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State of Minnesota

HOUSE OF REPRESENTATIVES

EIGHTY-EIGHTH SESSION

H. F. No. 2938

03/10/2014 Authored by Falk

The bill was read for the first time and referred to the Committee on Commerce and Consumer Protection Finance and Policy

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.

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

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

1.7 Subdivision 1. **Surcharge prohibition.** An insurer may not impose a surcharge on
1.8 homeowners insurance as a result of a consumer inquiry.

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

1.10 (1) "consumer inquiry" means a telephone call or other communication made to an
1.11 insurer that does not result in a paid claim and that is in regard to the general terms or
1.12 conditions of or coverage offered under an insurance policy. The term includes a question
1.13 concerning the process for filing a claim and whether a policy will cover a loss; and

1.14 (2) "surcharge" means an increase in premium for a policy, including the removal
1.15 of a claim-free discount.