

LCC Task Force on Homeowners and Commercial Property Insurance

Task Force Charter

October 1, 2025

Purpose

The role of the Task Force on Homeowners and Commercial Property Insurance is to “to evaluate issues and provide recommendations relating to insurance affordability of single-family housing, common interest communities, and multifamily rental housing and for preventing disruptions or loss to the development, preservation, and long-term sustainability of Minnesota's housing infrastructure.” (Minnesota Session Laws, 1st Special Session, chapter 4, article 3, section 20).

Scope

The Task Force will advise the Minnesota Legislature and executive branch leaders by identifying challenges, options for solutions, and draft recommendations to strengthen and stabilize the homeowners and commercial property insurance industry. To do so, the Task Force will consult with the Department of Commerce, the Department of Employment and Economic Development, and Minnesota Housing, as well as other state and local agencies and key stakeholders, and gain a shared understanding of key relevant issues, including climate factors, legal and regulatory considerations, and insurance marketplace dynamics.

The Task Force will vote on what final recommendations to include in its required report to the Legislature and executive branch agencies.

Values and Working Agreements

General individual expectations

- Review the agenda and required materials ahead of each Task Force meeting.
- Be present. Minimize the use of cell phones and email during meetings.
- Step up/step back.
 - If you're more likely to remain quiet during meetings, step up a bit more and share your ideas and suggestions.
 - If you're more likely to do most of the talking in meetings, step back a bit and give others space to contribute as well.

- Say your name before speaking (whether in room or remotely).
- Refrain from side conversations, whether verbally or via chat.
- Ask questions to understand the opinions, viewpoints and lived experiences of others.

Expectations when participating in meetings remotely

- Mute yourself when not speaking so everyone can hear the presenter.
- Participate on video, if possible, so everyone feels your presence.
- Use the “raise hand feature” when you want to speak.
- Join a few minutes early to check internet connection and full functionality of audio and video.

Expectations during challenging moments

- Sometimes words land on other ears or come out wrong. Offer or ask for “do-overs”.
- Be objective, respectful, and solution-driven when sharing amongst a group of passionate professionals.
- Be open-minded and curious about others’ experiences.
- Seek to address issues during a meeting rather than in the hallway afterwards.
- Logistics and resources

The Task Force will hold regular meetings between September 2025 and February 2026. Meetings will typically be held on Wednesday afternoons with two to three weeks between meetings. Meetings will be held in person at a location on or near the Minnesota Capitol campus, with a hybrid/remote option available to Task Force members upon request.

Task Force meetings will be livestreamed, and recordings will be posted on the LCC website.

The Task Force will be supported in its work by staff from the Legislative Coordinating Commission and consultants from Management Analysis and Development (MAD).

Open meeting law

The Task Force will adhere to the [Minnesota Open Meeting Law](#).

Minnesota Open Meeting Law requires public bodies to record and maintain votes of its members and Minnesota’s Official Records Act requires the public body to “make and preserve all records necessary to a full and accurate knowledge of official activities.” If a member is participating remotely, a roll call vote is required under Minn. Stat. § 13D.02.

Task Force meeting information can be found here: <https://www.lcc.mn.gov/hcpi/meetings.html>

Decision-making and conflict resolution framework

The Task Force will seek broad consensus in its decisions, exploring issues through dialogue and various group processes to ensure all members have been heard. The Task Force will determine and use clear decision-making frameworks to ensure the integrity of the process. On formal actions, a simple majority of votes of voting members present is required to advance an action.

If a member is unable to attend a meeting of the Task Force, the member may send a designee in their place with the approval from the Chair. The designee would be able to engage in discussion with approval from the Chair. The designee would not count towards quorum or be able to vote on official action before the body.

Terms: The Task Force is established for a term that will begin in September 2025 and is anticipated to conclude in February 2026.

Selection: Enabling legislation specifies that the Task Force shall be appointed by various constituencies, including executive branch agencies, the legislature, housing and community development advocacy organizations, insurance professionals, relevant industry membership organizations, and others with relevant expertise to the task force's required duties.

Charter status

This charter was drafted in September 2025 and ratified by the Task Force on XX/XX/XXXX.

Charter Ratification and Maintenance:

The Task Force will ratify this charter upon a vote of a simple majority of members present at the meeting when it is presented for approval.

Charter History:

Presented:

Approved: