

SENATE

STATE OF MINNESOTA

EIGHTY-NINTH SESSION

S.F. No. 3289

(SENATE AUTHORS: DAHMS)

DATE	D-PG	OFFICIAL STATUS
03/29/2016	5319	Introduction and first reading Referred to Commerce

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A bill for an act

relating to commerce; regulating public adjusters; modifying the definition of a

public adjuster to include certain persons who negotiate on behalf of an insured

or urge or encourage an insured to file a claim for loss or damages; amending

Minnesota Statutes 2014, section 72B.02, subdivision 6.

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

Section 1. Minnesota Statutes 2014, section 72B.02, subdivision 6, is amended to read:

Subd. 6. **Public adjuster.** "Public adjuster" means any person who, for

compensation or any other thing of value on behalf of the insured:

(1) acts or aids, solely in relation to first-party claims arising under insurance

contracts that insure the real or personal property of the insured, on behalf of an insured

in negotiating for, or effecting the settlement of, a claim for loss or damage covered

by an insurance contract;

(2) advertises for employment as a public adjuster of insurance claims or solicits

business or represents to the public as a public adjuster of first-party insurance claims

for losses or damages arising out of policies of insurance that insure real or personal

property; ~~or~~

(3) directly or indirectly solicits business, investigates or adjusts losses, or advises an

insured about first-party claims for losses or damages arising out of policies of insurance

that insure real or personal property for another person engaged in the business of

adjusting losses or damages covered by an insurance policy, for the insured; or

(4) with respect to first-party claims, offers to negotiate or negotiates on behalf of

an insured or urges or encourages an insured to file a claim for loss or damages and the

person is directly or indirectly engaged in, employed by, or otherwise affiliated with, a

business that performs repairs of the loss or damages.