



Homeowners Insurance Legislative Trends

Task Force on Homeowners and Commercial Property Insurance

Minnesota Legislature

Oct. 1, 2025



STRENGTHENING THE LEGISLATIVE INSTITUTION

HOW NCSL STRENGTHENS LEGISLATURES



Policy Research

NCSL provides trusted, nonpartisan policy research and analysis



Connections

NCSL links legislators and staff with each other and with experts



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NCSL delivers training tailored specifically for legislators and staff



State Voice in D.C.

NCSL represents and advocates on behalf of states on Capitol Hill



Meetings

NCSL meetings facilitate information exchange and policy discussions



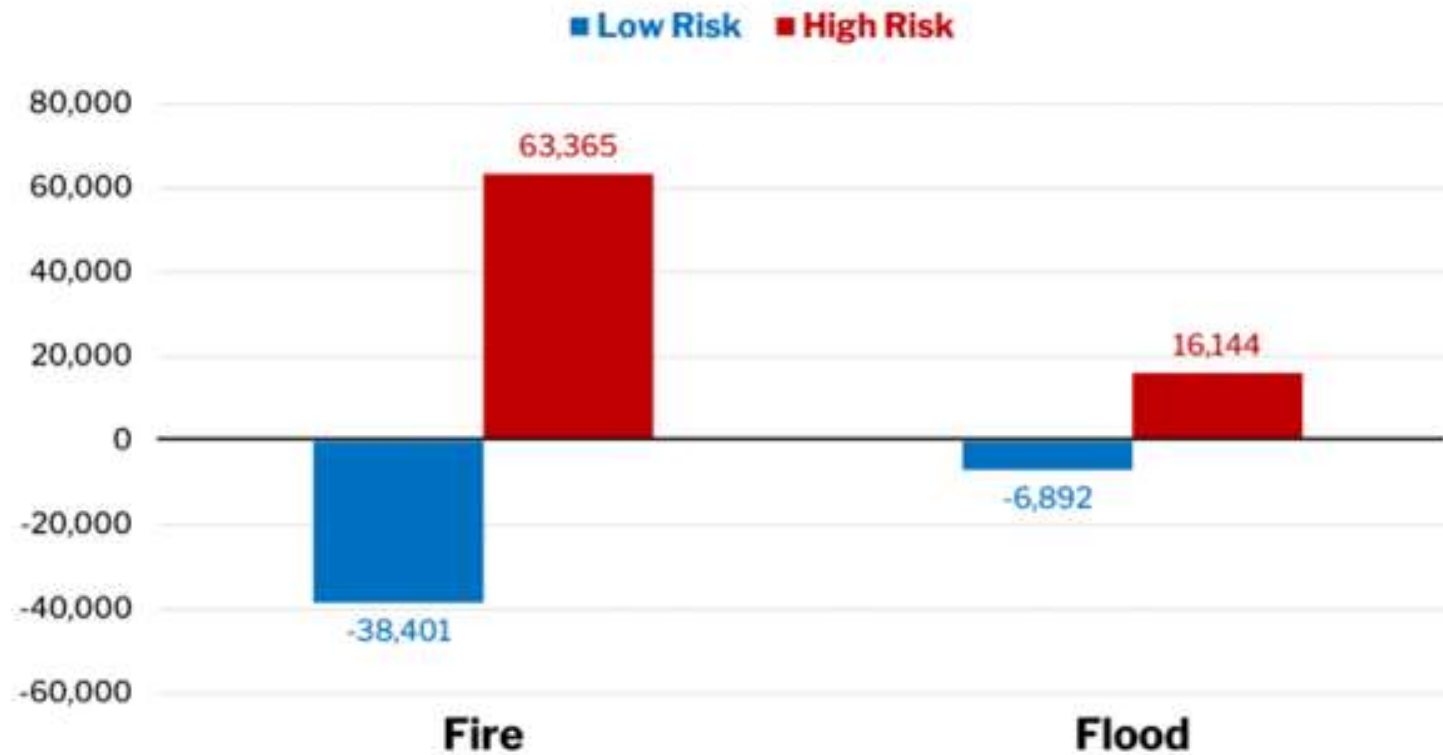
AGENDA

- Setting the stage on insurance availability and affordability
- Legislative Trends
 - Mitigating Risk
 - Disaster and Catastrophe Savings Accounts
 - Insurers of Last Resort
 - Fraud and Tort Liability Issues

SETTING THE STAGE: POPULATION MIGRATION

Article source: <https://www.redfin.com/news/climate-migration-real-estate-2024/>

More People Are Moving Into Than Out of America's Disaster-Prone Areas
Net inflow/outflow in high-risk and low-risk areas: 2023

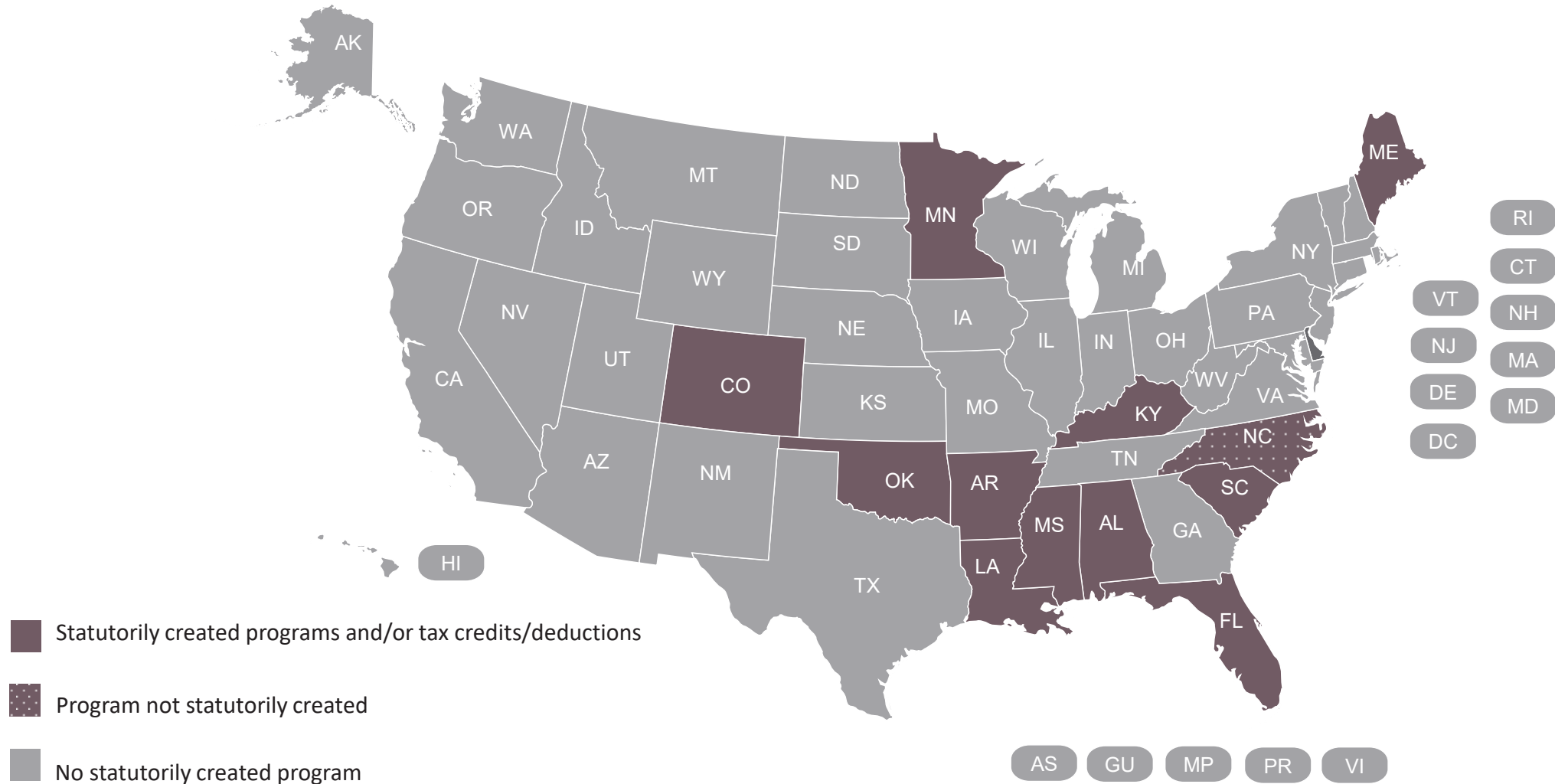


Source: Redfin analysis of data from U.S. Census Bureau and First Street

REDFIN

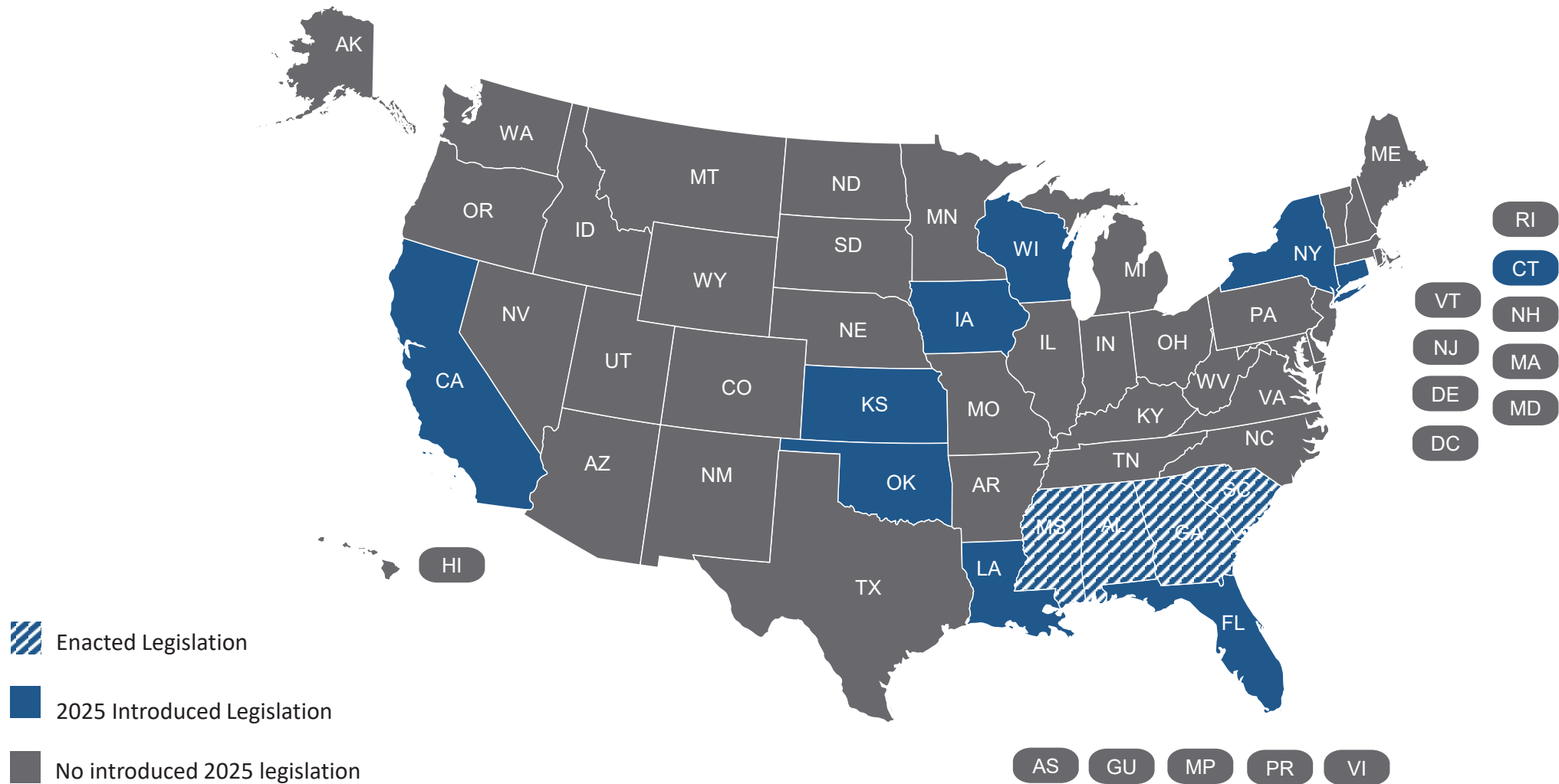
ASSISTANCE FOR HOMEOWNERS TO MITIGATE RISK TO RESIDENCES

Statutory discount/grant programs or tax credits/deductions



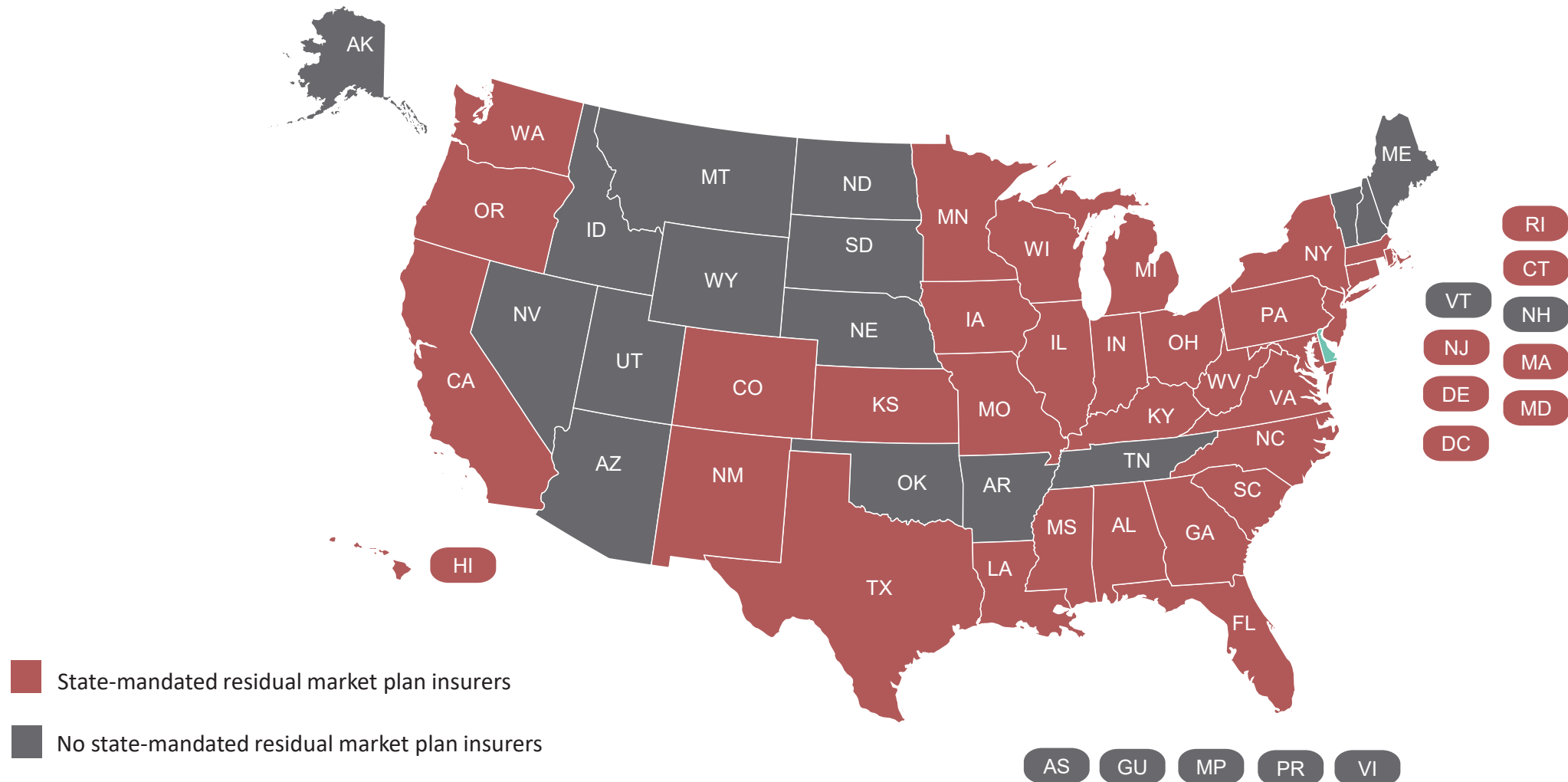
DISASTER OR CATASTROPHE SAVINGS ACCOUNTS

Similar to health savings accounts



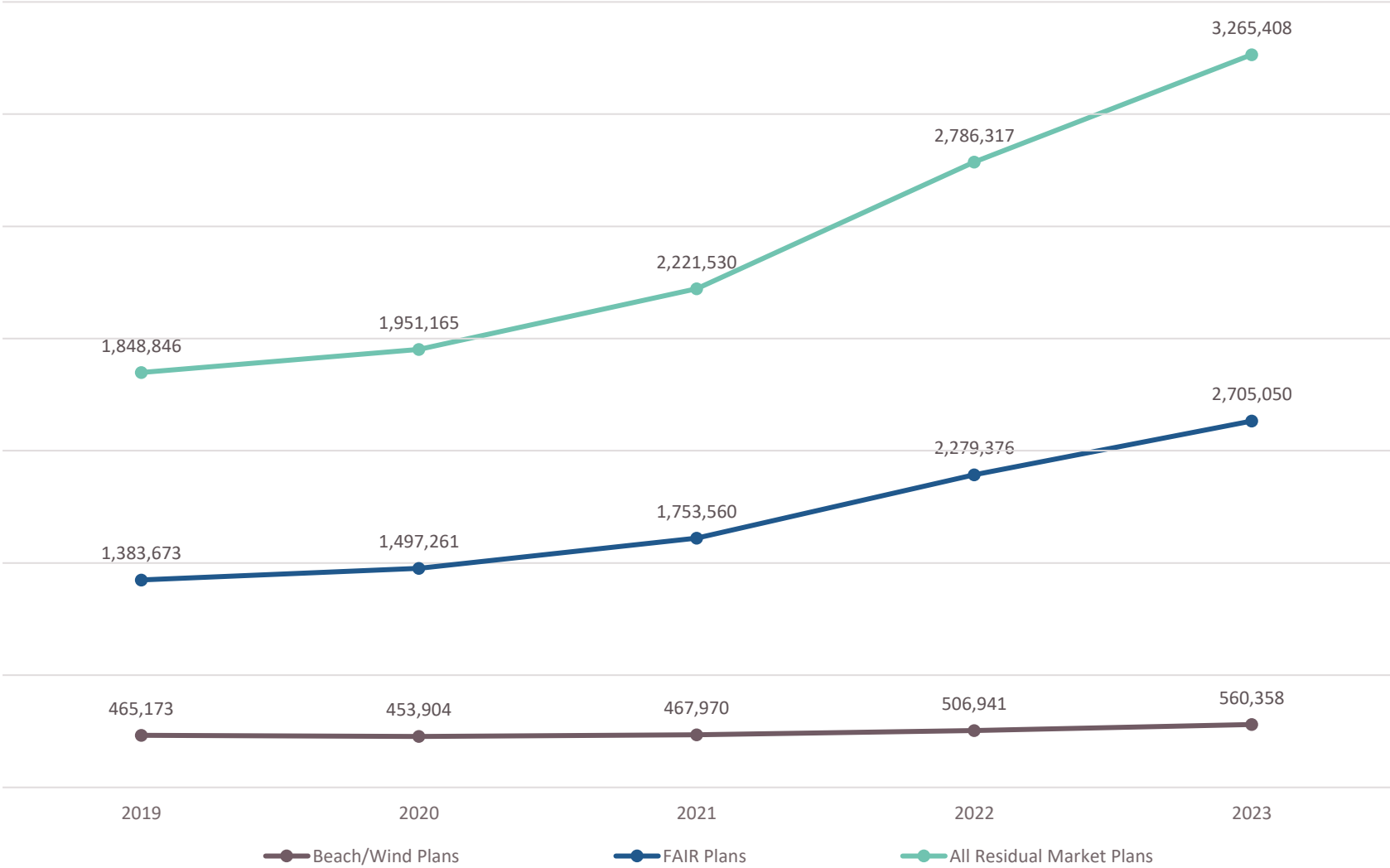
INSURERS OF LAST RESORT IN THE STATES

FAIR, beach and windstorm plans, two state-run insurance companies and other underwriting associations



NEW AND RENEWAL POLICIES ISSUED 2019 TO 2023

Data compiled by the Property Insurance Plans Service Office





FRAUD AND TORT LIABILITY ISSUES

Pending and Enacted Legislation in 2025



KENTUCKY

SB 24
Criminal Syndicate and
Fraud



FLORIDA

HB 1559
Vexatious litigants



LOUISIANA

SB 34
Altering adjuster's
report without
permission



GEORGIA

SB 68
Damages



NEW YORK

AB 7305 (Pending)
Criminal penalties for
insurance fraud



NORTH DAKOTA

SB 2382
Vexatious litigants

HOMEOWNERS' INSURANCE RESOURCES

Available through NCSL Website



NCSL Legislative Tracking

- [Homeowners and Renters Insurance 2025 Legislation.](#)

NCSL Webinar

- [Insurers of Last Resort: When You Can't Get Homeowners Insurance.](#)

NCSL Toolkit

- [Resilience Planning Policy Toolkit.](#)

NCSL Articles

- [Parametric Insurance Can Offer Prompt Payout When Disaster Strikes.](#)
- [Rising Catastrophe Risks: A Look at State Insurance Policy and Market Dynamics.](#)

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Thank you for joining today!

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