



## Legislation Text

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Res. No. 669

Resolution urging the New York State Assembly to amend A09255 to require that gun owners obtain liability insurance for each firearm owned.

By Council Members Stewart, Clarke, Felder, Fidler, Seabrook, Sears, Weprin, Brewer and Quinn

Whereas, In the first three months of 2002, although most serious crimes were down, NYPD statistics show that the number of shootings in New York City jumped from 305 to 343, a 12.4 percent increase over the previous year; and

Whereas, In addition, the number of New York City residents hit by gunfire increased 17 percent to 386, compared to 330 during the same period a year earlier; and

Whereas, Like other large cities nationwide, New York City has suffered greatly from the effects of gun violence, paying a steep price to deal with its consequences; among the many ways the high cost to the City can be measured is economically, specifically, in the huge price taxpayers must pay to foot the bill for medical care costs for uninsured victims of gun violence, not to mention the cost to taxpayers to prosecute the many murder cases that result from the high fatality rate of gun assaults; and

Whereas, In addition, taxpayers also must bear the financial burden to ensure tighter school security to protect students from gun violence, particularly in urban areas; the city of Chicago exemplifies this high price, spending approximately \$41 million each year for school security personnel, in addition to the costs of purchasing and maintaining walk-through metal detectors for every school; and

Whereas, Most tragically, the cost of gun violence can also be measured in the number of lives that have been lost as a consequence of firearms' lethal and ubiquitous presence in our society; the FBI estimates that 66% of the 15,517 murders committed in the United States in 2000 were committed with firearms; and

Whereas, Additionally, there is the intangible but undeniable price that residents of large municipalities like New York City must pay with each percentage increase in gun violence: urban residents are more likely to be subject to a heightened sense of anxiety and fear in their own communities which, in turn, leads to restrictions on freedom of movement and an overall reduction in quality of life; and

Whereas, Throughout the nation, the high toll of gun violence has manifested itself in countless ways, revealing itself in increased taxes and healthcare costs, decreased property values, restrictions on choices of where to live and travel, and heightened anxiety and safety concerns; and

Whereas, One approach to reducing these myriad costs is to require gun owners to procure liability insurance for their firearms in the event of any potential harm resulting from the use of their weapons; requiring gun owners to carry liability insurance for every gun owned would offer a sensible, economics-oriented solution which has proven successful at minimizing losses from many other hazards; and

Whereas, This approach simply places upon owners the reasonable expectation that they will be held accountable for any harm resulting from the use of their guns, thereby accurately allocating the risks entailed in gun ownership to the gun owner; and

Whereas, Automobiles offer a fitting analogy; in the case of cars, most states mandate that car owners purchase liability insurance; further, the right of states to circumscribe their citizens' right to drive versus their citizens' right to own a car is almost universally conceded, however, despite the fact that in many localities gun violence kills more people than cars, currently no jurisdiction requires gun owners to procure liability insurance; and

Whereas, Estimates of the costs of gun violence are enormous and are felt most acutely in urban areas; however, as gun violence continues to proliferate into every neighborhood and segment of society, few people will be left untouched by the wide wake of devastation that wrongfully used firearms often leave behind; currently, the price is paid, literally, by gun victims, their health insurers and the taxpayers; and

Whereas, Requiring that the adult responsible for a gun have sufficient liability insurance to cover the potential harms that could result will make great strides toward encouraging greater accountability and responsibility for the inherent risks of gun ownership; and

Whereas, Further, as gun owner liability insurance becomes more prevalent, the insurance industry will become more adept at reducing risks and encouraging people to adopt safer practices in return for lower premiums; as the insurance industry strives to minimize claims, they will be motivated to promote such efforts as gun safety awareness and fighting black market gun dealers, thereby paving the way for a safer and more responsible future; now, therefore, be it

Resolved, That the Council of the City of New York urges the New York State Assembly to amend A09255 to require that gun owners obtain liability insurance for each firearm owned.

LS# 1507

TMQ