

SENATE
STATE OF MINNESOTA
NINETIETH SESSION

H.F. No. 2899

(SENATE AUTHORS: HOWE and Theis)

DATE	D-PG	OFFICIAL STATUS
04/16/2018	7299	Received from House
	7300	Introduction and first reading
		Referred to for comparison with SF3188, now on General Orders
04/19/2018	7434a	Comm report: Rule 45-amend, subst. General Orders SF3188
	7735	Second reading
05/03/2018	8725a	Special Order: Amended
	8726	Third reading Passed
05/07/2018	8776	House not concur, conference committee of 3 requested
		House conferees Howe; Nash; Loeffler
		Senate accedes, CC of 3 be appointed
05/14/2018	8928	Senate conferees Housley; Dahms; Tomassoni
05/20/2018		House adopted HCC report and repassed bill
	10424c	Conference committee report
		Senate adopted CC report and repassed bill
	10425	Third reading
		Presentment date 05/21/18
		Governor's action Approval Chapter 209 05/29/18
		Secretary of State 05/29/18
		Effective date 08/01/18

1.1 A bill for an act

1.2 relating to consumer protection; regulating certain disclosures and notifications;

1.3 requiring notification to insureds of the statutory prohibition against payment of

1.4 rebates or deductibles by residential contractors; requiring certain video game

1.5 disclosures; amending Minnesota Statutes 2016, section 325E.66, subdivision 1;

1.6 proposing coding for new law in Minnesota Statutes, chapter 325I.

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

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

1.9 Subdivision 1. **Payment or rebate of insurance deductible.** A residential contractor

1.10 providing home repair or improvement services to be paid by an insured from the proceeds

1.11 of a property or casualty insurance policy shall not, as an inducement to the sale or provision

1.12 of goods or services to an insured, advertise or promise to pay, directly or indirectly, all or

1.13 part of any applicable insurance deductible or offer to compensate an insured for providing

1.14 any service to the insured. If a residential contractor violates this section, the insurer to

1.15 whom the insured tendered the claim shall not be obligated to consider the estimate prepared

1.16 by the residential contractor. The residential contractor must provide a written explanation

1.17 of the requirements of this section with its initial estimate. The adjuster or insurer must

1.18 provide a written explanation of the requirements of this section in the initial estimate

1.19 relating to the claim.

1.20 For purposes of this section, "residential contractor" means a residential roofer, as defined

1.21 in section 326B.802, subdivision 14; a residential building contractor, as defined in section

1.22 326B.802, subdivision 11; and a residential remodeler, as defined in section 326B.802,

1.23 subdivision 12.

2.1 Sec. 2. **[325L.08] VIDEO GAMES; PROBABILITY RATES; DISCLOSURE.**

2.2 Subdivision 1. **Disclosure.** Video game publishers that distribute video games that
2.3 contain a system of further purchasing of (1) a randomized reward or rewards, or (2) a
2.4 consumable virtual item that can be redeemed and directly or indirectly converted to a
2.5 randomized reward or rewards shall prominently disclose and publish to the consumer the
2.6 probability rates of receiving each type of randomized reward or rewards at the time of
2.7 purchase and at the time any mechanism to receive a randomized reward or rewards is
2.8 activated so as to meaningfully inform the consumer's decision prior to the purchase or
2.9 activation of any mechanism to receive a randomized reward or rewards.

2.10 Subd. 2. **Definitions.** (a) For purposes of this section, the terms in paragraphs (b) and
2.11 (c) have the meanings given.

2.12 (b) "Video game" means an object or device that stores recorded data or instructions,
2.13 receives data or instructions generated by a person who uses it, and, by processing the data
2.14 or instructions, creates an interactive game capable of being played, viewed, or experienced
2.15 on or through a computer, gaming system, console, or other technology.

2.16 (c) "Video game publisher" means an entity that publishes video games that have either
2.17 been created internally or through a separate entity.

2.18 Subd. 3. **Enforcement.** The attorney general shall enforce this section under section
2.19 8.31.

2.20 **EFFECTIVE DATE.** This section is effective July 1, 2018.