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State of Minnesota

HOUSE OF REPRESENTATIVES

NINETY-FIRST SESSION

H. F. No. **1910**

02/28/2019 Authored by Davids
The bill was read for the first time and referred to the Committee on Commerce

1.1 A bill for an act
1.2 relating to insurance; prohibiting certain motor vehicle insurance quote practices;
1.3 proposing coding for new law in Minnesota Statutes, chapter 65B.

1.4 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MINNESOTA:

1.5 Section 1. **[65B.137] TELEPHONE MOTOR VEHICLE INSURANCE QUOTES.**

1.6 An insurer offering private passenger auto insurance in Minnesota is prohibited from
1.7 requesting payment information, including credit card, bank account, cash, or check, from
1.8 a prospective customer for a policy premium without first completing, either directly or
1.9 through a database accepted by the commissioner:

1.10 (1) a review of the applicant's Minnesota driving record;

1.11 (2) a review of the applicant's loss history; and

1.12 (3) if applicable, an insurance scoring procedure filed with the commissioner and used
1.13 by the insurer for underwriting.