Minnesota — Homeowners Reference Data

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Requirement Category	Short Description	Description / Reference
Action Against Insurer	No suit or action for the recovery of any claim shall be sustainable in any court of law or equity unless all the requirements of this policy have been complied with, and unless commenced within two years after inception of the loss.	MN Stat. §65A.01, subd. 3 (Source)
Animals	HOMEOWNERS LIABILITY INSURANCE - DOGS - PERMITTED EXCLUSIONS/COVERAGE LIMITATIONS: An insurer may refuse to issue or renew, cancel an insurance policy or contract, or impose a reasonably increased premium or rate for an insurance policy or contract based on: 1) a dog meeting the criteria of a "dangerous dog" or "potentially dangerous dog" under Minn. Stat. §347.50; 2) sound underwriting and actuarial principles that are reasonably related to actual or anticipated loss experience; or 3) the dog having a history of causing bodily injury or the dog owner having a history of owning other animals who caused bodily injury.	Minn. Stat. §65A.303, subd. 2 (Source)
Animals	HOMEOWNERS LIABILITY INSURANCE - DOGS - PROHIBITED EXCLUSION: An insurer writing homeowner's insurance for property is prohibited from (1) refusing to issue or renew an insurance policy or contract, or (2) canceling an insurance policy or contract based solely on the fact that the homeowner harbors or owns one dog of a specific breed or mixture of breeds.	Minn. Stat. §65A.303, subd. 1 (Source)
Applications	AGE OF DWELLING/YEAR OF CONSTRUCTION: Applications that ask for the year of construction or age of a dwelling must be amended to also ask for age of relevant systems (e.g. heating, electrical, plumbing, roof).	Minn. Stat. §72A.20, subd. 13 (Source)
Applications	Applications are not required to be filed unless they are expressly made part of a policy.	Minn. Stat. § 60A.08, Subd. 1 (Source)
Applications	BINDERS: Binders or other contracts for temporary insurance may be made orally or in writing, and shall be deemed to include all the terms of such standard fire insurance policy and all such applicable endorsements as may be designated in such contract of temporary insurance; except that the clause specifying the hour of the day at which the insurance shall commence, may be superseded by the express terms of such contract of temporary insurance.	Minn. Stat. §65A.03, subd 1 (Source)
Applications	NOTICE OF POSSIBLE CANCELLATION REQUIRED: (a) A written notice must be provided to all applicants for homeowners' insurance, at the time the application is submitted, containing the following language in bold print: "THE INSURER MAY ELECT TO CANCEL COVERAGE AT ANY TIME DURING THE FIRST 59 DAYS FOLLOWING ISSUANCE OF THE COVERAGE FOR ANY REASON WHICH IS NOT SPECIFICALLY PROHIBITED BY STATUTE." (b) If the insurer provides the notice on the insurer's website, the insurer or agent may advise the applicant orally or in writing of its availability for review on the insurer's website in lieu of providing a written notice, if the insurer advises the applicant of the availability of a written notice upon the applicant's request. The insurer shall provide the notice in writing if requested by the applicant. An oral notice shall be presumed delivered if the agent or insurer makes a contemporaneous notation in the applicant's record of the notice having been delivered or if the insurer or agent retains an audio recording of the notification provided to the applicant.	Minn. Stat. §65A.29, subd. 13 (Source)
Applications	VOIDANCE WARNING: f an application contains a "voidance for fraud" warning, it must comply with Minn. Stat. §65A.01, subd. 3b, which states: "Rescission and voidability. This policy must not be rescinded or voided except where the insured has willfully and with intent to defraud concealed or misrepresented a material fact or circumstance concerning this insurance or the subject of this insurance or the interests of the insured in this insurance. This provision must not operate to defeat a claim by a third party or a minor child of the named insured for damage or loss for which the policy provides coverage."	Minn. Stat. §65A.01, subd. 3b (Source)

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Appraisal	HAIL LOSS APPRAISAL: Every policy of insurance against damage by hail issued by any company, however organized, must provide as follows: "In case of loss under this policy, and failure of the parties to agree as to the amount of the loss, it is mutually agreed that, on written demand of either party, the company and the insured each shall select a competent appraiser and notify the other of the appraiser selected within ten days of the demand. The appraisers shall first select a competent and disinterested umpire; and, failing for ten days to agree upon the umpire, then, on request of either appraiser, the umpire shall be selected by a judge of a court of record in the state in which the property covered is located. By mutual agreement the two appraisers may agree to have the umpire selected by a judge of a court of record and waive the ten-day provision. The appraisers and the umpire shall then appraise the loss. A written award of any two of these persons determines the amount of loss. The written award of a majority of these referees is final and conclusive upon the parties as to amount of loss, and this selection, unless waived by the parties, is a condition precedent to any right of action to recover for a loss. No suit for the recovery of any claim by virtue of this policy may be sustained unless commenced within one year after the loss occurred." The policy must also provide the form, manner, and length of notice to be given to the company by the insured of any loss sustained.	Minn. Stat. §65A.26 (Source)
Appraisal	NON-HAIL LOSS APPRAISAL: In case the insured and the company, except in case of total loss on buildings, shall fail to agree as to the actual cash value or the amount of loss, then, on the written demand of either, each shall select a competent and disinterested appraiser and notify the other of the appraiser selected within 20 days of such demand. In case either fails to select an appraiser within the time provided, then a presiding judge of the district court of the county wherein the loss occurs may appoint such appraiser for such party upon application of the other party in writing by giving five days' notice thereof in writing to the party failing to appoint. The appraisers shall first select a competent and disinterested umpire; and failing for 15 days to agree upon such umpire, then a presiding judge of the above mentioned court may appoint such an umpire upon application of party in writing by giving five days' notice thereof in writing to the other party. The appraisers shall then appraise the loss, stating separately actual value and loss to each item; and, failing to agree, shall submit their differences, only, to the umpire. An award in writing, so itemized, of any two when filed with the company shall determine the amount of actual value and loss. Each appraiser shall be paid by the selecting party, or the party for whom selected, and the expense of the appraisal and umpire shall be paid by the parties equally. It shall be optional with the company to take all of the property at the agreed or appraised value, and also to repair, rebuild or replace the property destroyed or damaged with other of like kind and quality within a reasonable time, on giving notice of its intention so to do within 30 days after the receipt of the proof of loss herein required.	Minn. Stat. §65A.01, subd. 3 (Source)
Bankruptcy	Bankruptcy, insolvency, or dissolution clause: Every bond or policy of insurance issued in this state insuring against either actual loss suffered by the insured, and imposed by law for damages on account of personal injury, death, or injury to property caused by accident, or legal liability imposed upon the insured by reason of such injuries or death, shall, notwithstanding anything in the policy to the contrary, be deemed to contain the following condition: The bankruptcy, insolvency, or dissolution of the insured shall not relieve the insurer of any of its obligations under this policy, and in case an execution against the insured on a final judgment is returned unsatisfied, then such judgment creditor shall have a right of action on this policy against the company to the same extent that the insured would have, had the insured paid the final judgment.	60A.08, Subd. 6 (Source)
Binders	Binders or other contracts for temporary insurance may be made orally or in writing, and shall be deemed to include all the terms of such standard fire insurance policy and all such applicable endorsements as may be designated in such contract of temporary insurance; except that the clause specifying the hour of the day at which the insurance shall commence, may be superseded by the express terms of such contract of temporary insurance.	Minn. Stat. §65A.03 (Source)
Blank Endorsements	DO NOT FILE MANUSCRIPT (BLANK) ENDORSEMENTS. Minnesota does not approve manuscript endorsements.	Minn. Stat. §70A.06, subd. 2 (Source)

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Cancellation	CANCELLATION - NUMBER OF DAYS' NOTICE - NEW POLICIES: In the event of a policy less than 60 days old that is declined, the notice must be mailed to the insured at least 20 days before the effective cancellation date.	Minn. Stat. §65A.01, subd. 3c(a) (Source)
Cancellation	CANCELLATION - NUMBER OF DAYS' NOTICE - NONPAYMENT OF PREMIUM: In the event of a policy that it is being canceled for nonpayment of premium, the notice must be mailed to the insured at least 20 days before the effective cancellation date.	Minn. Stat. §65A.01, subd. 3 (Source)
Cancellation	CANCELLATION - NUMBER OF DAYS' NOTICE - POLICIES 60 DAYS OLD OR OLDER: In the event a policy more than 59 days old is cancelled for reasons other than nonpayment, notice must be mailed to the insured at least 30 days before the effective cancellation date.	Minn. Stat. §65A.01, subd. 3 (Source)
Cancellation	CANCELLATION - REASONS: The policy or an endorsement attached to the policy must include the following words: When this policy has been issued to cover buildings used for residential purposes other than a hotel or motel and has been in effect for at least 60 days, or if it has been renewed, this policy shall not be canceled, except for one or more of the following reasons which shall be stated in the notice of cancellation: (a) Nonpayment of premium; (b) Misrepresentation or fraud made by or with the knowledge of the insured in obtaining the policy or in pursuing a claim thereunder; (c) An act or omission of the insured which materially increases the risk originally accepted; (d) Physical changes in the insured property which are not corrected or restored within a reasonable time after they occur and which result in the property becoming uninsurable; or (e) Nonpayment of dues to an association or organization, other than an insurance association or organization, where payment of dues is a prerequisite to obtaining or continuing the insurance. PLEASE NOTE: Policies/endorsements should not include the provisions of (e), above, unless the payment of dues to an association or organization is a prerequisite to obtaining or continuing the insurance.	Minn. Stat. §65A.01, subd. 3a (Source)
Cancellation	CANCELLATION - REFUSAL TO WRITE - NOTICE REQUIRED: Upon completion in writing of the insurer's application form for homeowner's insurance, any person having an insurable interest in real or tangible property at a fixed location shall be entitled upon written request to a written declination, stating specifically the underwriting or other reason for the refusal to write.	Minn. Stat. §65A.29, subd. 3 (Source)
Cancellation & Nonrenewal	CANCELLATION AND NONRENEWAL - FILING OF NOTICES: Statutes and Regulations require that notices include specific information and follow specific formats (see other entries under heading). As a result, cancellation and nonrenewal notices must be filed with new programs and thereafter when revised.	Minn. Stat. §65A.29, subd. 4 (Source) Minn. R. 2880.0400 (Source)
Cancellation	CANCELLATION BY COMPANY - NOTICE FORMS: Any notice canceling a homeowner's insurance policy must be written in language which is easily readable and understandable by a person of average intelligence and understanding. The statement of reason must be sufficiently specific to convey, clearly and without further inquiry, the basis for the insurer's refusal to renew or to write the insurance coverage. The notice or statement must also inform the insured of: (1) the possibility of coverage through the Minnesota FAIR plan; (2) the right to object to the commissioner; and (3) the right to the return of unearned premium.	Minn. Stat. §65A.29, subd. 4 (Source)
Cancellation	CANCELLATION BY COMPANY - REFUND OF UNEARNED PREMIUM: Cancellation of a policy of homeowner's insurance is not effective unless any unearned premium due the insured is returned to the insured with the	Minn. Stat. §65A.29, subd. 10 (Source) Minn. Stat. §72A.20, subd. 17(b) (Source)

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	notice of cancellation or is delivered or sent by mail to the insured so as to be received by the insured not later than the effective date of cancellation. Unearned premium shall be calculated on a pro rata basis if the unearned premium is for a period of more than one month.	
Cancellation	CANCELLATION BY POLICYHOLDER - NOTICE: This policy shall be canceled at any time at the request of the insured.	Minn. Stat. §65A.01, subd. 3 (Source)
Cancellation	CANCELLATION BY POLICYHOLDER - REFUND OF UNEARNED PREMIUM: The insurer must refund to the insured all unearned premiums paid on the policy covering the insured as of the date of cancellation if the unearned premium is for a period of more than one month. The return of unearned premium must be delivered to the insured within 30 days following receipt by the insurer of the insured's request for cancellation.	Minn. Stat. §72A.20, subd. 17(b) (Source)
Nonrenewal	NONRENEWAL - NOTICE FORMS: The first page of a nonrenewal notice must contain a) the name of the insurer, b) the date the notice is issued, c) the specific underwriting or other reason or reasons for the nonrenewal, d) notice of the insured's right to appeal the nonrenewal to the commissioner of commerce, and e) notice of the possibility of coverage through the Minnesota FAIR plan.	Minn. Stat. §65A.29, subd. 7 (Source) Minn. Stat. §65A.29, subd. 8 (Source) Minn.R. 2880.0400 (Source)
Nonrenewal	NONRENEWAL - NUMBER OF DAYS' NOTICE: No insurer shall refuse to renew, or reduce limits of coverage, or eliminate any coverage in a homeowner's insurance policy unless it mails or delivers to the insured, at the address shown in the policy, at least 60 days' advance notice of its intention.	Minn. Stat. §65A.29, subd. 7 (Source)
Nonrenewal	NONRENEWAL - PROOF OF MAILING: Proof of mailing this notice to the insured at the address shown in the policy is sufficient proof that the notice required by this section has been given.	Minn. Stat. §65A.29, subd. 7 (Source)
Nonrenewal	NONRENEWAL - POLICYHOLDER LOSS EXPERIENCE: No homeowner's insurance policy may be nonrenewed based on the insured's loss experience unless the insurer has sent a written notice that any future losses may result in nonrenewal due to loss experience.	Minn. Stat. §65A.29, subd. 11 (Source)
Nonrenewal	NONRENEWAL - LOSSES RESULTING FROM LIGHTNING, WIND, RAIN OR HAIL: An insurer may refuse to renew a policy of homeowner's insurance if the insured had three or more covered -- losses each over $10,000 -- resulting from lightning, wind, rain, or hail during the five-year period immediately preceding the refusal to renew. If an insurer elects to nonrenew the policy, the insurer must give the insured 60 days' advance notice of the insurer's intention to nonrenew, and the notice must specify the reason for the refusal to renew and must inform the insured of the possibility of coverage through the Minnesota FAIR plan.	Minn. Stat. §65A.29, subd. 8a(a),(b) (Source)
Nonrenewal	NONRENEWAL - REASONS: A company may nonrenew a policy for the reasons listed in Minn.R. 2880.0200 and Minn. Stat. §72A.20, subd. 13.	Minn.R. 2880.0200 (Source) Minn. Stat. §72A.20, subd. 13 (Source)
Certificates	A certificate of property or casualty insurance issued to any person other than the policyholder must contain the following or similar language: "This certificate or memorandum of insurance does not affirmatively or negatively amend, extend, or alter the coverage afforded by the insurance policy." Certificates that are not "standard" forms (e.g., ACORD, ISO) must be filed with the department.	Minn. Stat. §60A.39, subd 3 (Source) Minn. Stat. §60A.39, subd. 5 (Source)
Consumer Information	NOTICE OF GUARANTY FUND PROTECTION: Companies must file the notice required under Minn. Stat. §60C.21 with initial filings and when the notice is revised for any reason.	Minn. Stat. §60C.21 (Source)
Consumer Information	REQUIRED CONSUMER NOTICE: On the cover, first page, or an insert page, the following must be printed: 1) a statement that the policy is a legal contract between the policy owner and the company; and 2) "Read your policy carefully" in larger or other contrasting type or color. These statements may also be included in an amendatory endorsement.	Minn. Stat. §72C.08, subd. 1 (Source)
Credit Report Scoring	Insurers must upon the request of a policyholder reevaluate the policyholder's score. Any change in premium resulting from the reevaluation must be effective upon the renewal of the policy. An insurer is not required to reevaluate a policyholder's score pursuant to this paragraph more than twice in any given calendar year.	Minn. Stat. §72A.20, subd. 36(e) (Source)

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Day Care Centers	Day care operations: There shall be no coverage under a day care provider's homeowners insurance for losses or damages arising out of the operation of day care services unless: (1) specifically covered in a policy; or (2) covered by a rider for business coverage attached to a policy. "Day care" means "family day care" and "group family day care" as defined in Minn.R. 9502.0315 and does not include care provided by an individual who is related to the person being cared for or care provided by an unrelated individual to persons from a single family.	Minn.R. 9502.0315 (Source) Minn. Stat. §65A.30 (Source)
Day Care Centers	No insurer shall refuse to renew, or decline to offer or write, homeowners insurance coverage solely because the property to be covered houses day care services for five or fewer children.	Minn. Stat. §65A.30 (Source)
Death of Named Insured	When the named insured no longer owns the property or resides at the insured location, and the spouse resides at the insured location and retains ownership, the insurer must endorse the spouse onto the policy as the named insured.	Minn.R. 2880.0200, subp. K (Source)
Death of Named Insured	TRANSFER ON DEATH DEED: Minnesota Statutes Section 507.072 provides for temporary extended homeowner's insurance coverage (coverage continuing beyond the death of a named insured) on real property that was transferred by a transfer on death deed to a designated grantee beneficiary. Requirements of the statute: 1. To obtain temporary extended coverage for a transfer on death deed as provided in section 507.072, the grantor owner must notify the insurer of the transfer on death deed and provides the name/contact information for all designated grantee beneficiaries. 2. The temporary extended coverage must start on the date of the death of the grantor owner and ends when the grantee beneficiary obtains replacement insurance or within 30 days of the grantor owner's death, whichever is sooner. 3. The insurer is not required to provide notice to the grantee beneficiary of cancellation of the temporary extended coverage. 4. Prior to paying out a claim pursuant to section 507.072, the insurer may require proof that the claimant is a grantee beneficiary under a transfer on death deed, that the deed was recorded, and that an affidavit of survivorship and death certificate of the grantor owner was recorded. 5. The grantee beneficiary does not have an insurable interest in the applicable real property before the grantor owner's death. 6. A grantee beneficiary is not entitled to recover benefits under an insurance policy extended as provided in this section in an amount greater than the grantee beneficiary's insurable interest at the time of loss or damage. 7. A grantee beneficiary is not entitled to any amounts paid out in prior claims on the property. 8. If the transfer on death deed designates multiple grantee beneficiaries, nothing in this section requires the insurer to pay an amount for loss or damage to the insured real property that exceeds the amount that would be owed to the grantor owner if the grantor owner was living at the time of loss or damage. 9. Per section 507.071, subd. 16, a grantee beneficiary may disclaim (refuse) their interest under a transfer on death deed.	Minn. Stat. §507.072 (Source)
Deductibles	DEDUCTIBLES - REVISED - LOSSES RESULTING FROM LIGHTNING, WIND, RAIN OR HAIL: An insurer may, at the end of a homeowners insurance policy period, offer to reduce the policy's coverage by revising the policy's	Minn. Stat. §65A.29, subd. 8a(d) (Source)

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	deductible to a percentage-based deductible solely for losses resulting from lightning, wind, rain, or hail without complying with the nonrenewal rules in Minnesota Rules, chapter 2880, provided: (1) the percentage-based deductible only obligates the insured to pay that percentage of the cost, at the time any loss or damage occurs, to actually repair, rebuild, or replace the insured property; (2) the insurer provides the insured at least 60 days' advance notice of the insurer's offer to revise the deductible in a manner consistent with this section; (3) the notice to the insured clearly and fully discloses in plain language all details pertaining to the revised deductible, including an example of how the deductible works in the event of an insured loss resulting from lightning, wind, rain, or hail with the percentage the consumer is obligated to pay when applied to the cost of repair; and (4) the insurer offers the insured at least one reasonable flat-dollar deductible option that does not exceed the highest percentage deductible policy in lieu of the percentage-based deductible. This offer must be included in the 60 days' notice the insurer provides to the insured. The 60 days' notice must also clearly and conspicuously disclose that if the insured fails to elect the percentage-based deductible but renews the policy, the policy's deductible is the flat-dollar deductible.	
Defense Costs	No insurer shall issue or renew a policy of liability insurance in this state that reduces the limits of liability stated in the policy by the costs of legal defense.	Minn. Stat. §60A.08, subd. 13(a) (Source)
Discounts	AFFINITY PROGRAM/GROUP DISCOUNTS: See SERFF Supporting Documentation tab for process and required documentation. Please note: Actuarial support is required.	Minn. Stat. §72A.328 (Source)
Discounts	DISCOUNT FOR NEW BUILDS: An insurer cannot offer a discount for newly built homes, but the company may offer a discount if systems – plumbing, electrical, roof, etc. – have been updated recently.	Minn. Stat. §72A.20, subd. 13 (Source)
Discounts	FORTIFIED PROGRAM DISCOUNT: An insurer must provide a discount or rate reduction to a homeowners policyholder who receives and maintains a certificate issued by the Insurance Institute for Business and Home Safety (IBHS) showing proof of compliance with the IBHS Fortified program standards. The covered property may be newly constructed or retrofitted to meet the program standards.	Minn. Stat. §65A.298 (Source) Administrative Bulletin 2026-1 (Source) FORTIFIED Methodology Document (Source)
Discounts	MULTI-PRODUCT/MULTI-LINE DISCOUNT: Companies offering "multi-policy" discounts must include an explanation of the discount in the policy or state amendatory endorsement. However, an insurer, producer, or representative of either may not offer or provide insurance at no cost as an inducement to the purchase of another policy.	Minn. Stat. §72A.071 (Source)
Discounts	ONLINE DISCOUNTS: Companies may give a discount to applicants applying for coverage online.	Minn. Stat. §72A.071 (Source)
Discrimination	An insurer may not refuse to insure, refuse to continue to insure, refuse to offer or submit an application for coverage, or limit the amount of coverage available to an individual because of the sex or marital status of the individual; however, nothing in this subsection prohibits an insurer from taking marital status into account for the purpose of defining persons eligible for dependents' benefits.	Minn. Stat. §72A.20, subd. 16 (Source)
Dispute Resolution Proceedings	All insurance contracts are deemed to be made in Minnesota, and all dispute resolution proceedings must take place in Minnesota.	Minn. Stat. §60A.08, subd. 4 (Source)
Exclusions	ORDINANCE OR LAW EXCLUSIONS: Subject to any applicable policy limits, where an insurer offers replacement cost insurance: (i) the insurance must cover the cost of replacing, rebuilding,or repairing any loss or damaged property in accordance with the minimum code as required by state or local authorities; and (ii) the insurance coverage may not be conditioned on replacing or rebuilding the damaged property at its original location on the owner's property if the structure must be relocated because of zoning or land use regulations of state or local government. In the case of a partial loss, unless more extensive coverage is otherwise specified in the policy, this coverage applies only to the damaged portion of the property.	Larkin vs. Glens Falls Insurance Company, 83 N.W. 2d 409 (Minn. 1900) Minn. Stat. §65A.10, subd. 1 (Source)

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Exclusions	FAMILY PROTECTION ACT – Watercraft liability coverage for household and family members. A homeowners policy offering coverage for watercraft liability may not exclude or limit liability for damages for bodily injury because the injured person is (1) an insured other than a named insured; (2) a resident or member of the insured's household; or (3) related to the insured by blood or marriage.	Minn. Stat. §60A.0812 (Source)
Exclusions	FAMILY PROTECTION ACT – Watercraft liability coverage for household and family members. An insurance company must allow a homeowners policyholder to decline watercraft liability coverage for household and family members and must reduce the policy premium appropriately.	Minn. Stat. §65A.0812, subd. 6 (Source)
Flood	Every insurer shall annually provide a written notice to the policyholder entitled "Important Information About Damage Caused by Flooding." This title must be in at least 18-point type. The notice must disclose that the policy does not cover damage caused by flooding and disclose sufficient information to allow the policyholder to contact the National Flood Insurance Program to inquire about purchasing flood insurance.(See statute for specific language.)	Minn. Stat. §65A.302 (Source)
Individual Risk Rating	Companies should not file (a) rates, consent to rate and single case rates developed for an individual insured. However, companies must be prepared to provide the department with such rates developed for an individual insured within 30 days of the department's request.	Minn. Stat. §70A.06, subd. 1 (Source) Minn. Dept. Bulletin 91-9 (Source)
Intentional Acts	INTENTIONAL ACTS: An exclusion for loss to covered property by the intentional act(s) of an insured cannot apply to co-insureds who do not commit or direct another to commit the intentional act(s).	Minn. Stat. §65A.01, subd. 3 (Source) Watson v. United Services Automobile Association, 566 N.W. 2d 683 (Minn. 1997)
Legibility & Readability of Forms	All homeowners policy forms and endorsements must be printed using "legible type" ("legible type" means a type face at least as large as ten-point modern type, one point leaded).	Minn. Stat. §72C.07 (Source) Minn. Stat. §72C.04, subd. 6 (Source) Minn.R. 2700.1300 (Source)
Legibility & Readability of Forms	All policy forms must include an index or table of contents listing the major provisions of the contract and the pages on which they can be found.	Minn. Stat. §72C.05, subd. 2 (Source)
Legibility & Readability of Forms	Titles and Headings - Readability: In determining whether a policy or contract is written in a logical, clear, and understandable order and form the commissioner shall consider the extent to which sections or provisions are set off and clearly identified by titles, headings, or margin notations.	Minn. Stat. §72C.08, subd. 2 (Source)
Limits	INSURANCE IN EXCESS OF REPLACEMENT COST: No company shall knowingly issue any policy upon property in this state for an amount which, together with any existing insurance thereon, exceeds the replacement cost of the buildings and any other covered improvements on the property.	Minn. Stat. §65A.09, subd. 1 (Source)
Loss Ratio Standards	Adoption of Rate Service Organization Loss Cost Filings: The Department requires that a company make a filing whenever it adopts the revised loss costs of a Rate Service Organization, regardless of whether the company changes its loss cost multiplier.	Minn. Stat. §70A.06, subd. 1 (Source)
Loss Settlement	Subject to applicable policy limits, replacement cost insurance coverage for personal property must cover the cost of replacing or repairing any loss or damaged property. In the case of a partial loss, unless more extensive coverage is otherwise specified in the policy, this coverage applies only to the damaged portion of the property. PLEASE NOTE: If a homeowner's policy does not provide replacement cost coverage for personal property, the declarations page of the policy shall so indicate by containing the term "nonreplacement cost."	Minn. Stat. §65A.10, subd. 2 (Source)
Loss Settlement	Acceptance or denial of claims: Companies must either accept or deny a claim within 60 days after receipt of an acceptable proof of loss.	Minn. Stat. §72A.201, subd. 4(11) (Source)
Loss Settlement	CONDOMINIUM AND TOWNHOUSE POLICIES; COORDINATION OF BENEFITS FOR LOSS ASSESSMENT. Claims for loss assessment benefits must be handled in compliance with Minn. Stat. § 65A.3025, notwithstanding any conflicting policy language. The statute requires that assessments be covered by the policy in force on the	Minn. Stat. § 65A.3025 (Source)

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	date of the assessable loss unless the unit has been sold. If the unit has been sold, the policy in force on the date of assessment must cover the assessment.	
Loss Settlement	DUTIES AFTER LOSS - Examination under oath: An insurer may require an insured to be examined under oath but must first give the insured notice of their right to counsel and that their answers may be used against them in later criminal or civil proceedings.	Minn. Stat. §65A.01, subd. 3 (Source)
Loss Settlement	DUTIES AFTER LOSS - Proof of Loss: Insurance companies may impose a specific time limit of 60 days or more (from time of request or loss) in which to provide the following information: a) the value of the property insured, b) time and cause of loss, c) interest of the insured and all others in the property involved and all liens on the property, and d) all other insurance which may cover the loss.	Minn. Stat. §65A.01, subd. 3 (Source)
Loss Settlement	NOTIFICATION OF CLAIM OR LOSS. "Notification of claim or loss" means any communication to an insurer by a claimant or an insured which reasonably apprises the insurer of a claim brought under an insurance contract or policy issued by the insurer. Notification to an agent of the insurer is notice to the insurer.	Minn. Stat. §72A.201, subd. 3(11) (Source)
Loss Settlement	The insurer must issue payment for any amount finally agreed upon in settlement of all or part of any claim within five business days from the receipt of the agreement by the insurer or from the date of the performance by the claimant of any conditions set by such agreement, whichever is later.	Minn. Stat. §72A.201, subd. 5(5) (Source)
Medical Payments	MEDICAL PAYMENTS - Farm Employees: "Family farm" means any farm operation which pays or is obligated to pay cash wages, exclusive of machine hire, to farm laborers for services rendered during the preceding calendar year in an amount: (1) less than $8,000; or (2) less than the statewide average annual wage when the farm operation has total liability and medical payment coverage equal to $300,000 and $5,000, respectively, under a farm liability insurance policy, and the policy covers injuries to farm laborers.	Minn. Stat. §176.011, subd. 11a (Source) Department Bulletin 2000-9 (Source)
Medical Payments	MEDICAL PAYMENTS - Private Residence Employees: Companies providing Medical Payments Coverage for Private Residence Employees must include a notice similar to the following either in their policies or in an amendatory endorsement: "If you pay a private residence employee $1,000 or more in cash in a three month period you are required by Minn. Stat. §176.181, subd. 2, to purchase a standard worker's compensation policy."	Minn. Dept. Bulletin 2000-6 (Source)
Misrepresentations, Misstatements	MISREPRESENTATION OF MATERIAL FACT: An insurer cannot rescind or void a homeowners policy except where the insured has willfully and with intent to defraud concealed or misrepresented a material fact or circumstance concerning the insurance or the subject of the insurance or the interests of the insured in the insurance. This provision cannot, however, defeat a claim by a third party or a minor child of the named insured for damage or loss for which the policy provides coverage.	Minn. Stat. §65A.01, subd. 3b (Source)
Mobile Homes	MOBILE HOMEOWNERS INSURANCE: Homeowners Insurance requirements apply to mobile/manufactured homeowners policies, dwelling owner policies, condominium owner policies, and tenant policies.	Minn. Stat. §65A.27, subd. 4 (Source)
Mortgagee, Lienholder	DEFINITION OF MORTGAGEE: The definition of mortgagee, mortgageholder or lienholder must include contract for deed vendor.	Minn. Stat. §65A.01, subd. 3 (Source)
Mortgagee, Lienholder	Notice to Mortgagee/Loss Payee: When an insurer substantially reduces the policy's coverage, whether through a policy renewal, modification, or endorsement, it must notify the mortgagee/loss payee of the change.	Bast v. Capitol Indemnity Corp., 562 N.W. 2d 24 (Minn. App. 1997)
Non-English Policies	Foreign language policies: Any insurance policy, endorsement, rider, or advertising material required by law to be filed with the commissioner that is prepared in a language other than English must be accompanied by an English language translation certifying that the English version is substantively identical to the filed version.	Minn. Stat. §60A.08 subd. 16 (Source)
Policy Documentation	Declarations page requirement ("nonreplacement cost"): If a homeowner's policy does not provide replacement cost coverage for personal property, the declarations page of the poicy shall so indicate by containing the term "nonreplacement cost".	Minn. Stat. §65A.10, subd. 2 (Source)

Requirement Category	Short Description	Description / Reference
Policy Documentation	ELECTRONIC NOTICES: A notice to a party or other document required under applicable law in an insurance transaction or that is to serve as evidence of insurance coverage may be delivered by electronic means by an insurer to a party if the party has affirmatively consented to that delivery method and has not withdrawn the consent.	Minn Stat section 60A.139 (Source)
Policy Documentation	POLICY REQUIREMENTS: Policy covers or title pages must include (a) a brief statement that the policy is a legal contract between the policy owner and the company; (b) the statement "READ YOUR POLICY CAREFULLY. This cover sheet provides only a brief outline of some of the important features of your policy. This is not the insurance contract and only the actual policy provisions will control. The policy itself sets forth, in detail, the rights and obligations of both you and your insurance company. IT IS THEREFORE IMPORTANT THAT YOU READ YOUR POLICY CAREFULLY."; and (c) an index of the major provisions of the policy or contract and the pages on which they are found.	Minn. Stat. §72C.05, subd. 2 (Source)
Policy Period	12:01 AM effective/expiration time: Policies must have an "effective time/expiration time" of 12:01 AM standard time.	Minn. Stat. §65A.01, subd. 3 (Source)
Policy Period	No company shall knowingly issue any policy upon property in this state for a longer term than five years.	Minn. Stat. §65A.08, subd. 6 (Source)
Policy Period	Policy Contract: Any insurance policy terminating by its provisions at a specified expiration date or limited as to term by any statute and not otherwise renewable may be renewed or extended at the option of the insurer for a specific additional period or periods by a certificate, and without requiring the issuance of a new policy. The insurer must also post the current policy form on its website, or must inform the policyholder annually in writing that a copy of the current policy form is available on request.	Minn. Stat. §60A.08, subd. 3. (Source)
Prejudgment Interest	If a judgment is entered against an insured, the principal amount of which is within the applicable policy limits, the insurer is responsible for their insured's share of the costs, disbursements, and prejudgment interest, as determined under section 549.09, included in the judgment even if the total amount of the judgment is in excess of the applicable policy limits.	Minn. Stat. §72A.201, subd. 12 (Source)
Premium Payment, Refund, or Retention	PREMIUM REFUND WITH CANCELLATION: For company-initiated cancellations, companies must compute any refund of premium due a policyholder on a pro rata basis.	Minn. Stat. §65A.01, subd. 3 (Source)
Primary Coverage	PERILS - FIRE AND LIGHTNING: Policies must cover "all loss or damage" from the peril of fire and "any damage" from lightning.	Minn. Stat. §65A.01, subd. 3 (Source)
Punitive Damages	Insurance for punitive damages is prohibited.	U.S. Fire Insurance Company v. Goodyear Tire & Rubber, 920 F. 2d 487 (8th Cir. 1990)
Rate Ranges	Companies cannot use ranges in rate filings.	Minn. Stat. §70A.06, subd. 1 (Source)
Ratemaking Generally	AUTOMATIC ENROLLMENT: An insurer cannot add or increase coverage unless the policyholder has expressly given affirmative consent to such insurance coverage.	Minn.R. 2700.3200, subp. 2 (Source)
Ratemaking Generally	CAPPING: Capping guidelines are as follows: 1) For the first renewal, capping levels should be set to at least a +/-15% deviation from the current rate adjusted for the filed overall change (+/-7% is acceptable for semi-annual policies). If the capping percentage is greater than +-15% (+-7%), the percentage magnitude must be the same for increases as decreases (before applying the overall change). 2) For subsequent renewals capping levels should be set to at least a +/-15% deviation from the current rate (+/-7% is acceptable for semi-annual policies). If the cap is greater than +/-15% (+/-7% for semi-annual policies), the percentage magnitude must be the same for increases as decreases. 3) Capping expires when the next rate filing is made by the company. If the company wants to continue to use capping in that line of insurance, they must request capping following these guidelines for the next filing where it restarts (as otherwise it is assumed that the filer is no longer capping). 3) The capping period should last no longer than three years if there is not a superseding rate filing within those three years.	Minn. Stat. §70A.06, subd. 1 (Source)
Ratemaking Generally	Rates and Rules: Companies must submit rates with explanatory documentation, including actuarial support.	Minn. Stat. §70A.06, subd. 1 (Source)

Requirement Category	Short Description	Description / Reference
Rating Territories	An insurer may not establish more than one geographical rating territory within the same city of the first class or city of the second class that has 60,000 or more inhabitants. Any revisions to the rating manual resulting from the Minnesota State Demographic Center's change in the territorial boundaries or population must be filed with the Department within 120 days of the date the data are reported.	Minn. Stat. §72A.20, subd. 13(b) (Source)
Readability	All homeowners insurance policies must be written in language easily readable and understandable by a person of average intelligence and education.	Minn. Stat. §72C.06, subd. 1 (Source)
Readability	Minimum Flesch Score: All policy documents must have a minimum Flesch score of 40.	Minn. Stat. §72C.10, subd. 2 (Source)
Rebates	A homeowners insurance policy must include a description of any rebate or discount that serves as an inducement to purchase additional coverage or an additional policy. Please see Minn. Stat. §72A.071, subd. 2, for a detailed list of practices that are not prohibited.	Minn. Stat. §72A.071, subds. 1 and 2 (Source)
Rebates	NONCASH GIFTS ALLOWED: An insurer may offer or give noncash gifts, items, or services, in connection with the marketing, sale, purchase, or retention of contracts of insurance, as long as the cost does not exceed the lesser of five percent of the current or projected policyholder premium or $250 per policy year per term.	Minn. Stat. §72A.071, subd. 3 (Source)
Rebates	POLICY AT NO COST TO CUSTOMER: An insurer may not offer or provide insurance at no cost as an inducement to the purchase of another policy.	Minn. Stat. §72A.071, subd. 3 (Source)
Rebates	SUPPORT REQUIRED, DISCRIMINATION PROHIBITED: The availability of the value-added product or service must be based on documented objective criteria and offered in a manner that is not unfairly discriminatory. The documented criteria must be maintained by the insurer or producer and produced upon request of the commissioner.	Minn. Stat. §72A.071, subd. 2(d) (Source)
Requirements Not Part of a Listed Category	MUTUAL COMPANY - ANNUAL MEETING NOTICE: Every policyholder in a mutual insurance company, other than a life insurance company, shall be a member thereof while the policy is in force, entitled to one vote for each policy held, and notified of the time and place of holding its meetings either personally or by imprint upon the front or back of every policy, or in the premium notice, receipt or certificate of renewal, substantially as follows: "NOTICE OF ANNUAL MEETING The policyholder named herein is hereby notified: while this policy is in force you are by virtue thereof a member of the (name of company) and that the annual meeting of said company is held at its home office at (address) on the ..... day of ..... each year at ..... o'clock ...... m."	Minn. Stat. §66A.07, subd. 1 (Source)
Subrogation	Subrogation (rights of recovery): An insurer may not: (a) proceed against its insured in a subrogation action where the loss was caused by the nonintentional acts of the insured, or (b) subrogate itself to the rights of its insured to proceed against another person if that other person is insured for the same loss, by the same company, and the loss was caused by the nonintentional acts of the person against whom subrogation is sought.	Minn. Stat. §60A.41 (Source)
Surcharges	WEATHER EVENT SURCHARGES: Minnesota does not permit the use of losses caused by natural causes (including but not limited to lightning, wind, or hail) to surcharge a homeowners policy. Minn. Stat. §65A.27, subd. 8; 65A.29, subds. 8 and 8a; 70A.04; Minn.R. 2880.0100, subp. 5(D); and Minn.R. 2880.0200(G). Refusal to renew a homeowner's insurance policy based on lightning, wind, rain, or hail losses must comply with Minn. Stat. § 65A.29, subd, 8a(a-c). Reduction of a homeowner's insurance policy coverage by revising the policy's deductible to a percentage-based deductible for losses resulting from lightning, wind, rain, or hail must comply with Minn. Stat. § 65A.29, subd. 8a(d).	Minn.R. 2880.0200 (G) (Source) Minn.R. 2880.0100, subp. 5(D) (Source) Minn. Stat. §70A.04 (Source) Minn. Stat. §65A.29, subds. 8 and 8a (Source) Minn. Stat. §65A.27, subd. 8 (Source)
Surcharges	Fire Safety Surcharge: Insurers that pass the fire safety surcharge of 0.65% on to policyholders must show the surcharge on either a billing or policy declaration or document containing similar information sent to an insured.	Minn. Stat. §297I.06 (Source)

Requirement Category	Short Description	Description / Reference
Surcharges	Fire Relief Surcharge: Insurers writing homeowners insurance in Minneapolis, St. Paul, Duluth and Rochester may pass on the 2% surcharge to policyholders.	Minn. Stat. §477B.03 (Source)
Tenants	Tenant Policies - Number of Named Insureds: No insurer shall refuse to issue a single residential renter's insurance policy for the purpose of providing coverage to up to four individuals residing in the same household, if all of the individuals are named insureds on the policy and meet the insurer's normal underwriting requirements.	Minn. Stat. §65A.45 (Source)
Valued Policies	VALUED POLICY PROVISION: No provision shall be attached to or included in a homeowners policy that limits the amount to be paid in case of total loss on buildings by fire, lightning or other hazard to less than the limit of insurance on the same. The insurer cannot apply a deductible in case of a total loss.	Minn. Stat. §65A.01, subd. 5 (Source)
Vicarious Liability	Any insurance corporation or association may insure against vicarious liability for punitive and exemplary damages	Minn. Stat. §60A.06, subd. 4 (Source)
Voidance	A homeowners policy can only be rescinded or voided where the insured has willfully and with intent to defraud concealed or misrepresented a material fact or circumstance concerning this insurance or the subject of this insurance or the interests of the insured in this insurance.	Minn. Stat. § 65A.01, Subd. 3b (Source)
Voidance	Voidance for Non-Payment: Coverage cannot be voided for nonpayment of premium, as nonpayment of premium is specifically referenced as a reason for cancellation under Minn. Stat. § 65A.01. subd. 3(a). Whenever a homeowners policy is cancelled for nonpayment of premium notice must be mailed to the insured at least 20-days before the effective cancellation date. Coverage remains in effect during the notice period.	Minn. Stat. § 65A.01, Subd. 3c (Source)
Witness Clause & Officers Signatures	All insurance policies shall be signed by the secretary or an assistant secretary, and by the president or vice-president, or in their absence, by two directors of the insurer. The signatures may be facsimile signatures. Signatures cannot be variable or in brackets.	Minn. Stat. §60A.08, subd. 5 (Source)