

**CHAPTER 7413**  
**DEPARTMENT OF PUBLIC SAFETY**  
**DRIVER AND VEHICLE SERVICES DIVISION**  
**AUTOMOBILE INSURANCE**

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**7413.0100 DEFINITIONS.**

Subpart 1. **Scope.** For the purposes of this chapter, the following terms shall have the meanings ascribed to them.

Subp. 2. **Commissioner.** "Commissioner" means the commissioner of the Minnesota Department of Public Safety.

Subp. 3. **Insurance policy.** "Insurance policy" means a plan of reparation security as required by Minnesota Statutes 1979 Supplement, chapter 65B.

Subp. 4. **Owner.** "Owner" means a person other than a lienholder or secured party who owns or holds legal title to a motor vehicle or motorcycle, or in the event that a motor vehicle or motorcycle is the subject of a security agreement or lease, having an initial term of six months or longer with option to purchase and the debtor or lessee is entitled to the immediate use or possession of the motor vehicle or motorcycle, then the debtor or lessee shall be deemed the owner.

Subp. 5. **Reparation obligor.** "Reparation obligor" means an insurer or self-insurer as defined by Minnesota Statutes, section 65B.43.

**Statutory Authority:** *MS s 65B.68*

**7413.0200 PURPOSE.**

The purpose of this chapter is to implement and provide effective administration of the provisions requiring and governing termination of a plan of reparation security as required by Minnesota Statutes 1979 Supplement, chapter 65B.

**Statutory Authority:** *MS s 65B.68*

**7413.0300 SCOPE.**

The scope of this chapter is intended to be consistent with the provisions of Minnesota Statutes 1979 Supplement, section 65B.68.

**Statutory Authority:** *MS s 65B.68*

**7413.0400 INSURANCE INFORMATION REQUIRED FOR APPLICATION.**

Every owner when applying for registration, reregistration, or transfer of ownership shall supply any information the commissioner reasonably requires to determine that the motor vehicle or motorcycle is covered by a plan of reparation security. Such information shall include but is not limited to the name and address of the owner, the name of the reparation obligor, the insurance policy number, and any other data the commissioner requires. In lieu of the information regarding reparation security, the owner may submit an affidavit, in a form prescribed by the commissioner, that the motor vehicle or motorcycle will not be used or operated.

**Statutory Authority:** *MS s 65B.68*

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**7413.0500 FURTHER INFORMATION MAY BE REQUIRED.**

The owner shall provide such information as required by part 7413.0400 when the records of the department indicate that a required insurance policy is not in effect or as circumstances indicate such information is necessary.

**Statutory Authority:** *MS s 65B.68*

**7413.0600 DUTY TO PROVIDE INFORMATION.**

All reparation obligors shall comply with all written requests from the department to furnish information concerning the effective dates of an insurance policy.

**Statutory Authority:** *MS s 65B.68*

**7413.0700 FAILURE TO MAINTAIN INSURANCE.**

If department records indicate that any owner has ceased to maintain a required insurance policy, the commissioner shall suspend the registration certificate and license plates for the motor vehicle or motorcycle and may demand their immediate surrender by the owner. The commissioner may direct any peace officer to serve an order of suspension or revocation and secure any registration certificate and license plates not surrendered.

**Statutory Authority:** *MS s 65B.68*

**7413.0800 REPLACEMENT.**

Upon certification that the motor vehicle or motorcycle is covered by an insurance policy and application and payment of all applicable fees, the commissioner may issue a replacement registration certificate and license plates to the owner of a motor vehicle or motorcycle for which the registration certificate and license plates have been suspended.

**Statutory Authority:** *MS s 65B.68*