

**SENATE  
STATE OF MINNESOTA  
NINETY-FIRST SESSION**

**S.F. No. 981**

(SENATE AUTHORS: KIFFMEYER, Utke, Relph, Draheim and Goggin)

DATE	D-PG	OFFICIAL STATUS
02/07/2019	299	Introduction and first reading Referred to Family Care and Aging
03/09/2020	5314a	Comm report: To pass as amended and re-refer to Commerce and Consumer Protection Finance and Policy

1.1 A bill for an act

1.2 relating to insurance; modifying provisions governing policies for certain day care

1.3 providers; amending Minnesota Statutes 2018, section 65A.30, subdivision 2.

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

1.5 Section 1. Minnesota Statutes 2018, section 65A.30, subdivision 2, is amended to read:

1.6 Subd. 2. **Prohibited underwriting practices.** (a) No insurer shall refuse to renew, or

1.7 decline to offer or write, homeowner's insurance coverage solely because the property to

1.8 be covered houses day care services for five or fewer children.

1.9 (b) An insurer is prohibited from refusing to renew, declining to offer or write, reducing

1.10 the limits of, canceling, or charging differential rates for equivalent coverage in a

1.11 homeowner's policy if the day care provider (1) maintains a separate business coverage

1.12 policy that covers losses or damages arising from the operation of the day care services,

1.13 and (2) is operating within licensing capacity.

1.14 (c) If the business coverage policy lapses or is no longer in force, there is no coverage

1.15 under the day care provider's homeowner's policy for losses related to day care operations.

1.16 EFFECTIVE DATE. This section is effective January 1, 2021, and applies to policies

1.17 issued, sold, or renewed on or after that date.