



Administrative Bulletin 2026-2

Date: March 27, 2026
To: All Insurance Companies Writing Homeowner Insurance
Subject: Zip Code Reporting

Homeowners Disclosure and Filing Requirements (65A.28)

This Bulletin will supersede all previous Department communications addressing Zip Code Reporting as required by Minn. Stat. §65A.28. This statute requires each insurer writing homeowner's insurance for property located in the seven county metropolitan area or a city of the first class to annually file a report with the commissioner on or before May 1.

Metropolitan area is defined in Minn. Stat. §473.121, subd. 2 as the area over which the Metropolitan Council has jurisdiction including only the counties of Anoka; Carver; Dakota excluding the cities of Northfield and Cannon Falls; Hennepin excluding the cities of Hanover and Rockford; Ramsey; Scott excluding the city of New Prague; and Washington. Cities of the First Class as defined by Minn. Stat. §410.01 are Minneapolis, Saint Paul, Duluth, and Rochester.

To submit these reports, please follow the instructions on the following web page under the For Industry section of the MN Department of Commerce's website:

- [Homeowners Insurance Reporting](#)

This page also contains the reporting template and attestation form for these reports. Any questions regarding these reports may be emailed to insurance.bulletin@state.mn.us. If you did not write any policies in any of the zip codes listed on the reporting template, it is not necessary to submit a report.



Julia Dreier, Deputy Commissioner
Insurance Division