COMMERCE DEPARTMENT

Report to the Governor's Office on Firearms Data Call

October 1, 2026

REPORT PREPARED BY:

Minnesota Department of Commerce
85 7th Place East Suite 280
St. Paul, MN 55155
651-539-1600
mn.gov/commerce

Pursuant to Executive Order 2025-12, the Minnesota Department of Commerce ("Commerce") submits this report to the Governor's Office and relevant state agencies regarding the results of a data call issued to all companies offering homeowners insurance coverage in Minnesota requesting detailed policy and claims data related to firearms.

Background

Commerce worked with an existing contractor, Verisk/Insurance Services Office ("Verisk/ISO")[1], to develop a template for this data call. The reporting template contained two categories of quantitative market share questions and 12 categories of quantitative and qualitative survey questions.

On February 1, 2026, Commerce issued the data call to property and casualty insurers that actively wrote business in Minnesota in the past five years. Responses from insurers were due April 6, 2026. Insurers submitted responses through a secure portal to Verisk/ISO. Over 98 percent (289 companies) of Minnesota's homeowners market, based on 2024 accounting, responded to the data call. Verisk/ISO staff validated data submissions by insurers and combined all submissions into a single data set for Commerce's review and analysis. This process allowed Commerce to review individual responses at company-specific and insurance group levels while also reviewing industrywide trends.

Key Findings

Commerce's analysis of the data call results reveals an industry that broadly views firearms similarly and that does not take into account safety considerations related to firearms in its decision making:

- Insurers generally treat firearms no differently than they do any other piece of property covered by a homeowners insurance policy.
- Insurers do not generally consider the presence of firearms in a home in their underwriting decision making.
- Insurers do not generally ask policyholders about whether firearms are in a home when evaluating whether to sell a new, or renew an existing, homeowners insurance policy.
- Insurers do not generally cancel or non-renew homeowners insurance policies based on whether there is a firearm in a home.
- Insurers do not generally differentiate between types of modern firearms when evaluating whether to sell a new homeowners insurance policy or renew an existing homeowners insurance policy.
- Insurers generally do not offer incentives to policyholders that would reward them financially (through premium or other pricing discounts) for taking risk-reduction actions in a home like safely storing a firearm.

[1] Verisk/ISO provides statistical, actuarial and other support services to insurers. Through its reporting relationship with insurance companies and state insurance regulators, it is well positioned to efficiently gather data call responses and organize that data for use by the state. Commerce has worked with Verisk/ISO on previous data calls.

Homeowners Insurance overview

Minnesota Statute 65A.27 Subd. 4 defines "homeowners insurance" as "insurance coverage, as provided in section 60A.06, subdivision 1, clause (1)(c) normally written by the insurer as a standard homeowner's package policy or as a standard residential renter's package policy. This definition includes, but is not limited to, policies that are generally described as homeowner's policies, mobile/manufactured homeowner's policies, dwelling owner policies, condominium owner policies, and tenant policies."

Generally, homeowners insurance has two components:

1. Coverage of the structure of a person's home and their personal property.
2. Coverage of their personal legal responsibility (or liability) for injuries to others or their property while someone is on the policyholder's property.[2]

The data call gathered responses from insurers regarding their coverage and consideration of firearms in both of these contexts — property and liability.

Homeowners insurance differentiates between categories of coverage within a policy, generally described as Coverage A, B, C and D. Coverage A deals with what the primary insured structure is insured for; Coverage B deals with other structures covered by the policy (such as a detached garage); Coverage C covers contents or property inside the home; and Coverage D deals with living expenses. This report makes several references to Coverage C as this is where insurers (to the extent they are contemplated at all) generally consider firearms in the context of a policy.

Data Call Overview

The data call requested information from insurers covering a five-year period from 2020-2024. For homeowners insurance, insurers were asked to describe the standard firearms coverage offered in their homeowners policies for property and liability, and to describe any conditions, exclusions or limitations related to standard firearms coverage for both categories of coverage. The data call also asked for the type of losses that were covered for firearms and whether there were any exclusions from coverage related to firearms in policies.

Insurers were asked if they offer any additional coverage options related to firearms that could be purchased by a homeowners insurance policyholder, and they were asked whether the company offered any discounts related to safe storage of firearms. Additionally, insurers were asked whether they used any underwriting criteria related to firearms when evaluating whether to sell a policy, whether there were any considerations related to firearms used when a company decides to non-renew a policy or decline to sell a policy, and to report any claims related to firearms during the reporting period.

[2] https://content.naic.org/consumer/homeowners-insurance.htm

A copy of the reporting template can be found in Appendix A.

Analysis and Key Findings

Insurers generally treat firearms no differently than they do any other piece of property covered by a homeowners insurance policy

Of the 289 insurers that responded to the data call, 56 percent did not provide a description of the standard firearms coverage offered in their homeowners policy for property. Of those that responded, the vast majority (almost 95 percent) indicate that property coverage for firearms is included under standard Coverage C. Five percent of responding insurers indicated that no coverage is provided for firearms.

Just under 50 percent of responding insurers either explicitly mentioned general policy limits for firearms for all perils or explicitly mentioned special policy limits for theft. Just under 43 percent of responding insurers did not explicitly mention any limit amounts for firearms for any of the perils covered under Coverage C, but since firearms are generally treated similarly to any other piece of property, Commerce assumes that it is likely that limits do exist.

Less than five percent of responding insurers indicated that they offer optional "scheduled rating" endorsements for firearms in addition to standard Coverage C. This additional coverage could be purchased and tailored more specifically to the policyholder's specific firearms. For example, if a policyholder maintained a collection of antique firearms, coverage could be purchased that would cover the exact and verified value of each firearm in the collection.

Of responding insurers, the majority indicated that conditions, exclusions and limitations related to firearms coverage were generally the same as they are for other property covered by Coverage C, although most have theft sub-limits for firearms that are usually significantly lower than those for other perils.

These responses indicate that insurers typically do not think of firearms distinctly from any other piece of property in a home, including property in homes that could cause risk of injury.

Insurers do not generally consider the presence of firearms in a home in their underwriting decision making

Of the 289 insurers that responded to the data call, 282 indicated that gun ownership is not a consideration for the company when deciding whether to offer a policy to a prospective policyholder. Only two insurers indicated that it is a consideration. These responses indicate that the industry broadly does not evaluate any potential personal or community safety risks posed by firearms owned by the insured when deciding whether to insure a home.

Insurers do not generally ask policyholders about whether firearms are in a home when evaluating whether to sell a new, or renew an existing, homeowners insurance policy

Because so few responding insurers indicated that gun ownership was a consideration for the company in underwriting, the data set contains limited information about inquiries related to firearms by the company to prospective policyholders. Some insurers indicated that their standard application did not inquire whether a customer owns firearms. A limited number of insurers indicated that information submitted by the prospective policyholder that caused the company to review whether the applicant might be a high risk for claims could result in further underwriting action which could include additional questions related to firearms.

Insurers do not generally cancel or non-renew homeowners insurance policies based on whether there is a firearm in a home

Of the 289 insurers that responded to the data call, 279 indicated that they do not issue non-renewals, or decline to sell homeowners insurance policies due to considerations related to firearms. Only five insurers indicated that considerations related to firearms are considered in these circumstances.

Insurers do not generally differentiate between types of modern firearms when evaluating whether to sell a new homeowners insurance policy or renew an existing homeowners insurance policy

For many responding insurers, the only differentiation between types of firearms made for purposes of homeowners insurance is whether a firearm is an antique and/or part of an antique firearms collection. Commerce staff did not find an example of an insurer indicating that they made any sort of differentiation between modern firearm types in a data call response. No responding insurers indicated that they automatically exclude a particular type or class of firearms from receiving coverage.

Insurers generally do not offer incentives to policyholders that would reward them financially (through premium or other pricing discounts) for taking risk-reduction actions in a home like safely storing a firearm

Of the 289 insurers that responded to the data call, 283 indicated that they do not offer any discounts or premium reductions for firearm safe storage for homeowners insurance. Two insurers indicated that they do offer a discount, their narrative answers describing the discounts indicated they were only available to consumers who purchased an additional policy of a different insurance type, such as inland marine.

Claims and losses

Of the 289 insurers that responded to the data call, 221 indicated that they did not have claims related to firearms in 2020-2024. Sixty-two insurers responded that they did have claims related to firearms. This question

in the data call was a yes/no answer, so Commerce cannot provide additional information about those 62 claims and whether they were a property claim or a liability claim. Additionally, these claims could be from other lines of insurance covered by the data call, not just homeowners insurance claims.

Approximately half of responding insurers answered the data call questions regarding what types of losses are and are not covered for firearms for homeowners policies. Generally, responding insurers indicated that, for property purposes, covered losses would be handled under Coverage C in the same manner as any other property loss, or under standard liability coverage.

Some insurers provided additional details about liability coverage applications having some exclusions related to negligent or accidental use. Responding insurers also generally indicated that losses stemming from illegal, criminal or intentional acts were excluded from coverage both with and without specific mentions of firearms.

Recommendations

While this report focuses on homeowners insurance, the data call also collected information from insurers regarding other types of insurance including dwelling fire, inland marine and personal umbrella policies. Commerce recommends further exploration related to insurers' narrative answers to questions related to these insurance policy types, particularly inland marine. Narrative answers from responding insurers indicate that, to the extent that insurers work with customers to provide additional coverage or consideration of firearms, an examination of inland marine policies (or endorsements that supplement underlying homeowners policies) may yield additional insight into how the insurance industry evaluates firearms as an insurable risk.

Commerce recommends that policymakers explore legislative proposals for insurers to financially reward policyholders for utilizing safe storage of firearms and to solicit information about the presence of firearms in a home as part of a company's underwriting process.

Appendix A: Data Call Reporting Template

2026 Minnesota Insurance Survey

Event Number MNCALL2026001

Data Reporting As Of: 12/31/2024

DATA PRACTICES TREATMENT OF RESPONSE DATA

Minnesota Statutes §45.027 subd. 1b, provides that information provided in response to a data call is treated as nonpublic data, as defined under section 13.02, subdivision 9; and is not subject to subpoena. The commissioner may make results available for public inspection in an aggregated format and in a manner that does not disclose the identity of a specific natural person or entity who responded to the data call. Commerce must provide 15 days' notice to any respondents prior to the release of aggregated results from a data call.

NAIC Group Code: 9999 **Group Name:** Sample Group

NAIC Company Code is a required field. Your file will fail without it. If you do not have a NAIC company code, please use your company's FEIN.

NAIC Company Code: 99998 **Company Name:** Sample Co 1

Company Contact	
Name (FORMAT = First Last):	
E-Mail Address (FORMAT = x@x.xxx):	
Phone Number (FORMAT = xxx-xxx-xxxx):	

Data Call Reporting Schedule (year, month, day as YYYY-MM-DD):

Data Call Report Number	Data Reported from Reporting Year 2020 through Reporting Year 2024	Report Due Date
1st Report		4/6/2026

NOTES:

Responses are to be specific to Minnesota business		Responses
1 Premium in force by Line of Business/Policy Form:	If your company sold policies for any of the lines of business/policy form below provide premium in force as of the end of reporting year 2024.	
1a	DP-1	
1b	DP-2	
1c	DP-3	
1d	HO-1	
1e	HO-2	
1f	HO-3	
1g	HO-4	
1h	HO-5	
1i	HO-6	
1j	HO-8	
1k	Inland Marine	
1l	Personal Umbrella	
2 Count of Policies In Force by Line Of Business/Policy Form	If your company sold policies for any of the lines of business/policy form please provide a count of policies in force as of the end of reporting year 2024.	
2a	DP-1	
2b	DP-2	
2c	DP-3	
2d	HO-1	
2e	HO-2	
2f	HO-3	
2g	HO-4	
2h	HO-5	
2i	HO-6	
2j	HO-8	
2k	Inland Marine	
2l	Personal Umbrella	

A written narrative response addressing the following topics. Responses are to be specific to Minnesota business		
1a Standard Coverage	Describe the standard firearms coverage offered in your Homeowners policy for property.	
1b Standard Coverage	Describe the conditions related to the standard firearms coverage offered in your Homeowners policy for property.	
1c Standard Coverage	Describe the exclusions related to the standard firearms coverage offered in your Homeowners policy for property.	
1d Standard Coverage	Describe the limitations related to the standard firearms coverage offered in your Homeowners policy for property.	
1e Standard Coverage	Describe the standard firearms coverage offered in your Inland Marine policy for property.	
1f Standard Coverage	Describe the conditions related to the standard firearms coverage offered in your Inland Marine policy for property.	
1g Standard Coverage	Describe the exclusions related to the standard firearms coverage offered in your Inland Marine policy for property.	
1h Standard Coverage	Describe the limitations related to the standard firearms coverage offered in your Inland Marine policy for property.	
1i Standard Coverage	Describe the standard firearms coverage offered in your Dwelling Fire policy for property.	
1j Standard Coverage	Describe the conditions related to the standard firearms coverage offered in your Dwelling Fire policy for property.	
1k Standard Coverage	Describe the exclusions related to the standard firearms coverage offered in your Dwelling Fire policy for property.	
1l Standard Coverage	Describe the limitations related to the standard firearms coverage offered in your Dwelling Fire policy for property.	
2a Standard Coverage	Describe the standard firearms coverage offered in your Homeowners policy for liability.	
2b Standard Coverage	Describe the conditions related to the standard firearms coverage offered in your Homeowners policy for liability.	
2c Standard Coverage	Describe the exclusions related to the standard firearms coverage offered in your Homeowners policy for liability.	
2d Standard Coverage	Describe the limitations related to the standard firearms coverage offered in your Homeowners policy for liability.	
2e Standard Coverage	Describe the standard firearms coverage offered in your Inland Marine policy for liability.	
2f Standard Coverage	Describe the conditions related to the standard firearms coverage offered in your Inland Marine policy for liability.	
2g Standard Coverage	Describe the exclusions related to the standard firearms coverage offered in your Inland Marine policy for liability.	
2h Standard Coverage	Describe the limitations related to the standard firearms coverage offered in your Inland Marine policy for liability.	
2i Standard Coverage	Describe the standard firearms coverage offered in your Dwelling Fire policy for liability.	
2j Standard Coverage	Describe the conditions related to the standard firearms coverage offered in your Dwelling Fire policy for liability.	
2k Standard Coverage	Describe the exclusions related to the standard firearms coverage offered in your Dwelling Fire policy for liability.	
2l Standard Coverage	Describe the limitations related to the standard firearms coverage offered in your Dwelling Fire policy for liability.	
2m Standard Coverage	Describe the standard firearms coverage offered in your Personal Umbrella policy.	
2n Standard Coverage	Describe the conditions related to the standard firearms coverage offered in your Personal Umbrella policy.	
2o Standard Coverage	Describe the exclusions related to the standard firearms coverage offered in your Personal Umbrella policy.	
2p Standard Coverage	Describe the limitations related to the standard firearms coverage offered in your Personal Umbrella policy.	
3a Underwriting	Is gun ownership a consideration for your company whether to offer a policy to a prospective policyholder, yes or no?	N
3b Underwriting	If yes, please list any underwriting conditions that the company evaluates when deciding to accept or reject a risk and whether that criteria has changed between reporting year 2020-2024.	
4a Additional Coverage	Does your company offer any endorsements or other policy enhancements that a policyholder can purchase related to firearms? Y/N.	N
4b1 Additional Coverage	If yes, please provide a summary of each enhancement.	
4b2 Additional Coverage	Count of how many have been sold for reporting year 2020	
4b3 Additional Coverage	Count of how many have been sold for reporting year 2021	
4b4 Additional Coverage	Count of how many have been sold for reporting year 2022	
4b5 Additional Coverage	Count of how many have been sold for reporting year 2023	
4b6 Additional Coverage	Count of how many have been sold for reporting year 2024	
5a Additional Coverage	Does your company offer any other property or liability policies that may be offered to gun owners for firearms property or liability coverage? Y/N.	N
5b Additional Coverage	If yes, please describe.	
6a Non-Renewals	Does your company issue any non-renewals or declinations to prospective policyholders, due to considerations related to firearms?" (Y/N)	N
6b Non-Renewals	If yes, please describe a description of the reasons for non-renewal or declinations used between reporting years 2020-2024	
7 Claims	Did your company have claims related to firearms in reporting years 2020-2024?	N
8a Discounts	Does your company offer any discounts or premium reductions for firearm safe storage? Y/N.	N
8b Discounts	If yes, please provide a summary of each discount.	
8b1 Discounts	Count of how many policyholders have received a discount for reporting year 2020.	
8b2 Discounts	Count of how many policyholders have received a discount for reporting year 2021.	
8b3 Discounts	Count of how many policyholders have received a discount for reporting year 2022.	
8b4 Discounts	Count of how many policyholders have received a discount for reporting year 2023.	
8b5 Discounts	Count of how many policyholders have received a discount for reporting year 2024.	
9a Loss Types	What types of losses are covered for firearms for Homeowners policies?	
9b Loss Types	What types of losses are covered for firearms for Inland Marine policies?	
9c Loss Types	What types of losses are covered for firearms for Dwelling Fire policies?	
9d Loss Types	What types of losses are covered for firearms for Personal Umbrella policies?	
10a Loss Types	What types of losses are not covered for firearms for Homeowners policies?	
10b Loss Types	What types of losses are not covered for firearms for Inland Marine policies?	
10c Loss Types	What types of losses are not covered for firearms for Dwelling Fire policies?	
10d Loss Types	What types of losses are not covered for firearms for Personal Umbrella policies?	
11a Coverage Exclusions	For Homeowners, is coverage is excluded when firearms are used in a criminal act? Y/N	N
11a1 Coverage Exclusions	If no, describe under what circumstances that there may be coverage for criminal acts.	
11b Coverage Exclusions	For Inland Marine, is coverage is excluded when firearms are used in a criminal act? Y/N	N
11b1 Coverage Exclusions	If no, describe under what circumstances that there may be coverage for criminal acts.	
11c Coverage Exclusions	For Dwelling Fire, is coverage is excluded when firearms are used in a criminal act? Y/N	N
11c1 Coverage Exclusions	If no, describe under what circumstances that there may be coverage for criminal acts.	
11d Coverage Exclusions	For Personal Umbrella, is coverage is excluded when firearms are used in a criminal act? Y/N	N
11d1 Coverage Exclusions	If no, describe under what circumstances that there may be coverage for criminal acts.	
12a Coverage Exclusions	For Homeowners, are there any firearm types that are automatically excluded from any of the coverages? Y/N	N
12a1 Coverage Exclusions	If yes, please list the firearm types.	
12b Coverage Exclusions	For Inland Marine, are there any firearm types that are automatically excluded from any of the coverages? Y/N	N
12b1 Coverage Exclusions	If yes, please list the firearm types.	
12c Coverage Exclusions	For Dwelling Fire, are there any firearm types that are automatically excluded from any of the coverages? Y/N	N
12c1 Coverage Exclusions	If yes, please list the firearm types.	
12d Coverage Exclusions	For Personal Umbrella, are there any firearm types that are automatically excluded from any of the coverages? Y/N	N
12d1 Coverage Exclusions	If yes, please list the firearm types.	

Dwelling Fire Policies	Policies that provide coverage for dwellings, other detached structures, and contents, caused by specified perils. It may also provide liability coverage and additional living expenses, and is usually written when a residential property does not qualify according to the minimum requirements of a homeowner's policy, or because of a requirement for the insured to select several different kinds of coverage and limits on this protection.

Dwelling Fire Policy Forms	If policies are written on different forms, match to the following: Any of the following dwelling Fire Policy Forms should be reported as "DF" DP-1 (Basic Form) – Covers the dwelling structure and attached structures against specific named perils like fire, lightning, and windstorm. DP-2 (Broad Form) – Covers the perils included in DP-1, plus additional named perils such as falling objects, weight of snow, and vandalism. DP-3 (Special Form) – Offers "all-risks" coverage for the dwelling and attached structures. Covers all perils except those explicitly excluded in the policy, such as floods or earthquakes.

Homeowners Policies Include:	Policies that provide comprehensive coverage for personal liability, medical payments, dwelling and other structures property damage, contents/personal property damage, and additional living expenses. Policies written on the HO-1, HO-2, HO-3, HO-4, HO-5, HO-6 and HO-8 policy forms.
Homeowners Policy Forms:	If policies are written on different forms, match to the following: HO-1 (Basic Form) – Covers named perils such as fire, lightning, windstorm, and theft. HO-2 (Broad Form) – Covers additional named perils than HO-1, including falling objects and water damage from specific causes. HO-3 (Special Form) – Covers all perils except those explicitly excluded, such as floods or earthquakes. HO-4 (Renters) Provides liability and personal property HO-5 (Comprehensive Form) – Provides comprehensive coverage, including open perils for both dwelling and personal property. HO-6 (Condo Owner) Provides for structure, personal property, and liability HO-8 (Modified Coverage) – Provides limited coverage for older or high-risk homes.
Inland Marine	Coverage for property that may be in transit, held by a bailee, at a fixed location, or movable goods that are often at different locations (e.g., off-road constructions equipment), or scheduled property (e.g., Homeowners Personal Property Floater) including items such as live animals, property with antique or collector's value, etc. These lines also include instrumentalities of transportation and communication, such as bridges, tunnels, piers, wharves, docks, pipelines, power and phone lines, and radio and television towers.
Exclude: 	 Lender-placed or creditor-placed policies Motor vehicles licensed for use on public roads
  Personal Umbrella	Non-business liability protection for individuals above a specific amount set forth in a basic policy issued by the primary insurer; or a self-insurer for losses over a stated amount; or an insured or self-insurer for known or unknown gaps in basic coverages or self-insured retentions.