

HOUSE RESOLUTION NO. 332

Reps. Brenda Carter, Cavanagh, Pohutsky, Brabec, Tyrone Carter, Ellison, Breen, Kuppa, Koleszar, Stone, Glanville, Morse, Pepper, Thanedar, Hood, Weiss and Yancey offered the following resolution:

1 A resolution to urge the United States Congress to require
2 firearm owners to purchase liability insurance.

3 Whereas, Firearm liability insurance policies generally cover
4 losses or damages resulting from any negligent or accidental use of
5 a firearm, including death, injury, or property damage. Firearm
6 liability insurance may be available as part of homeowners
7 insurance, through a separate policy, or via another avenue; and

8 Whereas, Mandating the purchase of liability insurance for
9 firearm owners is thought to decrease firearm violence. The cost of
10 insurance may deter some people from owning firearms or may at
11 least deter them from owning multiple firearms. Requiring the

1 purchase of liability insurance would protect both the purchaser
2 and the community. The purchaser would be protected in the event
3 the firearm were stolen and used to commit crimes. The community
4 would be protected as anyone injured would be made whole; and

5 Whereas, Some states have introduced legislation that would
6 mandate the purchase of firearm liability insurance after the
7 Newtown, Connecticut, school shooting, but nothing has been
8 enacted. However, in the winter of 2022, the San Jose, California
9 city council passed an ordinance requiring most of the city's
10 firearm owners to carry liability insurance for accidental
11 shootings; and

12 Whereas, This type of mandate should be enacted on the federal
13 level to cover firearm owners across the nation and avoid a
14 patchwork of state and local laws. Sufficient federal legislation
15 would not only mandate firearm liability insurance for all firearm
16 owners, but would expand coverage to include accidental injury or
17 death to those inside the household (such as a child getting a hold
18 of the weapon and shooting a sibling) as well as the intentional
19 use of the firearm in the event that it is stolen (such as a
20 student bringing their parent's firearm to school and then using it
21 to shoot others; and

22 Whereas, While requiring liability insurance does not
23 completely solve the problem of firearm violence, it can help to
24 substantially reduce it; now, therefore be it

25 Resolved by the House of Representatives, That we urge the
26 United States Congress to require firearm owners to purchase
27 liability insurance; and be it further

28 Resolved, That copies of this resolution be transmitted to the
29 President of the United States Senate, the Speaker of the United

- 1 States House of Representatives, and the members of the Michigan
- 2 congressional delegation.