



A Toolkit for Education, Advocacy, & Action



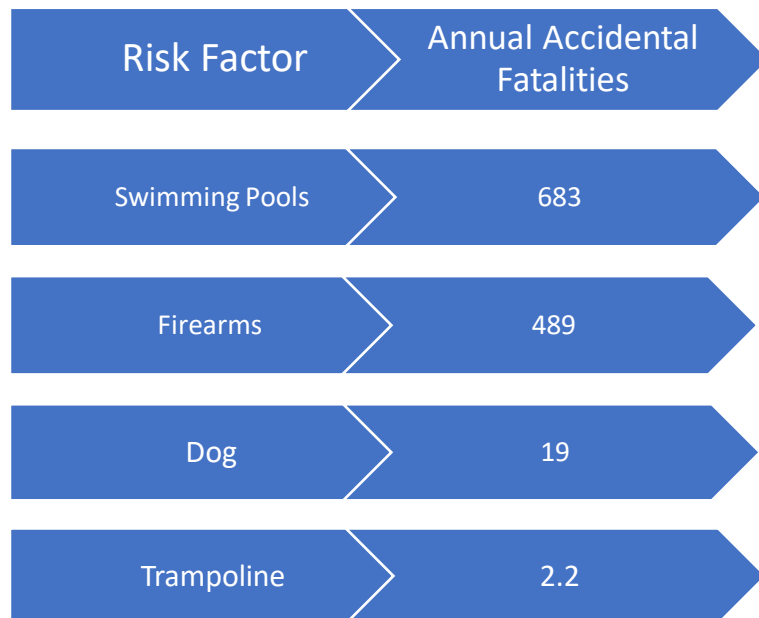
THE IDEA:

the home insurance industry can consider a gun in the home a risk on par with swimming pools, trampolines, or aggressive dogs. Insurers should consider offering discounts to homeowners who do not keep a gun in the home, much as policy discounts are given when similarly risky items or pets are removed from the home.

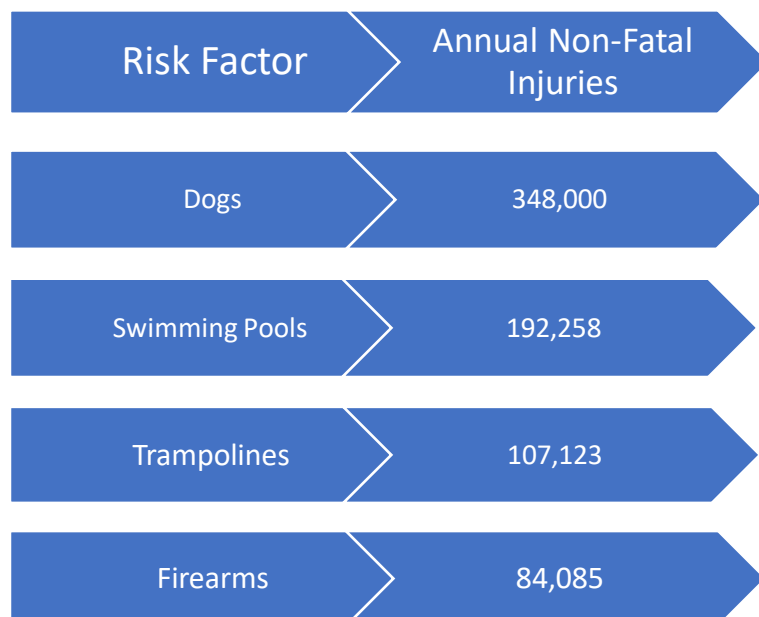
HERE ARE THE FACTS:

- More than four-in-ten adults in the U.S. (44%) live in a home with at least one gun present.¹
- Gunshots are involved in almost 500 accidental deaths per year, on par with swimming pool deaths, and much higher than the number of deaths associated with trampolines or dog bites.^{2,3-5}
- Gunshots are involved in about 84,000 non-fatal injuries per year, on par with the number of non-fatal injuries associated with swimming pools and trampolines.⁶
- Over one-third of the victims of accidental gunshot death and injury are children and teens.²
- the risk of death or injury in or near the home is on-par with the risk of having a swimming pool, trampoline, or a pet dog.

annual accidental fatalities related to risk factors for homeowners ^{2,3-5}



annual non-fatal injuries related to risk factors for homeowners ^{6,7}





ONE SIMPLE STEP TOWARD GUN SAFETY

13,958 people died as a
result of intentional
discharge of a gun
(2018) ²

a gun in the home is
associated with almost 3x
increased risk of homicide ⁸

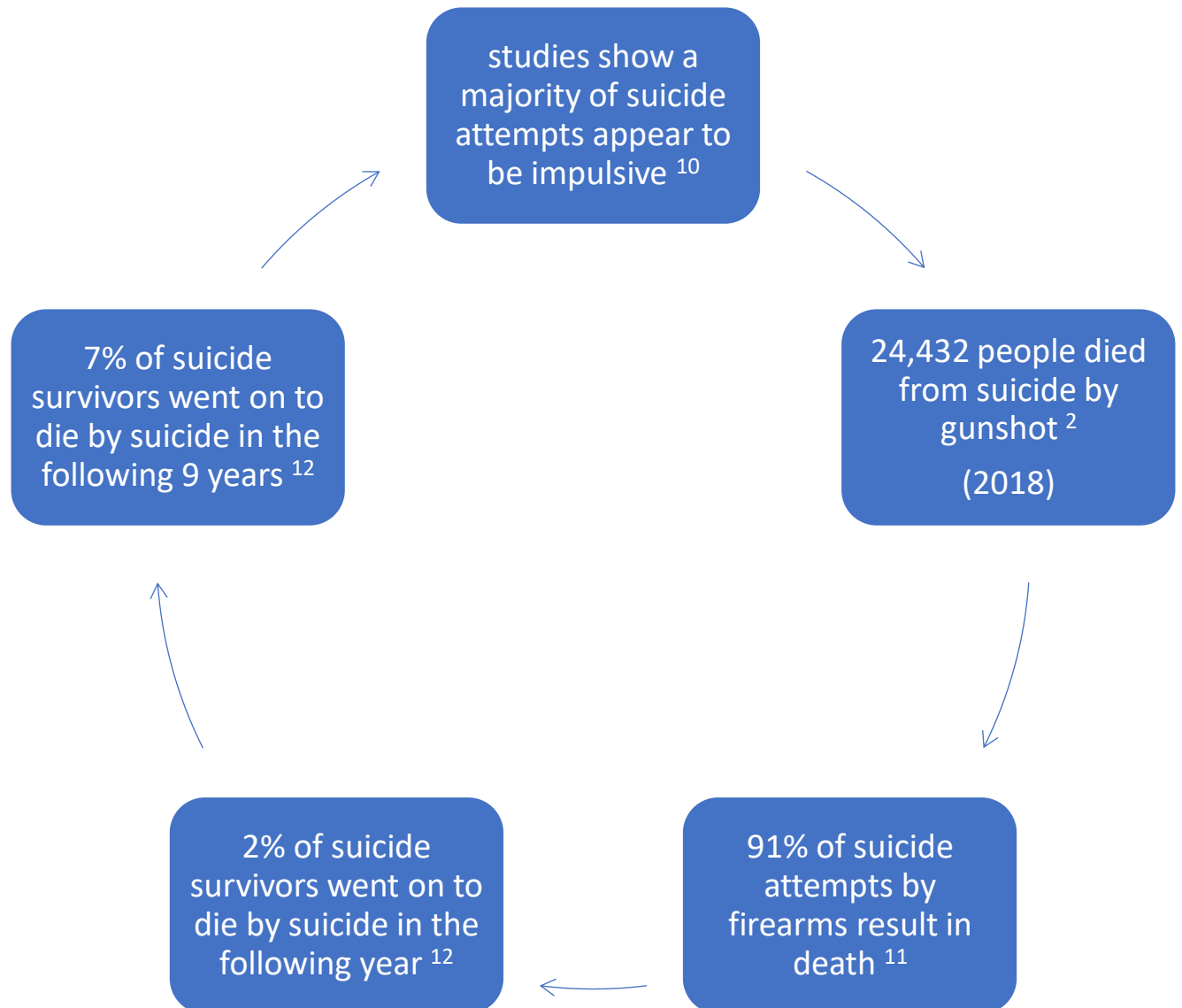
**THE RISK OF
HOMICIDE
FROM A GUN IN
THE HOME**

victims are often women &
the risk of being a
homicide victim rises 5x
when a gun is kept in the
home ⁹

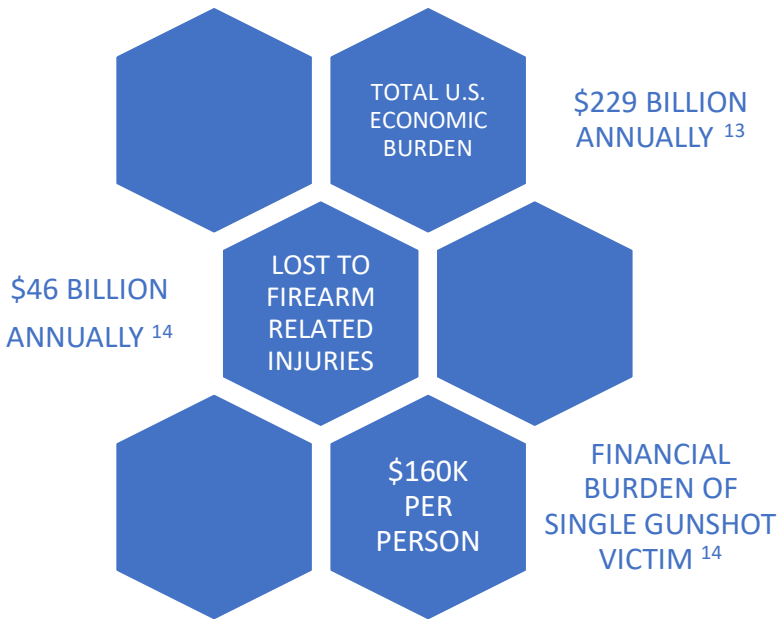
nearly all homicides were
by a family member or
intimate acquaintance ⁸

THE RISK OF A SUICIDE FROM A GUN IN THE HOME

though an incredibly complex and layered issue; data shows removing a gun from a home drastically decreases the odds of fatality by suicide



THE FINANCIAL IMPACT OF A GUN IN THE HOME



therefore, a homeowner's insurance claim for even one gunshot victim involves a substantial loss

THE BOTTOM LINE

MOST FINANCIAL IMPACT STUDIES DON'T ACCOUNT FOR THE COST OF LONG-TERM CARE...

- MENTAL HEALTH SERVICES
- PHYSICAL REHABILITATION
- FUTURE HEALTH COMPLICATIONS
- QUALITY OF LIFE



HOW IT WORKS:

an **Affinity Group** will be created...

an affinity group is a group of people having a common interest or goal or acting together for a specific purpose


the goal?

a group of **3,000 pledged individuals** in Massachusetts committed to switching to a leading home insurance company that is the first to offer a policy discount for a home without a firearm



A CALL TO ACTION

WHAT YOU CAN DO TO MAKE A CHANGE



learn more about the Safe Home Initiative by visiting www.safehomesinitiative.org

sign the pledge to join the Safe Homes Initiative

share the Safe Homes Initiative with other individuals across the state



ONE SIMPLE STEP TOWARD GUN SAFETY

References

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