

MAR 09 2018

SENATE CONCURRENT RESOLUTION

ENCOURAGING THE ESTABLISHMENT OF A LIABILITY INSURANCE
REQUIREMENT FOR ALL PURCHASERS, OWNERS, AND SELLERS OF
FIREARMS.

1 WHEREAS, interest in personal liability insurance for
2 firearm owners and sellers has expanded with the media focus on
3 firearm-related events and the public discussion of liability
4 issues; and

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6 WHEREAS, while coverage is available through some gun owner
7 associations, such as the National Rifle Association, and
8 through specialty insurers, the liability component of
9 homeowners and renters insurance policies offers some protection
10 for gun owners; and

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12 WHEREAS, although insurers do not cover illegal acts, most
13 policies include an exception for the use of reasonable force to
14 protect people or property; and

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16 WHEREAS, in some states, required liability insurance pays
17 innocent parties harmed intentionally by insured drivers; and

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19 WHEREAS, legislation was introduced in the State of New
20 York in the 2013-2014 Regular Sessions requiring any person who
21 owns a firearm to obtain and maintain a policy of liability
22 insurance prior to owning the firearm; and

23
24 WHEREAS, legislation was introduced in the State of
25 Washington in the 2017 Regular Session prohibiting any person
26 from purchasing or owning a firearm unless the person is covered
27 by a qualified liability insurance policy; now, therefore,

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29 BE IT RESOLVED by the Senate of the Twenty-ninth
30 Legislature of the State of Hawaii, Regular Session of 2018, the
31 House of Representatives concurring, that the Legislature
32 encourages the establishment of a liability insurance



requirement for all purchasers, owners, and sellers of firearms;
and

BE IT FURTHER RESOLVED that certified copies of this
Concurrent Resolution be transmitted to the Governor, President
of the Senate, Speaker of the House of Representatives, Auditor,
and Insurance Commissioner.

OFFERED BY:

Don E. Mc

12th March

Lorraine R. George

Sen. Mendoza

David L. S. J.

T. J. J. J.

Clarence K. Fishburne

John D. H. J.

