

I believe that like car owners gun owners should be required to have liability insurance. The amount of insurance would depend on the nature of fire arms owned- the most dangerous weapons- such as assault weapons would have higher premiums. The insurance company would assess other factors which may impact insurance level. If guns were stored at a target range then premiums would be lower. Afterall, if having a dangerous dog impacts a homeowner's insurance surely guns should require considerable insurance coverage. Risk and therefore premiums would be determined by the insurance carriers.