

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

S.F. No. 3219

(SENATE AUTHORS: NEWTON)

DATE
02/17/2022

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Introduction and first reading
Referred to Commerce and Consumer Protection Finance and Policy

OFFICIAL STATUS

1.1 A bill for an act
1.2 relating to commerce; restricting underwriting for automobile insurance; amending
1.3 Minnesota Statutes 2020, section 72A.20, by adding a subdivision.

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

1.5 Section 1. Minnesota Statutes 2020, section 72A.20, is amended by adding a subdivision
1.6 to read:

1.7 Subd. 23a. Automobile insurance underwriting. An insurer that offers an automobile
1.8 insurance policy in Minnesota is prohibited from using an underwriting standard or guideline
1.9 in determining rates other than the:

- 1.10 (1) value of the automobile;
- 1.11 (2) miles driven on average; and
- 1.12 (3) driving record of the applicant or insured.

1.13 EFFECTIVE DATE. This section is effective July 1, 2022, and applies to automobile
1.14 insurance policies issued or renewed on or after that date.