

1.1 Koegel and O'Driscoll from the Committee on Commerce Finance and Policy to which
1.2 was referred:

1.3 H. F. No. 4133, A bill for an act relating to insurance; prohibiting certain exclusions in
1.4 homeowner's insurance policies when damage is done by a peace officer; amending
1.5 Minnesota Statutes 2024, section 65A.27, subdivision 1; proposing coding for new law in
1.6 Minnesota Statutes, chapter 65A.

1.7 Reported the same back with the following amendments:

1.8 Page 1, line 12, after "OFFICERS" insert "; MITIGATION"

1.9 Page 1, after line 14, insert:

1.10 "(b) 'Industrial hygienist' means an individual who has:

1.11 (1) a certified industrial hygienist credential from the Board for Global EHS

1.12 Credentialing; or

1.13 (2) an equivalent certification from a nationally or internationally recognized accrediting
1.14 body demonstrating competency in the anticipation, recognition, evaluation, and control of
1.15 occupational and environmental health hazards."

1.16 Reletter the paragraphs in sequence

1.17 Page 1, line 22, delete "distraction" and insert "diversionary"

1.18 Page 2, after line 4, insert:

1.19 "Subd. 3. **Mitigation.** (a) Under a policy of homeowner's insurance, an insurer must
1.20 allow a homeowner to choose a mitigation contractor and, if necessary, an industrial hygienist
1.21 to resolve damage due to a peace officer's use of chemical irritants, smoke screens, or
1.22 diversionary devices, when the homeowner is owed just compensation under section 626.74.

1.23 (b) The work performed by a mitigation contractor or industrial hygienist under this
1.24 subdivision must follow recognized industry standards and, if applicable, chemical
1.25 manufacturer guidelines in a safety data sheet."

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With the recommendation that when so amended the bill be placed on the General

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Register.

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This Committee action taken March 12, 2026

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....., Co-Chair

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