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5018

February 3, 2009

To: Connecticut Legislature – Insurance & Real Estate Committee

From: Nicholas A. Fanelli, CLU, CPCU, CIC  
President, Raynard & Peirce Inc.  
Member of National Federation of Independent Business (NFIB)

Re: Testimony opposing various mandate bills which will directly and negatively impact small business, and testimony in support of HB-5018.

As the owner of a small business I know that Connecticut has the largest number of mandates of any state in the union. Mandates are no different than an additional tax. They drive up the cost of operation. I know my business; I have been in business for over forty years.

Mandates make it difficult to run my business in a manner that is best for my clients and best for my employees. Another health insurance mandate for uninsured persons who are ineligible for Medicaid or Medicare ? Why ? There are a vast number of agencies, programs, organizations already in place. There is no need to add another mandate.

In addition to no new mandates, the legislature should require a cost – benefit analysis and review of all mandates currently in place, just as I make a cost – benefit analysis determination with my business decisions. I support the efforts of HB-5018.