

NATIONAL RIFLE ASSOCIATION OF AMERICA

INSTITUTE FOR LEGISLATIVE ACTION

11250 WAPLES MILL ROAD

FAIRFAX, VIRGINIA 22030



NRA

March 17, 2026

Commerce Finance and Policy
75 Rev Dr Martin Luther King Jr Blvd
St. Paul, MN 55155

Dear Chair O'Driscoll and Chair Koegel:

I am writing to you regarding House File 3938 (HF 3938) and the National Rifle Association's (NRA) position on this piece of legislation. I would like to express our strong opposition to HF 3938.

The NRA has a number of concerns regarding some of the policies set forth in this bill. HF 3938 sets up an unwanted and unneeded insurance mandate on gun owners and insurance companies in Minnesota. It forces insurance companies to provide an insurance rider on homeowner policies to cover \$100,000 of liability coverage for gun owners in case a firearm is accidentally discharged. This type of government regulated gun control is not based on America's tradition and history. Therefore, it does not pass the US Supreme Court's test in *NYSRPA v. Bruen*, and thus is unconstitutional.

Additionally there are few occurrences of accidental discharge according to the CDC so this bill would only have the potential to impact very little while increasing the cost of gun ownership for everyone including the vast majority of gun owners who do not experience unintentional firearm discharge. There are no studies that indicate legislation like this would reduce gun violence.

Another issue with the bill is found starting at 2.16 where exceptions to the mandate are found. It is a limited but onerous exception in which even if granted, the exemption from purchasing insurance would only last two years.

For these reasons and several others, the NRA is opposed to the passage of HF 3938.

Sincerely,

Brian Gosch
Minnesota State Director