3.5 promoting, causing, or aiding self-harm, and determine whether a covered user is expressing
3.6 thoughts of self-harm. Upon determining that a companion chatbot has promoted, caused,
3.7 or aided self-harm, or that a covered user is expressing thoughts of self-harm, the proprietor
3.8 must prohibit continued use of the companion chatbot for a period of at least 72 hours and
3.9 prominently display contact information for a suicide crisis organization to the covered
3.10 user.

3.11 (b) If a proprietor of a companion chatbot fails to comply with this section, the proprietor
3.12 is liable to users who inflict self-harm, in whole or in part, as a result of the proprietor's
3.13 companion chatbot promoting, causing, or aiding the user to inflict self-harm. Irrespective
3.14 of the proprietor's compliance with this subdivision, a proprietor is liable for general and
3.15 special damages to covered users who inflict self-harm, in whole or in part, when the
3.16 proprietor:

3.17 (1) has actual knowledge that:

3.18 (i) the companion chatbot is promoting, causing, or aiding self-harm; or

3.19 (ii) a covered user is expressing thoughts of self-harm;

3.20 (2) fails to prohibit continued use of the companion chatbot for a period of at least 72
3.21 hours; and

3.22 (3) fails to prominently display to the user a means to contact a suicide crisis organization.

3.23 A proprietor of a companion chatbot may not waive or disclaim liability under this
3.24 subdivision.

3.25 (c) A proprietor of a companion chatbot must make a prudent and good faith effort
3.26 consistent with industry standards and use existing technology, available resources, and
3.27 known, established, or readily attainable techniques to determine whether a user is a minor.
3.28 A proprietor is strictly liable for any harm caused if the proprietor fails to comply with this
3.29 subdivision and a minor user inflicts self-harm, in whole or in part, as a result of the
3.30 proprietor's companion chatbot. A proprietor of a companion chatbot may not waive or
3.31 disclaim liability under this subdivision. The proprietor of a companion chatbot must make
3.32 a prudent and good faith effort consistent with industry standards and use existing technology,
3.33 available resources, and known, established, or readily attainable techniques to discover

- 4.1 vulnerabilities in the proprietor's system, including any methods used to determine whether
- 4.2 a covered user is a minor.
- 4.3 **EFFECTIVE DATE.** This section is effective August 1, 2026, and applies to actions
- 4.4 taken by a proprietor on or after that date.