



Department of Commerce  
85 7th Pl E, Suite 280  
St. Paul, Minnesota, 55101

March 18, 2026

Chairs Koegel and O'Driscoll:

I am writing in support of House File 3938. This legislation is also included in Governor Walz's Gun Violence Prevention package. The Department supports the effort to mandate firearm insurance for gun owners to reduce the incidence of gun violence and adverse economic consequences. The proposal would require gun owners to maintain liability insurance and require insurers to make coverage available through homeowners or renters insurance policies.

The Governor's comprehensive gun violence prevention package includes essential measures to keep Minnesotans safe. In addition to the firearm insurance requirement, some of the proposal's common-sense measures include safe storage requirements, mandatory reporting of lost or stolen firearms, and a ban on firearms without serial numbers to close the ghost gun loophole.

Over the past year, gun violence has inflicted immense heartbreak and loss in Minnesota. While we were all shaken by the horrific violence at Annunciation Church in Minneapolis, it is important to remember that children and families are harmed by gun violence every day. According to a study on accidental gun injuries among children conducted by Everytown for Gun Safety:

- A child gains access to a loaded firearm and unintentionally shoots themselves or someone else nearly every day in the United States—an average of about 360 children a year. More than 70 percent of these incidents occur in or around homes
- The two age groups most likely to unintentionally shoot themselves or others are high schoolers ages 14 to 17, followed by preschoolers age five and younger.
- In more than 90 percent of these cases, the person wounded or killed is also under 18 years old.

We must do better to prevent these tragic accidents. Requiring gun owners to maintain liability insurance places the financial responsibility for accidents with those who own firearms instead of those who are survivors of gun violence.

Sincerely,

A handwritten signature in blue ink that reads "Grace Arnold".

Grace Arnold  
Commissioner