



NY lawmaker proposes bill requiring gun owners to carry \$250,000 in liability insurance

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by Josh Chetwynd

A bill that would require gun owners to possess at least \$250,000 in liability insurance is on the table in the New York State Legislature.

Introduced by Assemblyman Felix Ortiz from Brooklyn, the potential law aims to address a litany of gun-related tragedies that have occurred nationwide.

His goal, Ortiz said last week, is to make “reckless gun owners accountable” for instances like the recent shooting of an 8-year-old girl by an 11-year-old boy in Tennessee. In that case, the boy allegedly used his father’s shotgun that was left in an easily accessible location.

This is not the first time the lawmaker has pushed for a mandatory increase in insurance for gun activity. He also introduced the bill in 2013, but it didn’t get out of committee.

Under the current political climate, this renewed effort may not get much further. But there may be a chance in the near future, according to Tim Dodge, the assistant vice president of research for the Independent Insurance Agents & Brokers of New York.

“With the Senate controlled by the Republicans, it’s unlikely this will pass any time soon,” Dodge said. “However, should the Democrats take control of the Senate in 2015, there may be an opportunity for something like this to get some traction.”

Additional coverage requirements, would, of course, offer increased work for agents, Dodge said.

“If it became law, the effect on agents and brokers is that they would try to meet this new coverage need for their clients.”