

**TERRI L. HILL, M.D.**

Legislative District 12A

Howard County

Health and Government Operations  
Committee

**Subcommittees**

Government Operations and  
Health Facilities  
Public Health and Minority  
Health Disparities



**THE MARYLAND HOUSE OF  
DELEGATES**

ANNAPOLIS, MARYLAND 21401

**The Maryland House of  
Delegates**

**Annapolis Office**

6 Bladen Street, Room 404  
Annapolis, Maryland 21401

410-841-3378 | 301-858-3378  
800-492-7122 Ext. 3378

Fax 410-841-3197 | 301-858-3197  
[Terri.Hill@house.state.md](mailto:Terri.Hill@house.state.md)

February 28, 2024

**HB430- Firearms – Liability Insurance – Public Wearing and Carrying**

**Chair Clippinger, Vice Chair Bartlett, and Members of the Judiciary Committee,**

**HB430** presents a comprehensive approach to improved safety in firearm regulation by mandating liability insurance for individuals carrying firearms in public. This bill is a step forward in promoting responsible gun handling practices, compensating victims of firearm-related incidents, and providing protections for firearm owners.

In Maryland, the statistics are stark: 915 gun-related deaths occurred in 2021, with an average of 796 deaths and 1,363 injuries annually. <sup>1</sup> Research consistently finds that firearm accessibility heightens the risk of unintentional firearm-related injuries or fatalities. <sup>2, 3,4, 5</sup> Households with firearms face significantly elevated risks of suicide and homicide victimization, with evidence pointing to a causal relationship between firearm ownership and unintentional firearm fatalities. <sup>2, 3,4, 5</sup>

These incidents impose a significant economic burden, with direct and indirect costs amounting to millions annually. <sup>6, 7, 8</sup>

<b>Estimated Totals:</b>	<b>Fatal Unintentional Injury</b>	<b>Non-Fatal Unintentional Injury</b>
<b>Direct Costs</b>	<ul style="list-style-type: none"> <li><b>Cost per incident:</b> \$50,072 <sup>7</sup></li> <li><b>Taxpayer cost per incident:</b> \$25,814 <sup>7</sup></li> </ul>	<ul style="list-style-type: none"> <li><b>Cost per incident:</b> \$18,984 <sup>7</sup></li> <li><b>Taxpayer cost per incident:</b> \$11,386 <sup>7</sup></li> </ul>
<b>Indirect Costs</b>	<b>Total:</b> \$15,266,202 <sup>7</sup> <ul style="list-style-type: none"> <li>Work-Loss Costs: \$1,469,863<sup>7</sup></li> <li>Quality-of-Life Costs: \$13,796,339<sup>7</sup></li> </ul>	<b>Total:</b> \$520,837 <sup>7</sup> <ul style="list-style-type: none"> <li>Work-Loss Costs: \$33,034<sup>7</sup></li> <li>Quality-of-Life Costs: \$487,803<sup>7</sup></li> </ul>
<b>Average Gunshot Wound Verdict Cost:</b>	\$727,852 <sup>8</sup>	

**HB430 addresses these pressing issues by:**

- Prohibiting individuals from wearing or carrying firearms in particular circumstances without obtaining liability insurance coverage against property damage, bodily injury, or death resulting from firearm use. The legislation provides exceptions to this requirement for certain military and law enforcement personnel, unloaded firearms, and specific signaling devices.

- Establishing procedures for issuing and defending against citations for violations.
- Establishing penalties for failing to carry firearm liability insurance.

The mandate for firearm liability coverage emulates state requirements for automobile and health insurance, which have proven effective in encouraging responsible behaviors and mitigating risks. Similarly, this legislation will enhance participation and compliance with safer personal firearm handling, storage, and oversight practices. Moreover, the bill offers safeguards for gun owners, victims, their families, and affected state or medical personnel through financial, legal, and public safety measures. For instance:

#### **Gun Owners:**

- **Financial Protection:** Crucial financial protection covers costs associated with unintentional firearm injuries and deaths, thefts, or legal proceedings.
- **Mitigation of Legal Risks:** Assistance with legal defense, alleviating concerns about potential financial repercussions from civil lawsuits.
- **Promotion of Safety Culture:** Incentivizing safety measures and fostering a safer gun culture through adherence to laws and proper storage practices.

#### **Victims and Their Families:**

- **Financial Compensation:** Ensuring victims and families receive compensation for damages, easing the economic burden.
- **Legal Protection:** Coverage for legal costs alleviates the need for costly legal proceedings, allowing focus on recovery.
- **Promotion of Safety:** Encouraging responsible gun ownership and safety practices to prevent future injuries and fatalities.

#### **State, Medical Personnel, and Other Officials:**

- **Financial Relief:** Transferring the economic burden of firearm-related incidents from taxpayers to gun owners' insurance policies relieves strain on public resources.
- **Improved Healthcare Access:** Enhancing victims' access to healthcare and treatment options, ultimately reducing long-term costs.
- **Enhanced Public Safety Measures:** Collaborative efforts with insurance companies can implement safety initiatives, training programs, and awareness campaigns, contributing to overall community safety and crime prevention.

Coverage exists within the market as addenda to some business and homeowner policies and in stand-alone insurance policies offered by agencies such as the United States Concealed Carry Association.

**HB430's** mandate for firearm liability insurance offers a common sense, balanced approach to public safety and protecting Second Amendment rights. It serves as a deterrent to irresponsible behavior, promotes compliance with firearm laws, ensures victims' compensation, and provides avenues for responsible gun owners to seek relief from disqualification.

Thank you for your attention to this matter. And I urge favorable support for HB430 and hope you join me in supporting its passage for the benefit of our communities.



#### Citations

1. [Gun Violence in Maryland](#)
2. [Public Health Approach To GVP-EESGV](#)
3. [Firearm Storage Practices and Rates Of Unintentional Firearm Deaths In The United States.](#)
4. [Firearm availability and unintentional firearm deaths](#)
5. [Self-inflicted and unintentional firearm injuries among children and adolescents: the source of the firearm.](#)
6. [Calculate the Economic Cost of Gun Violence](#)
7. [Firearm Injuries: Health Care Service Needs and Costs.](#)
8. [Gunshot Wound Verdicts](#)