

RESPONSIBILITY IN FIREARMS

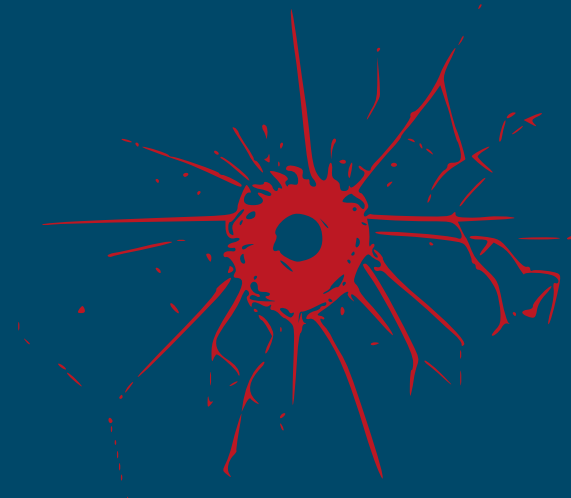
LEGISLATION (RIFL) ACT

Shifting Costs of Firearm Injury from the Public to the Firearm Industry

Via a No-Fault Fund

HB 3320

SB 2279



THE PROBLEM

Firearm injury in Illinois generates between **\$18-20 Billion** in **direct** and **indirect** costs annually. These costs are associated with **6,713** injuries, suicides, homicides, and accidental shootings. Clashes over the 2nd Amendment distract taxpayers from noticing it pays a never-ending, crippling tab for firearm injury while the **firearm industry profits handsomely** from sales without product liability.

Direct and Indirect Costs of Firearm Injuries

Illinois: **\$18-20 Billion**

Firearm Manufacturers: **\$0**

THE SOLUTION

The equitable solution for relieving the public of the unfair costs of firearm injury is modeled on the **State Guaranty Association**, required for insurers, and **Workers Compensation, mandated** for businesses in all other industries. Business licensing is contingent upon participating in these **no-fault programs financed 100% through contributions by private industry in every state.**

- The Guaranty Association pools insurers' contributions into a fund to pay outstanding claims in the event of any insurer's bankruptcy.
- Workers Compensation (WC), assembles member companies by industry and calculates their contributions according to "experience rating" of workplace injury, illness and death. WC benefits include wage replacement and lifetime medical care to qualified claimants.

For over **100 years**, these programs have **driven workplace safety and protected the injured and claimants.** As precedents for the RIFL Act, they demonstrate how an unfair financial burden can be shifted from the public to the industry responsible for it.

THE DETAILS

The Responsibility in Firearm Legislation (RIFL) Act will shift the direct costs of gun injury from the injured and their families to the firearm industry via a no-fault victim compensation fund financed 100% by firearms manufacturers.

- The RIFL Fund is operated by a non-for-profit, legal entity authorized by the Illinois State Government.
- RIFL **requires licensing of firearms manufacturers** via payment into a no-fault compensation fund annually based on their products association with injuries and deaths in the previous year.
- The RIFL Fund, like workers compensation, is the **first payer** for medical and mental health care, the cost of prescription drugs and all rehabilitation for up to 3 years after a firearm injury, except in the event of permanent disability. This will remove the **cost of firearm injury from the state's Medicaid and Medicare budget.**
- **Eligible claimants** include the deceased, the injured, grandparents, parents, spouse, siblings, and dependents
- The RIFL Fund also handles claims that include funeral and burial expenses, lost wages, property damage, emergency childcare, and emergency relocation.
- The RIFL Act requires all law enforcement agencies including the **Illinois State Police, municipal police departments, and sheriffs' departments** to provide the RIFL Fund with complete information on all firearm injury types, fatal and non-fatal, and provide the name of the **manufacturer and model associated with injury.** This data, available to the public, will be used to calculate annual fund contributions.
- Failure of manufacturers, distributors, or authorized retailers, including vendors at gun shows, to comply will result in fines and revocation of licensing for their firearm products to be sold in the State of Illinois.