



House Commerce Finance & Policy Committee  
March 15, 2026

Co-Chairs and Members of the Committee,

On behalf of the Minnesota Gun Owners Caucus and our members across the state, we submit this written testimony regarding HF3938.

The Minnesota Gun Owners Caucus **strongly opposes HF3938.**

This legislation would require firearm owners to obtain liability insurance tied to firearm ownership and would mandate that homeowners' and renters' insurance policies include coverage related to firearm incidents. This proposal raises serious constitutional, legal, and policy concerns.

First and foremost, HF3938 attempts to condition the exercise of a **fundamental constitutional right** on the purchase of an insurance product.

The right to keep and bear arms is explicitly protected by the Second Amendment to the United States Constitution and recognized by the Supreme Court as a fundamental right. Requiring insurance to exercise that right effectively creates a **financial barrier to a constitutional liberty.**

***No other constitutional right is conditioned on purchasing insurance.***

Americans are not required to carry insurance to speak freely, practice their religion, publish a newspaper, vote, or be protected from unreasonable searches and seizures. The principle underlying those protections applies equally to the right to keep and bear arms.

In practice, this proposal functions as a **recurring tax on firearm ownership.**

Insurance premiums would impose an ongoing cost simply for possessing constitutionally protected property. Such a requirement would disproportionately impact lower-income Minnesotans, making the ability to exercise a fundamental right dependent on a person's financial resources.

Additionally, this proposal effectively places **private insurance companies in the position of gatekeepers over a constitutional right.**

If insurers decline to provide coverage, increase premiums to unaffordable levels, or impose restrictive underwriting requirements, individuals could be effectively barred from lawful firearm ownership despite being otherwise eligible under state and federal law.

It is also important to note that insurance products typically **do not cover intentional criminal acts.**

As a result, this proposal would do little or nothing to address criminal misuse of firearms. Instead, it would impose additional regulatory and financial burdens on law-abiding gun owners while doing nothing to deter criminals, who do not comply with such requirements.



Finally, under the constitutional framework articulated by the United States Supreme Court in recent Second Amendment decisions, modern firearm regulations must be consistent with the historical tradition of firearm regulation in the United States.

There is **no historical tradition of requiring citizens to purchase insurance to possess arms.**

As a result, legislation such as HF3938 raises serious constitutional concerns.

For these reasons, the Minnesota Gun Owners Caucus respectfully urges the committee to **vote no on HF3938 and prevent this legislation from advancing.**

Thank you for your consideration.

Sincerely,

Bryan Strawser  
Chair

Anna Leamy  
Director, Government Relations & Advocacy