HLS 23RS-848 ORIGINAL

2023 Regular Session

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HOUSE CONCURRENT RESOLUTION NO. 124

BY REPRESENTATIVE JORDAN

WEAPONS/FIREARMS: Creates a task force to study the benefits of mandatory liability insurance coverage for owners of firearms

A CONCURRENT RESOLUTION

2	To create a task force to study and make recommendations with respect to the benefits of
3	mandatory liability insurance coverage for owners of firearms in Louisiana.
4	WHEREAS, insurance is an industry affected with public interest, and after
5	well-informed, reasoned analysis, it is the duty of the Louisiana Legislature to enact
6	legislation concerning the industry and coverage with respect to risks affecting citizens of
7	this state; and
8	WHEREAS, the Violence Policy Center, a non-profit educational organization based
9	in Washington D.C., uses data from the Centers for Disease Control and Prevention for its
10	studies which have been published every year since 2006; and
11	WHEREAS, the United States is facing an unprecedented crisis of violence with
12	firearms, and according to the study published by the Violence Policy Center in 2023,
13	Louisiana has the second highest death rate associated with firearms in the nation; and
14	WHEREAS, the study attributes Louisiana's firearm death rate to the prevalence of
15	ownership among Louisianians and firearm safety laws that do not exceed federal law; and
16	WHEREAS, Louisiana has a compelling interest in reducing the number of firearm
17	deaths resulting from homicides, suicides, and unintentional deaths; and
18	WHEREAS, firearm liability insurance covers damages for accidents and
19	unintentional harm through use of a firearm including but not limited to death, injury, or
20	property damage, but not acts of lawful self-defense; and

1	WHEREAS, concealed carry insurance may cover a wider range of risks, including
2	acts of lawful self-defense and costs of associated legal defense; and
3	WHEREAS, neither firearm liability nor concealed carry insurance protects owners
4	of firearms who engage in criminal acts; and
5	WHEREAS, firearm liability and concealed carry insurance may be offered through
6	a homeowner's or renter's insurance policy that provides liability coverage, or through a
7	separate liability or concealed carry insurance policy for firearms; and
8	WHEREAS, mandatory firearm liability or concealed carry insurance may
9	incentivize owners of firearms to promote personal safety and increase precautionary
10	behaviors to prevent children and other unauthorized individuals from accessing the owner's
11	firearm, thus aiding reduction of the overall number of deaths resulting from firearms in this
12	state.
13	THEREFORE, BE IT RESOLVED that the Legislature of Louisiana does hereby
14	create a task force to study and make recommendations with respect to the benefits of
15	mandatory liability insurance coverage for owners of firearms in Louisiana.
16	BE IT FURTHER RESOLVED that in the study, the task force shall identify the
17	sources available for Louisiana firearm owners to acquire mandatory liability insurance; the
18	cost of premiums; means of how such insurance may alleviate taxpayers' spending in public
19	response to harm caused by firearms; and ways in which such insurance may promote safer
20	behaviors of firearm owners in this state.
21	BE IT FURTHER RESOLVED that in the study, the task force shall review the Gun
22	Harm Reduction Ordinance, Ordinance No. 30716, adopted on February 8, 2022, by the San
23	José City Council of the City of San José, California.
24	BE IT FURTHER RESOLVED that the task force shall be composed of the
25	following members:
26	(1) The commissioner of insurance or his designee.
27	(2) One representative from the Louisiana Property and Casualty Insurance
28	Commission.
29	(3) One representative from the Independent Insurance Agents and Brokers of
30	Louisiana.

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1 (4) One representative from the Professional Insurance Agents of Louisiana. 2 BE IT FURTHER RESOLVED that the task force may consult with any other 3 agencies or associations deemed appropriate by the task force regarding this study. 4 BE IT FURTHER RESOLVED that the commissioner of insurance shall serve as the 5 chairman of the task force and the staff of the Department of Insurance shall provide support 6 to the task force. 7 BE IT FURTHER RESOLVED that a majority of the total membership shall 8 constitute a quorum of the task force, and any official action by the task force shall require 9 an affirmative vote of a majority of the quorum present and voting. 10 BE IT FURTHER RESOLVED that the names of the members designated or selected 11 as provided herein shall be submitted to the chairman of the task force by July 15, 2023, and 12 the chairman shall thereafter call the first meeting of the task force by August 15, 2023. BE IT FURTHER RESOLVED that the task force shall meet as necessary and make 13 14 a written report of its findings to the House Committee on Insurance and the Senate 15 Committee on Insurance by February 1, 2024, together with any specific proposals for 16 legislation. 17 BE IT FURTHER RESOLVED that the task force shall terminate upon the date of 18 submission of its report. 19 BE IT FURTHER RESOLVED that a copy of this Resolution be transmitted to the 20 commissioner of insurance, the Louisiana Property and Casualty Insurance Commission, 21 the chief executive officer of the Independent Insurance Agents and Brokers of Louisiana, 22 and the executive vice president of the Professional Insurance Agents of Louisiana. **DIGEST** 

The digest printed below was prepared by House Legislative Services. It constitutes no part of the legislative instrument. The keyword, one-liner, abstract, and digest do not constitute part of the law or proof or indicia of legislative intent. [R.S. 1:13(B) and 24:177(E)]

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2023 Regular Session

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Creates a task force to study and make recommendations with respect to the benefits of mandatory liability insurance coverage for owners of firearms in the state of La. Requires the task force to provide a written report of its findings and recommendations to the legislative committees on insurance by Feb. 1, 2024.