



Maryland Municipal League
The Association of Maryland's Cities and Towns

TESTIMONY

February 28, 2024

Committee: House Judiciary

Bill: HB 430 - Firearms - Liability Insurance - Public Wearing and Carrying

Position: Unfavorable

Reason for Position:

The Maryland Municipal League opposes House Bill 430, which appears to require local law enforcement officers to acquire private insurance to carry their work-issued firearm.

Municipal police agencies already provide liability insurance for their officers to carry their employer-issued firearm, which is standard procedure. Our interpretation of subsection (A) of section 5-902 of the bill is that it requires local law enforcement officers to carry additional private liability insurance in addition to their employer provided coverage. That subsection also requires the coverage to be issued by an insurer authorized to do business in the State which would preclude any sort of self-insurance options.

Any requirement for a local law enforcement officer to seek out and obtain private insurance to carry a work-issued firearm is out of step with standard practice and an unnecessary layer when all officers are currently covered by their employer's liability insurance. This additional requirement comes with a fiscal impact to the individual officers and will likely have a significant dampening effect on officer recruitment and retention; an issue that is already a problem in the State.

The provisions of HB 430 are redundant and would negatively impact the ability of local law enforcement agencies to recruit and retain qualified officers. For this reason, the League respectfully requests that the committee provide House Bill 430 with an unfavorable report.

FOR MORE INFORMATION CONTACT:

Theresa Kuhns

Angelica Bailey Thupari, Esq.

Bill Jorch

Justin Fiore

Chief Executive Officer

Director, Advocacy & Public Affairs

Director, Public Policy & Research

Deputy Director, Advocacy & Public Affairs