



MORIAH DAY

Director, Government Relations - State Affairs

mday@nssf.org | 203-426-1320 x291 | nssf.org

400 N. Capitol Street NW, Suite 475, Washington, D.C. 20001

March 17, 2026

Re: NSSF Opposition to HF3938; Liability Insurance for Firearm Owners

Honorable Co-Chairs and Members of the Committee:

The National Shooting Sports Foundation (NSSF) is the trade association for the firearms, ammunition, hunting and recreational shooting sports industry. For more than 50 years, NSSF has encouraged gun owners to safely handle and securely store firearms. We provide valuable resources and free firearm safety kits, including cable-style gun locks through the Project ChildSafe® program, to help prevent firearms accidents, thefts and misuse, including suicide.

From what we could find in preparing this letter, Minnesota doesn't require special liability insurance for those owning bicycles, boats, or many other similar items, but there are historically more accidental deaths from those sources. That's because the existing products are meeting the needs of Minnesotans. You don't need to mandate a new product if existing insurance policies already cover accidents of all kinds. We would argue that singling out accidental firearm deaths does nothing to improve safety.

If the intent of the bill is for existing, standard homeowner and renter liability policies to meet the requirements of the bill and "the insurance you already carry probably exceeds the requirements of this bill", that needs to be made clear.

To clarify, this bill does not cover insurance related to intentional use of a firearm for any reason. Insurance coverage to protect firearm owners using their firearm in self-defense is a totally different insurance product for a completely different market.

Another concern we have relates to requiring individuals to tell their insurance providers about firearms they own. While many may choose to do so to have their lawfully-owned property protected in a fire or other loss, requiring this disclosure not only creates a list of firearm owners in the hands of publicly traded companies, but also contributes to an inaccurate perception that firearms are inherently more likely to contribute to accidents than other tools like cars or boats – a statistically incorrect perception.

Another significant problem relates to the "grace" offered by the bill. The requirement that any insurance coverage be maintained is unreasonable. People don't schedule homelessness or the loss of employment. You don't plan for that. But this bill hands out hefty penalties for those without the means to buy insurance. If an individual finds themselves in a position of homelessness or joblessness even a couple times in a five-year period, they could be facing a hefty fine.

If you are a homeowner, have a job, and are paying a mortgage or have renters' coverage, you likely don't need to worry about doing much different than you are today.

To be clear:

- This law doesn't apply to NSSF members that are FFL's.
- It likely wouldn't apply to someone willing and able to plan ahead, go to the courts, and ask permission to keep a gun without having to obtain liability coverage for accidents.

- If you have money, own a nice home, are comfortable with the courts, or pay for renters' insurance – this would cause you confusion and inconvenience as you attempt to ensure you are in compliance, but likely would not require significant additional cost.
- Firearm owners without a home or on a fixed or no income would be severely impacted.
- Criminals would be unaffected since intentional use of a firearm is a different issue.

Firearm related accidents are tragic. NSSF has spent decades teaching firearm safety and encouraging safe storage practices to reduce those accidents. The reality is, we're unsure what this bill accomplishes other than to make the ownership of firearms more convoluted and confusing for those striving to follow the law.

NSSF appreciates the desire to reduce firearm accidents, but this legislation is not the answer.

America's firearms industry welcomes the opportunity to be a part of a respectful and constructive dialogue on this important topic and urge you to oppose HF3938.

Sincerely,
Moriah Day