

A Public/Private partnership To Reduce Gun Violence.
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A short letter to the San Francisco Chronicle proposed a brilliant solution to our national plague of gun violence. The writer proposed that we nation-wide mandate liability insurance for all gun owners, as we now do for automobiles, Both are capable of human injury, death and property damage,

All that is needed is for our Congress to mandate liability insurance for all gun owners. The private enterprise insurance companies might like this mandate (lucrative for them) and such policies could be priced according to the potential damage these weapons can cause.

Anybody who owns a military-style rifle, an instrument capable, as we have recently seen, of murdering hordes of people in less than one minute, would have to buy a very expensive policy, unlike a handgun owner who can only kill one person at a time. How many assault weapon owners who are law abiding would want to assume this expense? We give them a choice.

In addition, an insurer could increase the premium for anyone who used a gun in committing a crime, a convicted spousal abuser, or someone mentally unstable, as identified by family or coworkers. If we cannot get a Congress with enough decency to enact a real gun control law, we could at least make it so expensive that it might be out of reach of anyone but criminal cartels (who need to be pursued another way). Insurance can do what our feckless lawmakers cannot do, and this method does not run afoul of the 2nd amendment, an outdated law that should be cashiered by our legislators if they had the guts. Personal lethal armories are not the same as "a well-regulated militia."

Our lawmakers do not seem to be able to defy the National Rifle Association, even though we now know from the Mueller Report that this organization has received Russian financing. Putin is delighted to have Americans killing each other with such ease, something not possible in his own authoritarian state. There, only the State can kill peaceful demonstrators, not armed White Nationalists.

Some sensible bipartisan legislation has already been passed by the House of Representatives. These bills have been passed on to the Senate, where Republican Senate Leader Mitch McConnell refuses to bring these bills up for a vote! Mr. McConnell has earned his new nickname of "Moscow Mitch."

I cannot imagine why Congress (both House, Senate) and the President would oppose such a capitalistic solution that could be immediately enacted as mandating insurance coverage for all gun owners. Nobody is taking their weapon away. Nobody is weighing in on the comparative dangerousness of weapons. We would only demand the same sort of responsibility of lethal weapon owners as we do for automobile drivers.

If we need to wait for legislation requiring military-automatic weapons to be surrendered to the authorities (nobody needs one for hunting or self-defense), it will take decades. If we try buying back such weapons as Australia and New Zealand have done, it will again take decades. But if we levy insurance on such weapons, the number of owners will rapidly decline. This can work as a pocketbook issue.

The non-system we have now faces another problem that nobody seems to be recognizing. Who pays for the hospitalization, property damage, and funerals of gun-violence victims now? Can you imagine being shot, taken to a hospital, and then being billed for the care? Our current non-system depends on Internet money-raising, iffy at best.

If we leave this to the Insurance industry to sort out, we give them a chance to redeem themselves for their unsatisfactory public service in healthcare. People in the midst of chemotherapy for Cancer often have to fight Insurance Companies to pay for drugs that they need. People injured in highway accidents are sometimes faced by unexpected draconian bills if they need helicopter transport or are taken to an "out of network" hospital in an emergency. Not acceptable.

Hospitals, Insurance Companies, and those injured by uninsured drivers, along with the hundreds of victims of automatic rifle slaughters, could instead benefit from government-mandated insurance coverage that nobody is getting now. Agree? Send this column around.

686 words

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