

Recommendation #	Recommendation	Legislative Language
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.	N/A
2	<b>The Task Force recommends the Minnesota FAIR Plan</b> update the board composition so public members have a majority, require the FAIR Plan to conduct financial stress tests based on climate risk exposure, <b>and</b> 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.	
3	The Task Force recommends that the legislature <b>fully</b> fund the Strengthen Minnesota Homes Program found in Minn. Stat. 65A.299.	
4	The Task Force recommends that the Department of Labor and Industry update the building codes <b>for new construction</b> to incorporate a version of the IBHS FORTIFIED roofing standards into residential and commercial building codes through the Construction Codes Council process.	<i>In Progress</i>
5	Creation of Catastrophic and Mitigation Savings Accounts Legislature to approve, Department of Revenue to oversee implementation and operation.	<a href="#">Reliance Saving Accounts Language Draft</a>
6	The Task Force recommends passage of Senate File 2929 (2025 MN Legislative session), the Consumers in Crisis Protection Act.	SF <a href="#">2929</a>
7	Clarify the alternative dispute resolution statutes so consumers and insurers understand that policyholders have two	<a href="#">Alternative Dispute Resolution draft language</a>

	years from the date of loss to initiate the appraisal process for any type of claim. The recommendation would require legislative action.	
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