

Opposition Testimony to SB58-Veterans and Public Safety Committee
Submitted by Stephen P. Calardo
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I am a gun owner who possesses a hunting license.

Liability insurance coverage is available for firearms use, such as when permitting hunting on one's premises.

Liability insurance is designed to cover losses and damages from any **accidental** use of a firearm, including death, injury, or property damage.

Requiring insurance on firearms, *just like Ohio requires in order to cover the risk of operating a motor vehicle*, would bring the insurance industry's risk mitigation efforts into play by encouraging:

1. secure storage (gun safes, trigger locks, etc.)
2. gun safety training, and
3. prompt reporting of lost or stolen firearms

SB58 would preempt any local ordinance, rule or regulation requiring firearms insurance or fees for guns. I would be fine with this if the General Assembly were to pass its own insurance requirements for gun owners. But to bar local political subdivisions from such a common sense and fiscally responsible measure and then leave a vacuum under Ohio law is preemption at its worst. SB58 is a solution in search of a problem which does not exist and creates problem for local governments which try to implement a partial solution to the void of gun safety regulation in Ohio.