

# House Research Act Summary

**CHAPTER:** 185 (S.F. 1875/H.F. 2307)

**SESSION:** 2012 Regular Session

**TOPIC:** Property-casualty guaranty association notice, insurance identification cards, and access to accident reports

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## Overview

This bill amends three unrelated laws dealing with property-casualty insurance. Sections 1 and 3 are effective immediately.

- 1**      **Notice required.** This section changes the required timing of delivery of a notice that insurance companies are required to provide to purchasers of a property-casualty insurance policy. The notice involves information about the coverage provided to purchasers by the Minnesota Insurance Guaranty Association, which pays claims that are not paid due to the insolvency of a property-casualty insurance company. For sales of coverage made by telephone, the change would allow the notice to be given at the time the policy is delivered to the customer, instead of at the time the customer applies for the policy, which can be difficult for a telephone application. This change would match a recent change to a similar notice provided for life and health insurance, for which that part of the insurance industry has its own guaranty association.
- 2**      **Issuance of card.** Permits insurance identification cards to be provided in an electronic format if the insured consents to that.
- 3**      **Reports confidential; evidence, fee, penalty, appropriation.** Simplifies and clarifies existing language that says to whom the commissioner of public safety must, upon written request, disclose motor vehicle accident reports. It expands access to the report, at least to a person involved in the accident who did not incur injury or other loss, and to an insurance company that insures someone involved in the accident, which can, with this change, get a copy of the report without a written request from its insured.