



Written by [Raven Clabough](#) on April 3, 2013

Democrats Propose Mandatory Insurance for Gun Owners

Liberal Democrats in Congress are [proposing](#) mandatory liability insurance for gun owners, and a hefty fine for those who do not comply. The legislation was introduced by New York Rep. Carolyn Maloney last month, who emphasized that it is “the first bill to require liability insurance of gun buyers nationwide.”

Entitled the Firearm Risk Protection Act, the measure would require gun owners to have “a qualified liability insurance policy” before purchasing a firearm. According to the *Daily Caller*, “It also calls for the federal government to impose a fine as much as \$10,000 if a gun owner doesn’t have insurance on a firearm purchased after the bill goes into effect.”



The relevant bill text reads, “It shall be unlawful for a person who owns a firearm purchased on or after the effective date of this subsection not to be covered by a qualified liability insurance policy.” The text notes that “qualified liability insurance” is a policy that covers the “purchaser specifically for losses resulting from use of the firearm while it is owned by the purchaser.” Buyers would be required to obtain insurance from a company licensed by a state insurance regulatory authority.

The only exceptions to the insurance requirement in order to purchase a weapon would be for law enforcement personnel, members of the military, and employees of government agencies.

As Maloney introduced her legislation, she stated, “For too long, gun victims and society at large have borne the brunt of the costs of gun violence. My bill would change that by shifting some of that cost back onto those who own the weapons.”

Other Democratic representatives co-sponsoring the bill include Keith Ellison (Minn.), Michael Capuano (Mass.), Jim Moran (Va.), Bobby Rush (Ill.), Nikki Tsongas (Mass.), Stephen Lynch (Mass.), and Earl Blumenauer (Ore.).

Maloney argued that the bill is not very different from requiring drivers to have car insurance before they drive, adding,

We have a long history of requiring insurance for high-risk products — and no one disputes that guns are dangerous.

While many individual states are debating this issue now, it makes more sense for Congress to establish a national requirement to allow the insurance markets to begin to price the risks involved consistently nationwide.

But liberty-minded individuals and organizations were quick to point out the flawed thinking behind such legislation. Chris Cox, executive director of the National Rifle Association’s Institute for Legislative Action, declared,



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[The bill is] ridiculous on its face, as it presumes law-abiding gun owners are guilty for merely exercising a fundamental, constitutional right.

But it does reveal what Rep. Maloney really thinks about honest people who believe in the right to keep and bear arms.

Maloney's legislation is just one of many bills proposed by Democrats in response to the shootings in Newtown, Connecticut. The *Daily Caller* writes:

In the aftermath of the Sandy Hook Elementary School massacre, President Barack Obama and top Democrats have been pushing to pass a gun control measure through Congress. A federal liability insurance mandate for gun owners, while debated in some states, is not a proposal that has been seriously considered on the Hill yet.

Following the Sandy Hook tragedy, Democrats launched a massive [gun control campaign](#) that included introducing eight bills into Congress calling for greater restrictions on firearms.

Rep. Jim Moran (D-Va.) introduced a bill with five reforms including background checks for every gun purchase and for gun shop employees. Illinois Democratic Rep. Bobby Rush's bill would regulate gun licensing and records of their sale, and a bill introduced by David Cicilline (D-R.I.) would restrict the operations of gun sellers whose licenses have been either revoked or denied renewal. The bill introduced by Sheila Jackson Lee (D-Texas) would raise the age requirement for handgun ownership to 21, and New York Democratic Rep. Carolyn McCarthy's package of bills includes bans on high-capacity magazine clips and Internet purchases of ammunition.

A legislative package of gun control bills is expected for a vote in the Senate next month when its members return from their spring holiday. Those bills include provisions to expand background checks on gun purchases, create penalties for straw purchases, and funding to increase school safety.

Several days ago, President Obama [spoke](#) at the White House to a group of family and friends of children who have died from gun violence, including those connected with the Sandy Hook Elementary School shooting. He invoked the memory of that tragedy to advocate his agenda:

We need everybody to remember how we felt 100 days ago and make sure that what we said at that time wasn't just a bunch of platitudes — that we meant it. We have cried enough. We have known enough heartbreak. Now is the time to turn that heartbreak into something real.

[After Sandy Hook,] the entire country pledged we would do something about it and that this time would be different. Shame on us if we've forgotten. I haven't forgotten those kids. Shame on us if we've forgotten.

The Senate package will not include a ban on assault weapons and will not set limits on the size of ammunition clips as was originally planned.

Three Republican Senators — Mike Lee, Rand Paul, and Ted Cruz — have threatened to block a vote on the package.

Mike Lee issued a statement in response to Obama's speech that targeted the gun proposals as "constitutionally problematic":

The proposals the president is calling for Congress to pass would primarily serve to reduce the constitutionally protected rights of law-abiding citizens while having little or no effect on violent crime. It is deeply unfortunate that he continues to use the tragedy at Newtown as a backdrop for



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pushing legislation that would have done nothing to prevent that horrible crime.

According to a recent CBS News poll, 47 percent of Americans support stricter gun control laws, down 10 percent from immediately following the Sandy Hook shootings, while 39 percent assert they want to maintain the current laws, and 11 percent would like them to be less strict.



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