

**SENATE  
STATE OF MINNESOTA  
NINETIETH SESSION**

**S.F. No. 1119**

(SENATE AUTHORS: NEWTON, Kent and Sparks)

DATE  
02/20/2017

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660

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 2016, 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 2016, section 72A.20, is amended by adding a subdivision  
1.6 to read:

1.7 Subd. 23a. **Automobile insurance underwriting.** No insurer that offers an automobile  
1.8 insurance policy in this state may use an underwriting standard or guideline in determining  
1.9 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 for policies issued or renewed on or after  
1.14 July 1, 2017.