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February 22, 2024

Honorable Members of the
Maryland House Judiciary Committee
House Office Building
Annapolis, Md. 21401

**Subject: HB-0430 Firearms Liability Insurance – Public Wearing and Carrying
OPPOSE**

Dear Honorable Delegates:

I represent the Western Maryland Sportsmen's Coalition, Inc. (WMSC). The Coalition is comprised of many hunting clubs and sportsmen's associations and the thousands of their individual members living in Garrett, Allegany, Washington, Frederick, and Carroll Counties. As President of the Coalition, I work together with the leadership of these Western Maryland Sportsmen's organizations for the recognition and benefit of the sportsmen and sportswomen of the five most western counties of Maryland.

Your committee will be hearing the advantages and disadvantages of HB0430 (Firearms Liability Insurance-Public Wearing and Carrying) coming up on February 28th. In a nutshell, this bill would require that anyone that holds in their hand or on their person a loaded firearm have a minimum of \$300,000 liability insurance. This would pertain to hunters, skeet and trap shooters, competitive target shooters, and firearms instructional class participants as well as concealed carry permit holders.

I have discovered that at least one group (U S Concealed Carry Association) offers sufficient liability insurance through Universal Fire and Casualty Insurance Company at a rate that varies from \$299 - \$499 per year. The problem here is, even though it is very expensive for the average person, it **ONLY** pertains to self-defense situations.

Hunters and target shooters must purchase a different liability policy that covers property and accidental injury liability situations at a cost of \$109/year.

Garrett

Allegany

Washington

Frederick

Carroll

If a person has a concealed carry permit **and** is a hunter or target shooter (even training or practice) then he or she must buy and carry both policies according to HB-0430, as I understand its requirements. The cost of both policies from this company ranges from \$408 - \$608 per year.

There are other situations to deal with, for example:

Certain youth groups such a Boy Scouts, Christian outdoor youth camps and organizations such as the Izaak Walton League or many of our Sportsmen's Clubs that have youth training and shooting programs, including the Department of Natural Resources Hunter Education Program. Do the children's parents need to purchase individual liability policies for the child to participate in these activities?

Many of our Sportsmen's clubs hold regular target shoots. Does each competitor need this insurance? What about those who travel from PA, VA or WV? All of our counties are located very close to these state lines and enjoy visitors from these states on a regular basis. If so, this requirement may very well put some of our sportsmen's clubs right out of business.

How will this requirement affect sportsmen and hunters that travel to Maryland from other states to enjoy duck, goose, and deer hunting in all counties of our state? It most certainly will have a considerable financial impact on every rural county of Maryland if non-resident hunters choose to stay away.

We believe this is a bad bill. Although it may be disguised as well intentioned, it has the taste of another attempt to restrict our citizen's ability to possess and safely use firearms in any capacity by employing another affordability tactic. One thing is clear, it is certainly another bill stepping all over the many sportsmen and women of our state by implying that the recklessness or misdeeds of a few individuals applies to all. We, as private citizens of this state and as the elected representatives of the Western Maryland Sportsmen's Coalition, Inc. strongly urge you to consider the negative far-reaching effects of HB-0430 **and strongly oppose its passage.**

Respectfully,

Signed:

Ben Kelkye,	President, WMSC & Frederick County Sportsmen's Council
Jerry Zembower	President, Garrett & Allegany Sportsmen's Association
Joe Winter	President, Washington County Federation of Sportsmen's Clubs, Inc.
Matt Guilfoyle	President, Carroll County Sportsmen Association

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