

1.1 ..... moves to amend H.F. No. 2853 as follows:

1.2 Page 14, after line 4, insert:

1.3 "Sec. 5. **[65A.285] SURCHARGE PROHIBITION.**

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

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

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

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