

1.1 moves to amend H.F. No. 4960 as follows:

1.2 Page 1, delete lines 13 to 16 and insert:

1.3 "(b) For purposes of this section and any rules adopted pursuant to subdivision 8,
1.4 increasing or revising a homeowner's insurance policy deductible, including, but not limited
1.5 to, obligating a policyholder to pay a percentage of an insured loss as part of the deductible,
1.6 is not a refusal to renew, a reduction in coverage limits, or an elimination of coverage."

1.7 Page 3, after line 5, insert:

1.8 "Sec. 4. Minnesota Statutes 2022, section 72A.20, subdivision 13, is amended to read:

1.9 Subd. 13. **Refusal to renew.** Refusing to renew, declining to offer or write, or charging
1.10 differential rates for an equivalent amount of homeowner's insurance coverage, as defined
1.11 by section 65A.27, for property located in a ~~town or statutory or home rule charter city of~~
1.12 the first class, in which the insurer offers to sell or writes homeowner's insurance, solely
1.13 because:

1.14 (a) of the geographic area in which the property is located;

1.15 (b) of the age of the primary structure sought to be insured;

1.16 (c) the insured or prospective insured was denied coverage of the property by another
1.17 insurer, whether by cancellation, nonrenewal or declination to offer coverage, for a reason
1.18 other than those specified in section 65A.01, subdivision 3a, clauses (a) to (e);

1.19 (d) the property of the insured or prospective insured has been insured under the
1.20 Minnesota FAIR Plan Act, shall constitute an unfair method of competition and an unfair
1.21 and deceptive act or practice; or

1.22 (e) the insured has inquired about coverage for a hypothetical claim or has made an
1.23 inquiry to the insured's agent regarding a potential claim.

2.1 This subdivision prohibits an insurer from filing or charging different rates for different
2.2 zip code areas within the same town or statutory or home rule charter city.

2.3 This subdivision shall not prohibit the insurer from applying underwriting or rating
2.4 standards which the insurer applies generally in all other locations in the state and which
2.5 are not specifically prohibited by clauses (a) to (e). Such underwriting or rating standards
2.6 shall specifically include but not be limited to standards based upon the proximity of the
2.7 insured property to an extraordinary hazard or based upon the quality or availability of fire
2.8 protection services or based upon the density or concentration of the insurer's risks. Clause
2.9 (b) shall not prohibit the use of rating standards based upon the age of the insured structure's
2.10 plumbing, electrical, heating or cooling system or other part of the structure, the age of
2.11 which affects the risk of loss. Any insurer's failure to comply with section 65A.29,
2.12 subdivisions 2 to 4, either (1) by failing to give an insured or applicant the required notice
2.13 or statement or (2) by failing to state specifically a bona fide underwriting or other reason
2.14 for the refusal to write shall create a presumption that the insurer has violated this
2.15 subdivision."

2.16 Amend the title accordingly