

Good Afternoon, my name is Anna Kopperud and I am the Connecticut State Liaison for the National Rifle Association.

I am here today in opposition of Committee Bill 6656 which is clearly an unconstitutional "condition precedent" and is without merit or precedent in law.

My remarks today were put together in consultation with NRA counsel who was employed for thirteen years as an insurance coverage litigator.

A few points to make this afternoon-

This is a classist bill as it prices the poor out of the ability to afford to exercise a fundamental individual constitutional right and is not one bit different from a poll tax falling most onerously on minorities and the poor.

Many if not most insurers do not offer firearm specific liability coverage, many exclude coverage for claims arising from firearm ownership and any legitimate defensive use is often improperly excluded under a misapplication of the "intentional acts exclusion." Further, coverage for claims against a homeowner for the misuse of a stolen gun will in no way be to the benefit of any crime victims as the thief cuts all liability to the owner but the act of stealing the gun. No particularized social good can possibly come from having such coverage. Liability for bare gun ownership in civil actions is virtually non-existent under case law in all fifty states.

This bill is nothing short of an affront to the Constitution of Connecticut, the U.S. Bill of Rights and the insurance industry. This would be like having to obtain insurance or post a bond against possible defamation actions in order to operate a newspaper or periodical.

Currently, no other state has a firearm liability insurance law. Tens of thousands of law-abiding Connecticut citizens would be forced to deal with a discriminatory and burdensome law that especially penalizes those who might not be able to afford such insurance.

The NRA strongly opposes this legislation and requests that you vote against this bill when it comes before the Committee for a vote.

Thank you.