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Sec. 23. **APPLICATION.**

Sections 7 and 21 apply in the counties of Anoka, Carver, Dakota, Hennepin, Ramsey, Scott, and Washington and are effective the day following final enactment.

Sec. 24. **REPEALER.**

Minnesota Statutes 1989 Supplement, section 16B.465, subdivision 5, is repealed.

Sec. 25. **EFFECTIVE DATE.**

Sections 15 and 16 are effective July 1, 1990.

Presented to the governor April 24, 1990

Signed by the governor April 26, 1990, 11:19 p.m.

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**CHAPTER 507—S.F.No. 2424**

*An act relating to insurance; life; regulating policies with accelerated benefits; modifying the application of certain provisions; prescribing a penalty; amending Minnesota Statutes 1989 Supplement, section 61A.072, subdivision 3, and by adding a subdivision.*

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

Section 1. Minnesota Statutes 1989 Supplement, section 61A.072, subdivision 3, is amended to read:

Subd. 3. **PROHIBITION.** (a) No contract or supplemental contract providing for the payment of accelerated benefits may be offered or sold to an individual over the age of 65 years.

(b) This prohibition does not apply to a supplemental contract offered for no additional cost if the offer is made not less than one year after the effective date of the contract being supplemented. Further, when the original contract is

New language is indicated by underline, deletions by ~~strikeout~~.

offered or sold, no mention may be made of the availability of the supplemental contract. A supplemental contract offered under this paragraph must meet all other applicable requirements of this section. Violation of the terms of this paragraph is an unfair trade practice in the business of insurance and subjects the violator to the penalties provided by sections 72A.17 to 72A.32 in addition to any other penalty provided by law.

Sec. 2. Minnesota Statutes 1989 Supplement, section 61A.072, is amended by adding a subdivision to read:

Subd. 5. EXCLUSION. Subdivision 4 does not apply to contracts or supplemental contracts granting the right to receive accelerated benefits if (1) one of the options for payment provides for lump-sum payment; (2) no conditions or restrictions are imposed on the use of the funds by the insured; and (3) the offeree or insured is given written notice at the time the contract or supplemental contract is offered or sold that (i) Minnesota law sets minimum requirements for life insurance contracts where the right to receive accelerated benefits is contingent upon the insured receiving long-term care services, and (ii) the contract or supplemental contract being offered or sold does not meet those minimum requirements.

Presented to the governor April 24, 1990

Signed by the governor April 24, 1990, 10:12 p.m.

#### CHAPTER 508—S.F.No. 1869

*An act relating to labor; requiring employers to prepare and implement a written program that describes how they will reduce the extent and severity of work-related injuries and illnesses; providing for safety awards by the commissioner of labor and industry; amending Minnesota Statutes 1988, section 182.653, by adding subdivisions; proposing coding for new law in Minnesota Statutes, chapter 182.*

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

Section 1. Minnesota Statutes 1988, section 182.653, is amended by adding a subdivision to read:

Subd. 8. WORK PLACE PROGRAMS. An employer covered by this section must establish a written work place accident and injury reduction program that promotes safe and healthful working conditions and is based on clearly stated goals and objectives for meeting those goals. The program must describe:

(1) how managers, supervisors, and employees are responsible for implementing the program and how continued participation of management will be established, measured, and maintained;

New language is indicated by underline, deletions by ~~strikeout~~.