

TENNESSEE GENERAL ASSEMBLY  
FISCAL REVIEW COMMITTEE



FISCAL NOTE

SB 422 - HB 493

March 20, 2019

**SUMMARY OF BILL:** Authorizes any person employed as a firefighter or emergency medical technician (EMT) that has received a written directive from their supervisor and completed an annual eight-hour firearm training, to carry a handgun while engaged in the performance of the person's official duties.

**ESTIMATED FISCAL IMPACT:**

**Other fiscal impact – Public employers of participating firefighters and EMTs will incur increases in liability insurance premiums; the extent and timing of any such impact cannot be determined with reasonable certainty.**

Assumptions:

- Based on information provided by the Department of Commerce and Insurance, 7,773 career firefighters are currently employed in Tennessee.
- Based on information provided by the Department of Health (DOH), there are currently 20,619 emergency medical service personnel with a certification license in good standing issued by the Board of Emergency Medical Services (EMS).
- A total of 28,392 (20,619 + 7,773) persons will be eligible statewide.
- Any firefighter or EMT who seeks to carry a firearm while performing their duties will pay the cost associated with training to carry a firearm and the cost of obtaining any such firearm.
- Because individuals will be responsible for such costs, there will be no fiscal impact to state or local government for training or firearm distribution.
- Authorizing employees to carry a handgun during official duties will be at the discretion of each individual local department or unit.
- Any increase in the number of handgun carry permits issued is estimated to be not significant.
- County and municipal fire departments and EMT units will experience a substantial increase in liability insurance premiums, regardless of whether policies are held through self-insured or third party providers.
- As insurers would not increase premiums until actual losses were incurred, or such providers could determine an accurate number of departments who would participate in the proposed legislation and require increased coverage, an increase of rate and premium costs cannot be estimated with any reasonable certainty.

**CERTIFICATION:**

The information contained herein is true and correct to the best of my knowledge.

Handwritten signature of Krista Lee Carsner in black ink.

Krista Lee Carsner, Executive Director

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