MN HOUSE RESEARCH

Subject	Insurance exclusions
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Overview

This bill prohibits boat and personal umbrella insurance policies from limiting liability for damages because the injured person is a member of the named insured's family.

Summary

Section	Description
1	**[60A.0812] Property and casualty policy exclusions.**

Subd. 1. Definitions. Provides definitions for "insured", "prohibited exclusion", and "prohibited exclusion".

Subd. 2. Prohibited exclusions. Prohibits a boat or personal umbrella insurance policy from limiting liability for damages based on bodily injury because the injured person is a member of the named insured's household.

Subd. 3. Permitted exclusions. Allows a boat or personal umbrella insurance policy to limit liability for damages based on bodily injury resulting from fraud, intentional, or criminal conduct, or other exclusions allowed by law.

Subd. 4. Effect on premium costs. Requires an insurance company seeking to increase premiums based on this bill to obtain approval from the commissioner of commerce before increasing the premium. The commissioner cannot deny a premium increase that is based on actuarial and claims data.

Subd. 5. No endorsement required. An endorsement, rider, or contract amendment is not necessary for the definitions in this section to be effective

Effective date. This section is effective the day following final enactment and applies to policies in effect on or after that date.

Section	Description
2	**Family Protection Act.**

Section 1 may be cited as the "Family Protection Act".