

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. 3972, A bill for an act relating to insurance; providing for and regulating
1.4 short-term rental guarantees and reimbursement insurance policies; proposing coding for
1.5 new law as Minnesota Statutes, chapter 59E.

1.6 Reported the same back with the following amendments:

1.7 Page 3, after line 2, insert:

1.8 "(d) All providers handling rental home marketplace guarantee losses must be trained
1.9 in property damage and loss assessment and interpretation of the rental home marketplace
1.10 guarantee terms before handling losses. Providers must maintain records demonstrating
1.11 completion of the training under this paragraph."

1.12 Page 3, line 28, delete "180" and insert "90"

1.13 With the recommendation that when so amended the bill be re-referred to the Committee
1.14 on Ways and Means.

1.15 This Committee action taken March 11, 2026

1.16, Co-Chair

1.17, Co-Chair