



From: Charles Pomeroy <pomeroy.charles@gmail.com>
Sent: Tuesday, March 19, 2013 4:10 PM
To: INSTestimony
Cc: pomeroy.charles@gmail.com
Subject: Opposition to HB6656

Greetings members of the Insurance and Real Estate committee,

My name is Charles Pomeroy and I am a resident of New Milford, CT.
In the past, I have been a licensed insurance producer/broker working in the individual lines of health/life/disability.

I am writing today in opposition of H.B. No. 6656 (RAISED) INSURANCE AND REAL ESTATE. 'AN ACT CONCERNING LIABILITY INSURANCE FOR FIREARM POSSESSORS OR OWNERS'

Insurance is a financial instrument that is used to protect the policy holder based upon their own perceived needs. Just like health insurance, it is the individual's responsibility to make the proper financial decisions that consider coverage, affordability, and risk. Remember, owning any insurance policy does not affect outcomes or improve them. They just assist in the financial burdens associated to their coverage.

For example: Automobile insurance doesn't make safer drivers and homeowner's policies do not prevent fires. For the same concept, health insurance doesn't make you "healthy" either. Diet, exercise, and a responsible healthy outlook are the best driving factors.

With the use of a firearm, there are really no accidents, or if there are (like the mechanical failure of a firearm) they are covered by standard liability of the manufacturer.

There are only two forms of use, or discharge of a firearm. Intentional and negligent. With intentional, hopefully it is for the lawful use of self defense. Unfortunately, much of the intentional discharge is by criminal behavior and the best solution to that is to fix the judicial system. The other possibility is negligence. Negligence is a serious act. It implies lack of proper use, lack of responsibility, and if damages are occurred, insurance policies will not provide coverage.

When we look at the argument for the mandate, we will see that the majority of the unlawful, intentional discharges will not comply with the requirement, and negligence will be void. Imposing a mandate on a right to self defense will be not any different than a poll tax on the right to vote. While I would recommend firearm owners to consider the NRA legal defense coverage, that should be freely chosen, just like those who choose to purchase life insurance, disability insurance, or long-term care policies as well.

Consider this...should each Legislator be required to privately purchase a policy of insurance, similar to Directors and Officers' liability, in the event that they are found liable for un-willful acts from legislation, or suits arising from violating their Oath of Office, and/or the CT and US Constitutions?

Thank you,
Charles Pomeroy
v Milford, CT