

Gun Violence: A Harm-Reduction Strategy

Proposal:

Require gun owners living in the City of San José to obtain and maintain a City-issued document indicating:

- Payment of an annual fee (or a properly executed waiver), and
- Proof of insurance coverage for accidental firearm-related death, injury, or property damage, describing the specific policy number and issuer.

The document must be kept wherever guns are stored or transported (car, home, etc.). A written waiver will be permitted for all individuals who qualify under Cal. Govt. Code §68632.

Purpose:

- **Reduce the financial cost of gun harm on the public:** In 2018, California taxpayers shouldered the burden of more than \$1.4 billion for gunshot-related medical treatment, police response, ambulance transport, and the like. Gun users should bear that cost, not taxpayers. A study is underway to correctly calculate and allocate that cost.
- **Incentivize safer behavior:** Insurance-based systems can encourage firearm owners to take safety classes, use gun safes, install trigger locks, or utilize loaded chamber indicators. Insurers use risk-adjusted premiums to reward good driving and encourage the use of airbags and other safety features, [reducing per-mile auto fatalities by 80% in four decades](#). We need a similar approach to address gun accident risk because [4.6 million children live in a household where a gun is kept unlocked and loaded](#), and 72% of gun injuries occur at home. Nearly 500 Americans also die from preventable, unintentional shootings every year, including many children.
- **Provide care to injured victims:** Injuries from unintentional shootings make up [more than a third of all gun-related injuries](#). An insurance requirement will establish proper medical care and rehabilitation for many of [the 26,000 injured victims of unintentional shootings annually](#), including [more than 7,000 children](#).
- **Take guns away from criminals:** This ordinance will provide a straightforward, legally compliant system for temporarily confiscating firearms from individuals who have no intention of being law-abiding. Police would impound a gun identified after a lawful search or pat-down when the suspect lacks the City-issued fee and insurance document.
- **Fund critical public services:** State law dictates that fees support provisions of public services, such as medical treatment, emergency response, and police. Fines—for non-compliance—could compensate victims and fund violence prevention or gun buy-backs.

- **Broaden impact:** If this ordinance succeeds, other cities and states could adopt similar regulations. It would enable a more significant impact while engaging the insurance industry more broadly in encouraging safer behavior.