

NATIONAL RIFLE ASSOCIATION OF AMERICA

**Institute for Legislative Action**

11250 WAPLES MILL ROAD

FAIRFAX, VIRGINIA 22030



**NRA**

June 7, 2023

Members of the House Insurance Committee:

My names is John Weber and I represent the National Rifle Association of America. The National Rifle Association and its members support Senate Bill 58 and applaud Senator Johnson for its introduction.

Mandating law abiding gun owners purchase firearms liability insurance is an unnecessary financial burden that infringes upon a constitutionally protected right. Forcing gun owners to incur additional fees on top of the already expensive costs of purchasing and maintaining firearms will only make it more difficult for good people to defend themselves and their families. Furthermore, liability insurance will never cover criminal acts, and those who break the law are already liable through our justice system

These insurance mandates are fraught with peril for lawful gun owners. As George Mocsary, a law professor now at the University of Wyoming, explained in article in *Insurance Business America*, these schemes would not prevent gun crime or compensate victims adequately.

For one thing, most insurance carriers put language into their policies that specifically exempts intentional criminal acts from being covered. According to Mocsary, that means that about 97 percent of gun-related deaths, suicides and homicides, would not even be covered by the required insurance policies.

According to Mocsary, nearly one in five so-called “gun violence victims” are actually criminals who were shot while committing a crime themselves.

Additionally, there’s the inconvenient fact that criminals won’t obey liability insurance mandates, and those mandates won’t reduce criminal behavior any more than having auto insurance prevents people from driving drunk.

Moreover, requiring gun owners to maintain expensive insurance would harm the poor most of all. Civil rights should not depend on how much money you make.

Liability insurance will never cover criminal acts, and those who break the law are already liable through our justice system

It is for these reasons that the NRA encourages you to back this important piece of legislation.

We respectfully requests that you support Senate Bill 58.

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Sincerely,

A handwritten signature in black ink that reads "John Weber". The signature is written in a cursive, flowing style.

John Weber  
State Director  
NRA-ILA