

Testimony on Senate Bill 58

Senate Veterans and Public Safety Committee

Date: April 17, 2023

Submitted by: Michelle Lee Heym

Chairman Hoagland, Vice Chair Wilson, Ranking Member Craig, and members of the committee, thank you for allowing me to present this testimony in strong opposition to SB 58. I am honored to be with Veterans who understand the need and urgency of public safety around firearms. Thank you for your service.

My name is Michelle Lee Heym. I live in Powell, Ohio with my husband Russ, my 3 girls, one who I just left at Ohio State celebrating her 21st birthday. As parents, Russ and I want to leave this world a better place for our children. We chose Ohio after living in Simsbury, Connecticut. We lived there during the Sandy Hook School shooting when our 3 girls were similar ages to the 20 children massacred that day. It was a moment I will never forget and as I said I am honored to work with veterans who know the importance of gun safety. Senator Hoagland, I know you don't want to make it easier for criminals to be a legal gun owners in Ohio. I am calling on all lawmakers, to pass common sense gun legislation and please oppose SB58. Let's work together on this one. SB58 will allow more criminals to have one more tool in their toolbox, to easily access firearms in Ohio. By prohibiting requiring firearm liability insurance for all gunowners, SB58 is a public safety threat to all Ohioans.

Please oppose SB58 as it will make gun ownership easier and more accessible in Ohio. We know more access to firearms increases gun violence. I oppose Senate Bill 58, that will prohibit requiring firearm liability insurance or certain fees. Insurance is required when a guarantee of compensation for a specified loss, damage, illness or death in return for payment of a premium. Do weapons, when used appropriately, on the battlefield or elsewhere, take out an adversary or enemy? Absolutely! That's why we are supplying the Ukrainians with weapons. Why would you make access to a lethal weapon easier by prohibiting payment of insurance? Normal people get insurance when they buy a car, for protecting themselves against sickness or injury. It is almost comical to think one would not buy liability insurance when purchasing a firearm. This will only make it easier to access guns. We do not need looser gun laws in Ohio.

An attached article from the Washington Post talks about the importance of liability insurance as a commonsense gun measure. Requiring gun owners to purchase liability insurance would create a several hundred billion dollar incentive for insurers to find ways to reduce gun violence. This market based approach is smart. "Gun insurance would accomplish two goals: First, it would raise the cost of gun ownership for people whose firearms are deemed relatively more likely to be used in crimes (by themselves or others), based on an assessment of risk factors made by insurance companies. That would make those people less likely to obtain guns in the first place. Second, it would provide a strong financial incentive for gun owners to keep these weapons out of the hands of people who might commit crimes with them...and perhaps take steps to ensure their weapons are well secured. And a 21-year-old with a history of violent behavior might find it much harder to obtain a gun if insurers insist that they pay

premiums equal to several times the purchase price of a weapon. Insurance would be a condition of ownership."

<https://www.washingtonpost.com/outlook/2022/06/17/gun-insurance-reform-uvalde-liability/bility>

We must start looking at alternatives to Save Lives.

I have included data to show that states with laws similar to Ohio have an increase in gun violence.

https://everytownresearch.org/rankings/state/ohio/?_gl=1%2A16pevo1%2A_ga%2AMTMwMjA3ODIxMy4xNjcwNjg1ODIw%2A_ga_LT0FWV3EK3%2AMTY4MTc2MTg3Ny4zMjY4xLjE2ODE3NjIwMjkuMC4wLjA.

I mean I don't actually need to give you research. Just read the paper

Ohioans have asked our lawmakers for common sense gun safety legislation not less responsible gun ownership as SB58 would encourage. This has absolutely nothing to do with the 2nd Amendment. This is about public safety. I believe in the 2nd Amendment. I want bills introduced for gun safety in Ohio.

1. Mandatory Background checks on every single gun sold in Ohio including gun shows, guns sold online and guns transfers.
2. Improving Background checks for buyers younger than 21
3. Secure Storage Laws
4. Extreme Risk Protection Orders or Red Flag Laws - so people that are at risk of hurting themselves or others do not have access to firearms
5. Widening the group of sellers required to register as federal firearms dealers.

Opposng SB58 is a matter of public safety to help the more than 45,000 gun deaths and 120,000 gun injuries that occur each year in the United States.

Prohibiting requiring insurance or certain fees is only going to make it easier for criminals to legally own firearms. Can we agree that criminals should not have guns?

Please vote No! on SB58. Thank you for listening and considering my testimony.