

1.1 A bill for an act

1.2 relating to insurance; allowing certain minors to contract for automobile  
1.3 insurance; 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.136] MINORS.**

1.6 A minor authorized under section 168.101, subdivision 1, to own a private passenger  
1.7 vehicle, as defined in section 65B.001, subdivision 3, may contract to buy a plan of  
1.8 reparation security, as defined in section 65B.43, subdivision 15, on that vehicle, as a  
1.9 contract that is fully binding on the minor on the same basis as if the minor were an adult.  
1.10 This section does not require an insurer to issue coverage to a minor or limit an insurer's  
1.11 underwriting discretion in regard to any aspect of the coverage.

1.12 Sec. 2. **EFFECTIVE DATE.**

1.13 This act is effective the day following final enactment.