

This bill is yet another proposed "tax" on the hard working citizens of Maryland, by mandating that they purchase firearms liability insurance. Not only that, but it specifically taxes law abiding firearms owners. Criminals do not abide by laws and would not therefore purchase firearms liability insurance.

This bill proposes liability insurance to cover property damage, bodily injury, or death arising from an accident resulting from the person's use or storage of a firearm.

This bill's sponsor needs to provide objective data showing how many incidents of ACCIDENTAL property damage, bodily injury, or death occur in the state of Maryland ever year due to firearms. I suspect this is a low number, and therefore this proposed bill would be a financial windfall for insurance companies! Perhaps the insurance companies have been lobbying for this bill.

I reside in Maryland and have been a law abiding firearm owner for over 40 years. I have never caused property damage, bodily injury, or death from my use of a firearm. Now imagine that I was forced to purchase this liability insurance for the past 40 years. As an example, if I was forced to pay \$500 a year for this insurance, I would have had my bank account emptied of \$20,000 over this 40 year period. This is outrageous.

Please OPPOSE HB0430.