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State of Minnesota

HOUSE OF REPRESENTATIVES

NINETIETH SESSION

H. F. No. **2900**

02/20/2018

Authored by Howe

The bill was read for the first time and referred to the Committee on Commerce and Regulatory Reform

1.1 A bill for an act

1.2 relating to insurance; regulating homeowners' policies; requiring written consent

1.3 of the insured before reducing the limits of coverage or the elimination of any

1.4 coverages; amending Minnesota Statutes 2016, section 65A.29, subdivision 7.

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

1.6 Section 1. Minnesota Statutes 2016, section 65A.29, subdivision 7, is amended to read:

1.7 Subd. 7. **Renewal; notice requirement.** No insurer shall refuse to renew, or reduce

1.8 limits of coverage, or eliminate any coverage in a homeowner's insurance policy unless it

1.9 mails or delivers to the insured, at the address shown in the policy, at least 60 days' advance

1.10 notice of its intention. The notice must contain the specific underwriting or other reason or

1.11 reasons for the indicated action and must state the name of the insurer and the date the notice

1.12 is issued. If the intended action contained in the notice was a reduction in the limits of

1.13 coverage or the elimination of any coverage, the action may not be taken unless the insured

1.14 consents in writing to the action.

1.15 Proof of mailing this notice to the insured at the address shown in the policy is sufficient

1.16 proof that the notice required by this section has been given.