

Ladies and gentlemen of the judiciary,

Proposing insurance on the lawful ownership invites a whole new layer of abusive litigiousness into the court system.

In addition to adding an additional financial burden upon law abiding gun owners, what is the up side to this insurance proposal. Insurance policies do not pay out coverage if the policy is called into play in the commission of a crime. This would negate any compensatory access to victims of crimes which is the supposed purpose of these task groups, to address crime and reduce victimization.

What this legislation would accomplish however, is pricing personal protection out of the hands of the average, honest and lawful citizen, or create a grievance process for the perpetrator of a crime to now file frivolous legal action against a private citizen or law enforcement officer who utilizes a firearm in self defense.

**CLOSURE:**

What is your motive, and what is the purpose of these hearings? In a nation where it is currently being fought in the federal courts that positive identification cannot be asked for to verify a person is a citizen to exercise their voting rights, citing rights cannot be encumbered by regulation, simultaneously the 2<sup>nd</sup> amendment right is being legislated, regulated, taxed, and now compelled to purchase insurance. It would take a fool of a company to insure against the damage of a firearm, and it takes equal foolishness to propose such a preposterous idea.

The 2<sup>nd</sup> amendment is either a right which shall not be infringed upon, or it is not. Since it still is listed in the constitution, leave it, and those of us who habitually obey the law faithfully alone.

Respectfully submitted in an effort to see realistic thought and common sense prevail,

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