

AUTOMOBILE INSURANCE 65B.131

cy, and failure of the parties to agree as to the amount of such loss, it is mutually agreed that such amount shall be referred to three disinterested men, the company and the insured each choosing one out of three persons named by the other, the third being selected by such two. The written award of a majority of such referees shall be final and conclusive upon the parties as to amount of loss, and such reference, unless waived by the parties, shall be a condition precedent to any right of action to recover for such loss, and no suit for the recovery of any claim by virtue of this policy shall be sustained unless commenced within one year after the loss occurred," and shall provide the form, manner, and length of notice to be given to the company by the insured of any loss sustained.

[1973 c 363 s 1]

CHAPTER 65B. AUTOMOBILE INSURANCE

Sec.		Sec.	
65B.03	Governing committee.	65B.19	Notice of right to complain.
65B.131	Family policies; handicapped persons; restrictions on premium increases [New].	65B.21	Objections; investigation; termination.
		65B.22	Uninsured motorist coverage.

65B.03 Governing committee

Subdivision 1. Membership. The commissioner shall direct that an election be held among every insurer subject to this chapter, for the election of a facility governing committee. Each member of the governing committee shall be a participating member.

Each participating member serving on the governing committee shall be represented by a salaried employee of that participating member, and not more than one participating member in a group under the same management shall serve on the governing committee at the same time. The commissioner of insurance or his designee shall be an ex officio member of the governing committee. In the event of a tie vote on any matter before the governing committee, the commissioner or his designee may cast a vote to break the tie. The composition of the governing committee may be revised by recommendation of the existing governing committee and approval of the commissioner.

Subd. 2. Terms of office. The committee so elected shall become the governing committee of the facility, effective on a date to be specified by the commissioner. Thereafter, the governing committee shall be elected to serve annual terms. Vacancies shall be filled as provided in the plan of operation.

[1973 c 756 s 1]

65B.131 Family policies; handicapped persons; restrictions on premium increases

No person, authorized under the laws of this state to sell and provide automobile insurance as defined by the commissioner, and providing such insurance under any policy covering all the members of any family who are of the age and licensed to drive those motor vehicles which are owned, leased or regularly operated by such family members shall require, demand or receive any increase in premium payment for such insurance coverage solely on the basis that a handicapped member of that family has attained the age for the lawful operation of a motor vehicle on the roadways of this state if such handicapped member of the family

(a) has successfully completed any approved driver education course;

(b) shall operate only such vehicle or vehicles as are equipped with auxiliary devices and equipment necessary for and permitting the safe and effective operation of such vehicle or vehicles by the handicapped family member; and

(c) is licensed by the department of public safety to operate a motor vehicle in this state.

[1973 c 554 s 1]

65B.19 AUTOMOBILE INSURANCE

65B.19 Notice of right to complain

When the insurer notifies the policyholder of nonrenewal, cancellation or reduction in the limits of liability of coverage under sections 65B.16 or 65B.17, the insurer shall also notify the named insured of his right to complain within 30 days of his receipt of notice of nonrenewal, cancellation or reduction in the limits of liability to the commissioner of such action and of the nature of and his possible eligibility for insurance through the Minnesota automobile insurance plan. Such notice shall accompany or be included in the notice of nonrenewal, cancellation or reduction in the limits of liability of coverage, and shall state that such notice of the insured's right of complaint to the commissioner and of the availability of insurance through the Minnesota automobile insurance plan is given pursuant to sections 65B.14 to 65B.21.

[1973 c 610 s 1]

65B.21 Objections; investigation; determination

Subdivision 1. Any individual who believes such nonrenewal, cancellation or reduction in the limits of liability of coverage of his policy is arbitrary, capricious or otherwise in violation of this provision, or who believes such notice of nonrenewal and the reason or reasons therefor were not given as provided herein, may, within 30 days after receipt of notice thereof, file in writing an objection to such action with the commissioner.

Subd. 2. Upon receipt of a written objection pursuant to the provisions herein, the commissioner shall notify the insurer of receipt of such objection and of the right of the insurer to file a written response thereto within ten days of receipt of such notification. The commissioner in his discretion may also order an investigation of the objection or complaint, the submission of additional information by the insured or the insurer about the action by the insurer or the objections of the insured, or such other procedure as he deems appropriate or necessary. Within 23 days of receipt of such written objection by an insured the commissioner shall approve or disapprove the insurer's action and shall notify the insured and insurer of his final decision. Either party may institute proceedings for judicial review of the commissioner's decision; provided, however, that the commissioner's final decision shall be binding pending judicial review.

[1973 c 610 s 2]

65B.22 Uninsured motorist coverage

[For text of subds. 1 to 7, see M.S.1971]

Subd. 8. Beginning January 1, 1972, any company issuing a policy to an insured for the first time or for the first time after such date effects the renewal of a policy previously issued shall include the higher limits of coverage provided for in subdivision 3, unless the insured chooses in writing such lower limits as are provided for in said subdivision 3; thereafter the policy, if renewed shall be with the limits of the previous policy unless the insured shall in writing request different limits within the limits provided for in said subdivision 3.

[1973 c 35 s 21]

CHAPTER 69. FIRE AND POLICE DEPARTMENT AID; FIREMEN'S AND POLICEMEN'S RELIEF

Sec.		Sec.	
69.06	Service pensions.	69.772	Financing pensions.
69.73	Content.	69.775	Investments.
69.77	Police and firemen's relief association guidelines act.		

69.06 Service pensions

Every fire department relief association organized under any laws of this state when its certificate of incorporation or bylaws so provide may pay out