



Insurance Division, 85 7th Place East, St. Paul, MN 55101-2198

Homeowners Rate & Rule Requirements

Category	Minnesota Requirements	Authority	Requirements Reviewed by Filer	Form & Page Number or Explain if not included
Ratemaking Generally	Filing Requirements	Minn. Stat. 70A.06, subd. 1	<input type="checkbox"/>	
	Expedited Filing Requirements	Minn. Stat. 60A.315	<input type="checkbox"/>	
	Rate Ranges Prohibited	Minn. Stat. 70A.06, subd. 1	<input type="checkbox"/>	
	Age of Dwelling Prohibited	Minn. Stat. 72A.20, subd. 13(a)	<input type="checkbox"/>	
	Excessive Rates: 25% or greater increase in 12 months may result in a hearing	Minn. Stat. 70A.06, subd. 1a	<input type="checkbox"/>	
Refusal to Write	Homeowners Generally	Minn. Stat. 65A.29, subd. 3	<input type="checkbox"/>	
	Tenants	Minn. Stat. 65A.45	<input type="checkbox"/>	
Deductibles	Reduction for Lightning, Wind, Rain and Hail Losses	Minn. Stat. 65A.29, subd. 8a(d)	<input type="checkbox"/>	
Discounts	Affinity Groups -process and forms required	Minn. Stat. 72A.328 See SERFF Supporting Documentation tab	<input type="checkbox"/>	
	Multi-Policy-must be indicated in Policy form or endorsement	Minn. Stat. 72A.071	<input type="checkbox"/>	
	Rebates and Incentives	Minn. Stat. 72A.071	<input type="checkbox"/>	
	Fortified Home	Minn. Stat. 65A.298	<input type="checkbox"/>	
Surcharges	Weather Events	Minn.R. 2880.0100, subp. D Minn.R. 2880.0200, subp. G.(2) Minn. Stat. 65A.29, subd. 8a	<input type="checkbox"/>	
	Fire Safety	Minn. Stat. 297I.06, subd. 1(a)	<input type="checkbox"/>	

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Nonrenewal	Grounds/When Required	Minn.R. 2880.0100	<input type="checkbox"/>	
	Return of Premium	Minn. Stat. 72A.20, subd. 17, clause (b)	<input type="checkbox"/>	
	Reduction in Coverage at renewal - Lightning, Wind, Rain, or Hail Losses	Minn. Stat. 65A.29, subd. 8a(d)	<input type="checkbox"/>	
Territory Definitions	First and Second Class Cities	72A.20, subd. 13(b)	<input type="checkbox"/>	
Claims/Loss Settlement	Payment	Minn. Stat. 72A.201, subd. 5(5)	<input type="checkbox"/>	
Unfair and Deceptive Practices	Automatic Enrollment	Minn.R. 2700.3200, Subp. 2	<input type="checkbox"/>	
	Credit Score Reevaluation	Minn. Stat. 72A.20, subd. 36(e)	<input type="checkbox"/>	
Rebates, Inducements & Noncash Gifts	Generally	Minn. Stat. 72A.071, subp. 3	<input type="checkbox"/>	
	Discrimination Prohibited	Minn. Stat. 72A.071, subd. 2(d)	<input type="checkbox"/>	
Watercraft Liability	Reduction in Premium Required	Minn. Stat. 60A.0812	<input type="checkbox"/>	
Animals	Dog Breeds	Minn. Stat. 65A.303, subd. 2	<input type="checkbox"/>	