

SENATE
STATE OF MINNESOTA
NINETY-FOURTH SESSION

S.F. No. 4837

(SENATE AUTHORS: DIBBLE)

DATE
03/25/2026

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Introduction and first reading
Referred to Commerce and Consumer Protection

OFFICIAL STATUS

1.1 A bill for an act
1.2 relating to commerce; imposing criminal penalties; requiring individuals who own
1.3 firearms to obtain and maintain liability insurance; imposing a firearm liability
1.4 insurance surcharge; proposing coding for new law in Minnesota Statutes, chapters
1.5 65A; 297I.

1.6 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MINNESOTA:

1.7 Section 1. 65A.60 FIREARM LIABILITY INSURANCE.

1.8 Subdivision 1. Definitions. (a) For purposes of this section, the following terms have
1.9 the meanings given.

1.10 (b) "Firearm" means an instrument designed for attack or defense that expels a projectile
1.11 by the action or force of gunpowder, combustion, or some other explosive force.

1.12 (c) "Insured" means an insured under a plan of firearm liability insurance.

1.13 Subd. 2. Firearm liability insurance. (a) An individual who owns a firearm must obtain,
1.14 and during ownership continuously maintain, a policy of liability insurance specifically
1.15 covering any damages resulting from negligent or accidental discharge of a firearm resulting
1.16 in death, injury, or property damage.

1.17 (b) Under firearm liability insurance, the insurer must be liable to pay, on behalf of the
1.18 insured, sums that the insured is legally obligated to pay as damages resulting from negligent
1.19 or accidental discharge of a firearm resulting in death, injury, or property damage.

1.20 Subd. 3. Existing ownership. An individual who owns a firearm on the effective date
1.21 of this section must obtain the insurance required under this section by February 15, 2027.

2.1 Subd. 4. **Minimum coverage.** Each plan of firearm liability insurance must contain
2.2 stated limits of liability, exclusive of interest and costs, with respect to each firearm for
2.3 which coverage is granted, of not less than \$250,000 per occurrence.

2.4 Subd. 5. **Completion of safety training.** Policies may require or offer premium discounts
2.5 for the completion of certified safety training; use of firearm safes, firearm locks, or chamber
2.6 load indicators; or other recognized safety measures.

2.7 Subd. 6. **Criminal penalties.** (a) A person who violates this section by failing to obtain
2.8 or maintain insurance required under this section is guilty of a misdemeanor.

2.9 (b) A person who violates paragraph (a) a second or subsequent time is guilty of a gross
2.10 misdemeanor. The court must impose a fine of not less than \$1,000 if the person has been
2.11 previously convicted under this section two or more times.

2.12 Subd. 7. **Exception.** This section does not apply to law enforcement and active duty
2.13 military personnel while acting in the course of official duties.

2.14 **EFFECTIVE DATE.** This section is effective January 1, 2027.

2.15 **Sec. 2. [2971.12] FIREARM LIABILITY INSURANCE SURCHARGE.**

2.16 Subdivision 1. **Surcharge.** (a) Each licensed insurer engaged in writing policies of
2.17 firearm liability insurance, as required under section 65A.60, must collect a surcharge as
2.18 provided in this section. The surcharge is equal to percent of the gross premiums and
2.19 assessments, less return premiums, on direct business received by the company, or by its
2.20 agents for it, for firearm liability insurance policies in this state.

2.21 (b) The surcharge amount collected under paragraph (a):

2.22 (1) may not be considered premium for any other purpose; and

2.23 (2) must be separately stated on either a billing or policy declaration or document
2.24 containing similar information sent to an insured.

2.25 (c) Amounts collected by the commissioner under this section must be deposited in the
2.26 gun harm reduction account established under subdivision 2.

2.27 Subd. 2. **Gun harm reduction account.** The gun harm reduction account is established
2.28 in the special revenue fund. The account consists of the proceeds of the surcharge imposed
2.29 under subdivision 1.

2.30 **EFFECTIVE DATE.** This section is effective January 1, 2027.