

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.

