To whom it may concern

Re: HB0430 Firearms - Liability Insurance - Public Wearing and Carrying

My name is Randall Morris and I am a Maryland Qualified Handgun Instructor, a NRA Certified Pistol Instructor and a NRA Certified Range Safety Officer

I find this bill highly unfavorable and unconstitutional.

This bill requires persons to get insurance for even taking a firearm to the range, this is a form of economic and social discrimination on the lower and lower middle class.

While I am sure the insurance industry is thrilled at all the new mandated customers and new profits, it is a financial burden that many law abiding citizens cannot afford.

Felons with firearms (which are responsible for these gun crimes in Maryland) will not go out and purchase this insurance, nor will it disuade them from carrying their illegal firearms

Again I find this bill highly unfavorable.

Sincerely, Randall Morris