



Maryland Chiefs of Police Association

Maryland Sheriffs' Association



MEMORANDUM

TO: The Honorable Luke Clippinger, Chair and
Members of the House Judiciary Committee

FROM: Darren Popkin, Executive Director, MCPA-MSA Joint Legislative Committee
Andrea Mansfield, Representative, MCPA-MSA Joint Legislative Committee
Natasha Mehu, Representative, MCPA-MSA Joint Legislative Committee

DATE: February 28, 2024

RE: **HB 430 - Firearms – Liability Insurance – Public Wearing and Carrying**

POSITION: **OPPOSE**

The Maryland Chiefs of Police Association (MCPA) and the Maryland Sheriffs' Association (MSA) **OPPOSE HB 430**. This bill would require a person to have liability insurance in order to wear or carry a firearm.

Under HB 430, to wear or carry a firearm an individual must have liability insurance that covers property damage, bodily injury, or death arising from an accident resulting from the person's use or storage of a firearm of up to \$300,000 for damages arising from the same incident. Failure to obtain insurance or otherwise violate the requirement is a misdemeanor and the individual may lose the right to possess a regulated firearm, a rifle, and a shotgun. The individual may challenge being disqualified from possessing a firearm through the District Courts.

While the bill provides an exemption for members of the armed forces and federal law enforcement officers, it does not provide any exemptions for state or local law enforcement officers. This is extremely problematic as it would hurt recruitment efforts and be costly for law enforcement agencies. Carrying a gun is not optional for police officers. It is a job requirement. Across the state, agencies struggle with recruiting new officers. It will be harder to find people to work in the field if they must carry personal liability insurance out-of-pocket. That will lead to liability insurance becoming a collective bargaining chip. Officers would organize to have the agency shoulder the costs for their employees. As there are few if any insurers that provide firearm liability insurance, the costs for coverage would be significant and divert already limited resources from the agencies.

For these reasons, MCPA and MSA urge an **UNFAVORABLE** report on **HB 430**.