

the district shall reside within that area. Unless the judges of the district shall by rule or order otherwise provide or the press of court work otherwise requires, the judges residing within an area shall usually be designated and assigned to preside at terms of court and be primarily responsible for the disposition of the court's business within that area.

Approved April 8, 1976.

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### CHAPTER 175—S.F.No.499

*An act relating to insurance; authorizing an insurer to refuse to renew an automobile insurance policy under certain circumstances; amending Minnesota Statutes 1974, Section 65B.17.*

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

Section 1. Minnesota Statutes 1974, Section 65B.17, is amended to read:

**65B.17 AUTOMOBILE INSURANCE; RENEWAL; NOTICE NOT TO RENEW.** No insurer shall fail to renew an automobile insurance policy unless it shall mail or deliver to the named insured, at the address shown in the policy, at least 60 days advance notice of its intention not to renew. Said notice shall contain the specific underwriting or other reason or reasons for such nonrenewal. When the failure to renew is based upon a termination of the agency contract, the notice shall so state. This section shall not apply:

- (a) If the insurer has manifested its willingness to renew; or
- (b) In case of nonpayment of the renewal premium;

Provided that, notwithstanding the failure of an insurer to comply with this section, the policy shall terminate on the effective date of any other automobile insurance policy procured by the insured, with respect to any automobile designated in both policies. Renewal of a policy shall not constitute a waiver or estoppel with respect to grounds for cancellation which existed before the effective date of such renewal. No insurer shall fail to renew an automobile policy solely because of the age of the insured. No insurer shall refuse to renew an automobile insurance policy for reasons which are arbitrary or capricious. An insurer may refuse to renew an automobile insurance policy in case of 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 such insurance; provided, however, that this provision for nonrenewal for failure to pay

Changes or additions indicated by underline deletions by ~~strikeout~~

dues shall not be applicable to persons who are retired at age 62 years of age or older or who are disabled, according to Social Security standards.

No insurer shall take any action in regard to an automobile insurance policy on the statements or charges of any person made to the insurer concerning alleged unsafe driving habits of an insured unless the insurer shall concurrently disclose to the insured the name and address of the person from which the insurer received the information.

Approved April 8, 1976.

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**CHAPTER 176—S.F.No.687**

*An act relating to credit unions; allowing credit union members to vote by mail for officers and amendments; allowing credit unions certain powers with respect to dividends; amending Minnesota Statutes 1974, Sections 52.02; 52.07 and 52.18.*

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

Section 1. Minnesota Statutes 1974, Section 52.02, is amended to read:

**52.02 FINANCIAL INSTITUTIONS; CREDIT UNIONS; VOTE BY MAIL; BYLAWS AND AMENDMENTS, APPROVAL.** To amend certificate of organization or bylaws, ~~whether at a regular or special meeting~~, proposed amendments shall be set forth ~~in the notice of the meeting as follows~~:

(a) If balloting by mail has not been authorized by the board of directors, then the proposed amendments shall be set forth in the notice of the meeting; or

(b) If balloting by mail has been authorized by the board of directors as either the exclusive means of voting or in conjunction with voting in person, the proposed amendments shall be set forth in a notice mailed to all members eligible to vote at least ten days prior to the close of balloting by mail. Any amendments to the certificate of organization or bylaws shall be approved by two-thirds vote of the members ~~then present and entitled to vote~~ actually voting, provided ~~there is a quorum~~ the members actually voting constitute a quorum. Any and all amendments to the certificate of organization or bylaws must be approved by the commissioner of banks before they become operative. The commissioner shall not unreasonably withhold such approval if such amendments do not violate any provision of this chapter or other state law. In any event the commissioner shall approve or disapprove the proposed amendment within 90 days of the date the pro-

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