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State of Minnesota

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HOUSE OF REPRESENTATIVES

NINETIETH SESSION

H. F. No. 2899

02/20/2018 Authored by Howe and Theis
The bill was read for the first time and referred to the Committee on Commerce and Regulatory Reform
03/29/2018 Adoption of Report: Placed on the General Register as Amended
Read for the Second Time
04/12/2018 Calendar for the Day
Read for the Third Time
Passed by the House and transmitted to the Senate
05/07/2018 Returned to the House as Amended by the Senate
Refused to concur and a Conference Committee was appointed

1.1 A bill for an act
1.2 relating to insurance; requiring notification of the statutory prohibition against
1.3 payment of rebates or deductibles by residential contractors; amending Minnesota
1.4 Statutes 2016, section 325E.66, subdivision 1.

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

1.6 Section 1. Minnesota Statutes 2016, section 325E.66, subdivision 1, is amended to read:

1.7 Subdivision 1. **Payment or rebate of insurance deductible.** A residential contractor
1.8 providing home repair or improvement services to be paid by an insured from the proceeds
1.9 of a property or casualty insurance policy shall not, as an inducement to the sale or provision
1.10 of goods or services to an insured, advertise or promise to pay, directly or indirectly, all or
1.11 part of any applicable insurance deductible or offer to compensate an insured for providing
1.12 any service to the insured. If a residential contractor violates this section, the insurer to
1.13 whom the insured tendered the claim shall not be obligated to consider the estimate prepared
1.14 by the residential contractor. The residential contractor must provide a written notification
1.15 of the requirements of this section with its initial estimate. The adjuster or insurer must
1.16 provide a written notification of the requirements of this section in the initial estimate relating
1.17 to the claim.

1.18 For purposes of this section, "residential contractor" means a residential roofer, as defined
1.19 in section 326B.802, subdivision 14; a residential building contractor, as defined in section
1.20 326B.802, subdivision 11; and a residential remodeler, as defined in section 326B.802,
1.21 subdivision 12.