

## SUMMARY OF RIGHTS UNDER MINNESOTA STATUTE §72A.497 and §72A.498

If you receive an adverse underwriting decision from an insurance company, you have legally protected rights allowing you to review, obtain and correct any information used when making the adverse decision. These rights include the right to receive a Notice of the adverse underwriting decision, to receive any personal information the company used to make the decision, to correct the personal information, and to Appeal any continuing dispute with the Insurer to the Minnesota Commissioner of Commerce.

1. You have the **Right to a Notice** from the Company stating the specific reasons for the adverse underwriting decision, including any personal or privileged information about you supporting the decision and a summary of the procedures you may follow to correcting any information used when making its decision. If the decision is based on personal or privileged information, the Notice will also inform you of your right to receive the specific items of information used to support the decision and the source(s) of the information.
2. You have the **Right to Receive Personal Information** about you by writing to your insurance company. Within 30 days, you will receive a response to your request. The response may be in writing, through a phone call or by personal communication. You will be informed of the nature and substance of the information requested and the source of any information requested, permit you to see and copy the personal information, mail a copy of all reasonably requested information, and/or disclose the identity of any person receiving the personal information anytime within two years prior to receiving your request.

*Any information you request that is in coded form must be translated into plain language and provided in written form.*

*If an insurer is unable by law to disclose requested information, as is the case with certain credit information, it will provide the name, address, and phone number of the credit agency you must contact to receive your requested information.*

3. You have the **Right to Correct Personal Information**. If you find the adverse decision was partially or totally based on personal or privileged information that you think your insurer should correct, amend, or delete, you may follow the process described below:
  - a. Send a written request to your insurer requesting the information in question be corrected, amended, or deleted;
  - b. Within 30 days of receiving your written request, the insurer shall respond and:
    - (1) correct, amend, or delete the information; or
    - (2) notify you of its decision to refuse to change the information. If there is a refusal, the Insurer must also explain the reason for its refusal and inform you of your right to include a statement in your file explaining or contesting the inclusion of this information in your file. It must also inform you of your right to appeal this decision to the Minnesota Commissioner of Commerce.
4. You have the **Right to an Appeal**. You may appeal any refusal to change disputed personal information by filing an Appeal with the Minnesota Commissioner of Commerce. If the Commissioner finds the company committed error, the company will change the information. However, if the Commissioner finds the disputed information was correct, the company may delete any statement you placed in your file concerning the information.