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State of Minnesota

HOUSE OF REPRESENTATIVES

SPECIAL SESSION

H. F. No. 84

06/15/2020 Authored by Dehn, Gomez, Winkler, Noor, Xiong, J., and others
The bill was read for the first time and referred to the Committee on Commerce
06/17/2020 Adoption of Report: Amended and re-referred to the Committee on Ways and Means

1.1 A bill for an act
1.2 relating to insurance; directing the commissioner of commerce to assist with certain
1.3 property, casualty, or liability insurance claims.

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

1.5 Section 1. INSURANCE CLAIMS.

1.6 Subdivision 1. Commissioner; responsibilities. The commissioner of commerce must
1.7 provide assistance to the public in order to ensure the timely resolution of property, casualty,
1.8 and liability claims for businesses affected by riot and civil commotion during the peacetime
1.9 emergency declared by Executive Order 20-64. The commissioner must provide assistance
1.10 via telephone and publicly release information regarding the claims submission process.
1.11 The commissioner must accept, review, and work to resolve complaints regarding the
1.12 handling of claims related to businesses affected by civil unrest during the peacetime
1.13 emergency declared by Executive Order 20-64. The commissioner must review the
1.14 information submitted under subdivision 2 for compliance with relevant statutes and
1.15 regulations.

1.16 Subd. 2. Insurers; responsibilities. (a) An insurer that writes property, casualty, or
1.17 liability insurance in Minnesota must submit the following information to the commissioner
1.18 of commerce:

1.19 (1) the number of claims related to businesses affected by riot and civil commotion
1.20 during the peacetime emergency declared by Executive Order 20-64 that it has rejected or
1.21 has not fulfilled;

2.1 (2) the number of policies that were not renewed for businesses: (i) affected by riot and  
2.2 civil commotion during the peacetime emergency declared by Executive Order 20-64; or  
2.3 (ii) unaffected but located in the geographic area where the riot and civil commotion occurred;

2.4 (3) any increase in rates for businesses: (i) affected by riot and civil commotion during  
2.5 the peacetime emergency declared by Executive Order 20-64; or (ii) unaffected but located  
2.6 in the geographic area where the riot and civil commotion occurred; and

2.7 (4) any other information requested by the commissioner which is relevant to the  
2.8 evaluation of an insurer's compliance with relevant statutes and regulations.

2.9 (b) The information required to be submitted under this subdivision must be:

2.10 (1) in form and substance acceptable to the commissioner;

2.11 (2) provided upon request of the commissioner; and

2.12 (3) provided to the commissioner by January 1, 2021, and June 1, 2021.

2.13 (c) Only insurers who have received claims, not renewed policies, or increased rates, as  
2.14 described in paragraph (a), must submit information to the commissioner.

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