

HB 0430 Firearms - Liability Insurance - Public Wearing and Carrying

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I am State Director of The DC Project-Women for Gun Rights and the State Leader of the Armed Women of America. I stand in solidarity with the Ladies of both groups, numbering many more than just myself. I am also a professional Multi-disciplined Firearms Instructor and Maryland QHIC.

I read this bill as having quite a few roadblocks. The first is that it is unconstitutional to require Insurance to exercise your right to keep and bear arms. It is an undue burden to the citizen to have to pay additional money for the wear and carrying of a firearm.

Second, it could be subject to challenges under the Equal Protection Clause of the Fourteenth Amendment to the United States Constitution. If the law treats certain groups of people differently in terms of firearm possession disqualification or insurance requirements.

Third, Laws affecting an individual's right to possess firearms must provide adequate procedural safeguards to ensure fairness. Challenges may arise if the law is vague or if it fails to provide individuals with proper notice and an opportunity to be heard before their rights are restricted.

Forth, Mandating liability insurance for firearm carrying could raise challenges related to insurance regulation. States have regulatory authority over insurance matters, and there may be questions about whether such a requirement falls within their control. Also based on my own research there is not currently a liability insurance that would handle this type of restriction – therefore one would have to be written. I wonder who would benefit from this newly regulated Insurance policy? Do any of our Representatives or Senators currently own or have stock in such Insurance companies?

Fifth, Implementing and enforcing a requirement for liability insurance related to firearm carrying could pose practical challenges for law enforcement agencies, including issues related to verifying insurance coverage and enforcing penalties for non-compliance.

I ask for an unfavorable review of this bill.