

any other manner whatever, or in making or permitting the rejection of an individual's application for accident or health insurance coverage, as well as the determination of the rate class for such individual, on the basis of a disability, unless the claims experience and actuarial projections and other data establish significant and substantial differences in class rates because of the disability;

(10) **REBATES.** Except as otherwise expressly provided by law, knowingly permitting or offering to make or making any contract of life insurance, annuity, or accident and health insurance, or agreement as to such contract, other than as plainly expressed in the contract issued thereon, or paying or allowing or giving, or offering to pay, allow, or give, directly or indirectly, as inducement to such insurance or annuity, any rebate of premiums payable on the contract, or any special favor or advantage in the dividends or other benefits thereon, or any valuable consideration or inducement whatever not specified in the contract; or giving or selling or purchasing, or offering to give, sell, or purchase, as inducement to such insurance or annuity, or in connection therewith, any stocks, bonds, or other securities of any insurance company or other corporation, association, or partnership, or any dividends or profits accrued thereon, or anything of value whatsoever not specified in the contract;

(11) **APPLICATIONS TO CERTAIN SECTIONS.** Any violation of any provision of the following sections of this chapter not set forth in clauses (1) to (10) of this subdivision: section 72A.12, subdivisions 2, 3, and 4, section 72A.16, subdivision 2, sections 72A.03 and 72A.04, section 72A.08, subdivision 1 as modified by section 72A.08, subdivision 4, and section 65B.13;

(12) **UNFAIR SERVICE.** Causing or permitting with such frequency to indicate a general business practice the claims and complaints of insureds to be processed in an unreasonable length of time, or in an unfair, deceptive, or fraudulent manner, or in violation of such regulations as the commissioner of insurance shall make in the public interest to insure the prompt, fair, and honest processing of such claims and complaints.

Approved May 15, 1975.

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**CHAPTER 140—S.F.No.876**

[Not Coded]

*An act relating to Lincoln county; ratifying certain salary increases voted to the Lincoln county board of commissioners.*

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

Changes or additions indicated by underline deletions by ~~strikeout~~

Section 1. **LINCOLN COUNTY; SALARIES OF BOARD MEMBERS.** Salary increases approved for the board of commissioners of Lincoln county effective on January 1, 1974 and January 1, 1975 are not invalid because of failure to comply with Minnesota Statutes, Section 375.055.

Sec. 2. This act is effective upon approval by the governing body of Lincoln county and upon compliance with Minnesota Statutes, Section 645.021.

Approved May 15, 1975.

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**CHAPTER 141—S.F.No.923**

*An act relating to insurance; increasing the amount of admitted assets that may be invested in certificates of deposit; amending Minnesota Statutes 1974, Section 61A.28, Subdivision 5.*

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

Section 1. Minnesota Statutes 1974, Section 61A.28, Subdivision 5, is amended to read:

Subd. 5. **INSURANCE, LIFE; INVESTMENTS OF ADMITTED ASSETS; CERTIFICATE OF DEPOSIT.** Certificates of deposit of banks organized under the laws of the United States or any state thereof; provided, that not more than ~~five~~ 15 percent of the admitted assets of the company shall be invested in these certificates of deposit except that any amount in excess of five percent shall be invested only in certificates of deposit which do not exceed amounts insured by the Federal Deposit Insurance Corporation; provided, however, that such investment of any company with admitted assets of less than one million dollars may be made to the extent of ten percent of the admitted assets, where the amount invested in such certificates of deposit in any bank does not exceed the amount insured by the Federal Deposit Insurance Corporation.

Approved May 15, 1975.

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**CHAPTER 142—S.F.No.935**

[Not Coded]

*An act relating to conciliation courts in St. Louis county; providing that the conciliation courts of St. Louis county may conduct personal receiverships.*

**BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MIN-**

Changes or additions indicated by underline deletions by ~~strikeout~~