

**Subject** Commissioner of commerce data calls; Limited Long-Term Care Insurance Act; Minnesota Automobile Insurance Plan

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**Date** April 1, 2025

## Overview

This bill: (1) allows the commissioner of commerce to issue data calls, classifies this data, and allows the commissioner to publish aggregated data and share data with specific parties; (2) codifies the National Association of Insurance Commissioners (NAIC) model Limited Long-Term Care Insurance Act; and (3) makes changes to the Minnesota Automobile Insurance Plan, allowing the governing association to issue private passenger automobile insurance policies directly.

## Summary

Section	Description
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1	<b>General powers.</b>
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Allows the commissioner of commerce to issue data calls, meaning a request for an entity to provide data or other information for a regulatory oversight purpose. Clarifies that a data call is not market analysis and is not subject to section 60A.033.

2	<b>1b. Data calls.</b>
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(a) Classifies data received by the commissioner under section 1 as nonpublic and not subject to subpoena. Allows the commissioner to make data call results public in an aggregated format and in a way that does not include the identity of the respondent. Requires the commissioner to make the aggregated data available for review by the respondents at least 15 days prior to release to the public. Clarifies that data calls for the NAIC Market Conduct Annual Statement is confidential as provided under section 60A.031, subd. 4, para. (f).

(b) Allows the commissioner to grant access to data call information submitted by insurers with other state, federal, and international agencies and law enforcement authorities and the NAIC. This is allowed if the recipient of the data agrees to maintain the data as nonpublic.

<b>Section</b>	<b>Description</b>
3	<p><b>Power to compel production of evidence.</b></p> <p>Allows the commissioner to issue data calls for the purpose of an investigation, hearing, proceeding, or inquiry.</p>
4	<p><b>[62A.481] Limited Long-Term Care Insurance.</b></p> <p>This is the NAIC model Limited Long-Term Care Insurance Act. Limited long-term care insurance is insurance that provides coverage for less than 12 months and covers diagnostic, preventive, therapeutic, rehabilitative, maintenance, or personal care services. Policies can be issued to individuals or groups and the act contains requirements related to cancelation and termination, waiting periods, conversion of coverage, and disclosures.</p> <p><b>Effective date.</b> This section is effective January 1, 2026.</p>
5	<p><b>Participation ratio.</b></p> <p>Makes clarifying change.</p>
6	<p><b>Power of facility, governing committee.</b></p> <p>Allows the facility to: (1) issue policies or cause policies to be issued in the name of the Minnesota automobile insurance plan to applicants; (2) underwrite insurance and adjust and pay losses; and (3) retain, hire, or appoint persons to perform the functions under clauses (1) and (2).</p>
7	<p><b>Distribution of private passenger, nonfleet auto risks.</b></p> <p>Allows the facility to provide for members to share premiums, losses, costs, and expenses.</p>
8	<p><b>Private passenger; nonfleet auto coverage.</b></p> <p>Makes clarifying change.</p>
9	<p><b>Other auto coverage.</b></p> <p>Requires the facility to provide for the equitable sharing of premiums, losses costs, and expenses.</p>
10	<p><b>Termination of eligibility.</b></p> <p>Makes technical change.</p>
11	<p><b>Repealer.</b></p> <p>Repeals section 65B.10, subd. 3.</p>



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