

Recommendations Overview

- Three recommendations first presented at the January 17 meeting. Members shared modest suggested edits for two of the three, these edits are reflected in the slides (1, 3, 4)
- Two recommendations drafted following discussion at the January 17 meeting (5, 6)
- Two new recommendations brought forward for consideration by request of the Chair (2, 7)

Draft Recommendation #1

The Task Force recommends that Minnesota FAIR Plan examine the feasibility of offering insurance products to common interest communities and affordable housing providers, and report to the legislature its findings.

Notes:

- No changes from draft language presented at the January 17 meeting
- No need for legislative language to implement

Draft Recommendation #3

The Task Force recommends that the legislature ~~fully~~ fund the Strengthen Minnesota Homes Program found in [Minn. Stat. 65A.299](#).

Notes:

- Proposed edit from January 17 meeting shown in red strikethrough.
- Legislative language drafting is in progress.

Draft Recommendation #4

The Task Force recommends that the Department of Labor and Industry update the building codes for new construction to incorporate a version of the IBHS FORTIFIED roofing standards into residential and commercial building codes through the Construction Codes Council process.

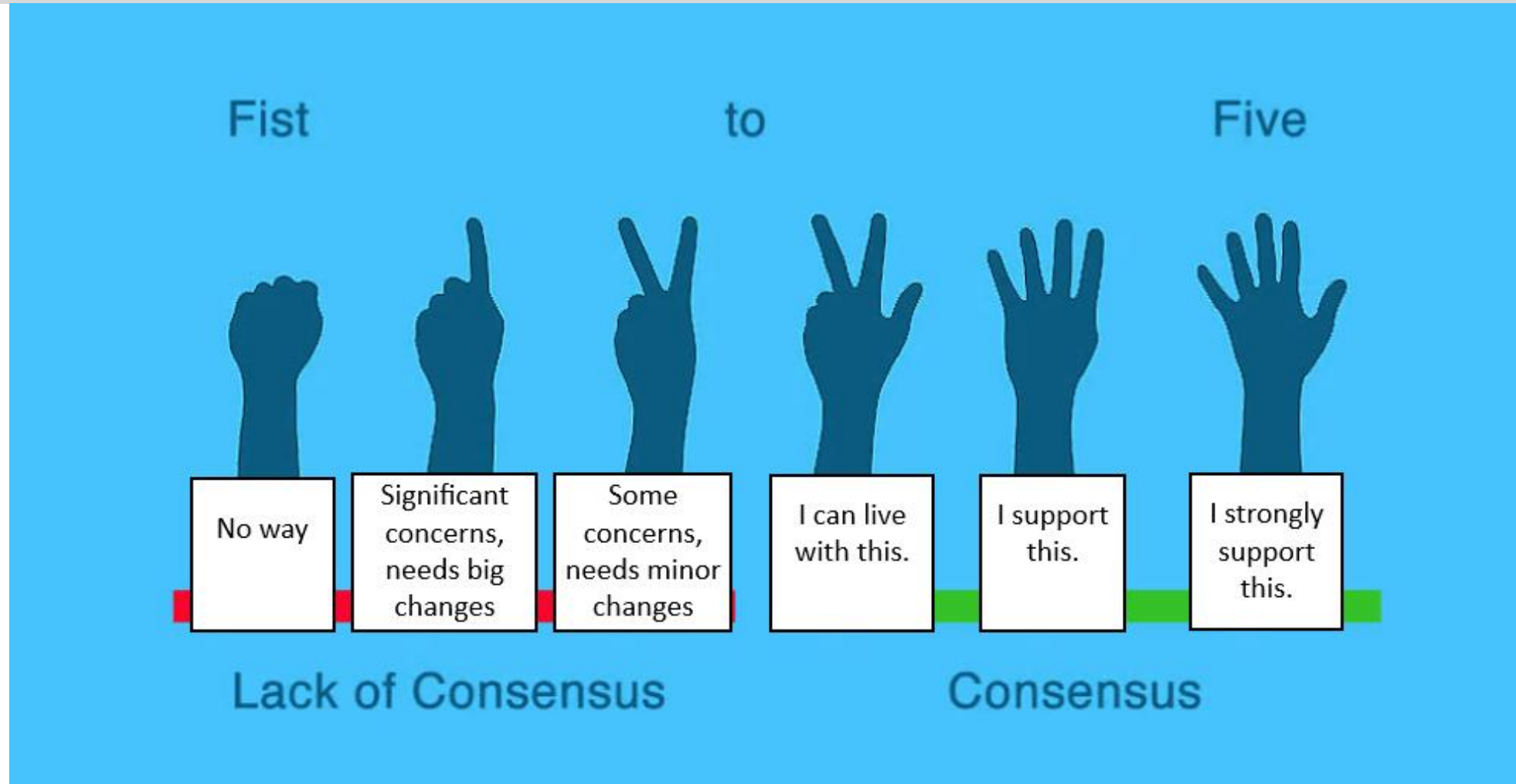
Notes:

- Proposed edit from January 17 meeting shown in red underline
- Legislative language drafting is in progress

Pulse checks to gauge current levels of consensus

- Using a zero-to-five scale, members are encouraged to share their level of agreement with the following drafts.
- This is not a formal vote. It's a pulse-check to gauge support and inform potential refinements ahead of voting at the final Task Force meeting on Thursday, February 5.
- Where there is lack of consensus or support (0, 1 or 2 rating), members may briefly share what changes would shift their position towards support without losing the support of other members.

Fist-to-five: checking level of consensus



Draft Recommendation #5

- Creation of Catastrophic and Mitigation Savings Accounts
- Legislature to approve, Department of Revenue to oversee implementation and operation.

Note: Legislative language example (Resilience Savings Account Draft Language) is posted on the Task Force Meetings page:

<https://www.lcc.mn.gov/hcpi/meetings.html>

Draft Recommendation #6

The Task Force recommends passage of Senate File 2929: Consumers in Crisis Protection Act, as introduced during the 2025 MN Legislative session.

Note: bill text for SF 2929 as introduced is posted on the Task Force Meetings page: <https://www.lcc.mn.gov/hcpi/meetings.html>

Draft Recommendation #2

The Task Force recommends the Minnesota Fair Plan update the board composition so public members have a majority, require the FAIR Plan to conduct financial stress tests based on climate risk exposure, expand coverage options to offer a product to affordable housing providers. FAIR Plan would be responsible for implementing this recommendation, with the Commerce Department responsible for ensuring it occurs.

Draft Recommendation #7

Clarify the alternative dispute resolution statutes so consumers and insurers understand that policyholders have two years from the date of loss to initiate the appraisal process for any type of claim. The recommendation would require legislative action.

Note: Legislative language drafting is in progress

Next steps

- Final Task Force Meeting: Thursday February 5 at 1:00 p.m.
- Agenda: finalize the Task Force report (including draft recommendations and draft legislative language) and roll call votes.
- Before the final meeting:
 - Review the final report:
 - Is anything incorrect?
 - Is anything essential missing?
 - Share feedback with Austin by January 30