

# HOUSE RESEARCH

## Bill Summary

**FILE NUMBER:** H.F. 3246  
**Version:** As introduced

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**Subject:** Changes to benefits required by the Minnesota No-Fault Automobile Insurance Act

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### Overview

Under the Minnesota No-Fault Automobile Insurance Act (the “Act”), an insured may recover up to \$20,000 in replacement service loss benefits from their insurance company. Generally, replacement service loss benefits pay for an insured to obtain substitute services, such as house cleaning, child care, etc. This bill limits the payment of replacement service loss benefits to the reasonable value of the care and maintenance actually provided.

In *State Farm Mutual Auto. Ins. Co. v. Lennartson*, the Minnesota Supreme Court found that an insured can receive compensation for damages in a civil suit, and from their insurance company as benefits due under the Act. This bill would change the Act to prohibit an insured from recovering the same damages twice from different sources.

### Section

- 1 Replacement services and loss.** Limits the payment of replacement service loss benefits to the reasonable value of the care and maintenance actually provided.
- 2 Deduction of basic economic loss benefits previously considered.** Provides that if a person has received compensation for damages, then the person cannot collect the same amount again from an insurer.