

SENATE

STATE OF MINNESOTA

EIGHTY-EIGHTH SESSION

S.F. No. 2362

(SENATE AUTHORS: GOODWIN, Pappas, Latz, Scalze and Dziedzic)

DATE	D-PG	OFFICIAL STATUS
03/06/2014	5991	Introduction and first reading Referred to Commerce

1.1

A bill for an act

1.2

relating to commerce; prohibiting an insurer from imposing a surcharge on

1.3

homeowners insurance for a consumer inquiry; proposing coding for new law

1.4

in Minnesota Statutes, chapter 65A.

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

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Section 1. **[65A.285] SURCHARGE PROHIBITION.**

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Subdivision 1. **Surcharge prohibition.** An insurer may not impose a surcharge on

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homeowners insurance as a result of a consumer inquiry.

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Subd. 2. **Definitions.** For purposes of this section:

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(1) "consumer inquiry" means a telephone call or other communication made to an

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insurer that does not result in a paid claim and that is in regard to the general terms or

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conditions of or coverage offered under an insurance policy. The term includes a question

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concerning the process for filing a claim and whether a policy will cover a loss; and

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(2) "surcharge" means an increase in premium for a policy, including the removal

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of a claim-free discount.