



New York State Conservation Council Inc.
8 East Main Street, Ilion, New York 13357-1899

MEMORANDUM IN OPPOSITION

Require the owners of firearms to obtain liability insurance.

The NYSCC believes that this is merely another attempt to raise the cost of firearms ownership. It is an effort to impose on to law-abiding gun owners the entire cost of the damages inflicted as a result of criminal activity with which they have no involvement.

The amount and breadth of the coverage that would be required is clearly intended to be so costly as to make firearms ownership unaffordable for a large number of New York sportsmen.

Insurance is designed to cover losses due to unplanned events, not intentional behavior. Thus, no insurance underwriter provides coverage for willful or illegal acts. Nor will they provide coverage for the actions of unrelated third parties. If the legislature were to mandate such coverage, the state would either have to convince insurers to offer such coverage or go into the business itself.

Responsible, law-abiding firearms owners who are envisioned to be the mandated purchasers of this insurance are not the ones responsible for gun violence. Virtually all firearms crimes and the vast majority of accidental firearms shootings are committed by habitual offenders. It is improbable that they would comply with this law any more than they obey currently existing laws and regulations.

This legislation could easily mutate into a very costly top down or no fault payment system. The fallacy is that while these systems depend on a small fraction of the relevant population being non-participants, in this case the vast majority would be outside of the system.

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