

From: Dan Cewe <dan.cewe@yahoo.com>
Sent: Tuesday, March 19, 2013 7:18 AM
To: INSTestimony
Subject: HB6656 Testimony

**Testimony for Public Hearing
Insurance and Real Estate Committee
March 19, 2013**

Good day, members of the Insurance and Real Estate Committee. My name is Daniel J. Cewe, Jr. and I'm a resident of Glastonbury. I'm concerned that HB6656 will interfere with my right to keep and bear arms. I own and carry firearms to protect myself, my family, and to keep the business that my family operates a safe place.

I oppose HB6656. I think that requiring firearm owners to have self-defense insurance is completely backwards. If a firearm is used legally in self-defense, the person who defended themselves should be immune to civil prosecution by their attacker and their family. Why should a criminal or their family be allowed to profit from a crime? Why should anyone have to carry insurance to pay their attacker or their family? I feel that if there is damage to a third party in the event of lawful self-defense, the perpetrator of the crime should be held liable since the perpetrator's actions led to the use of the firearm. That a person should be held responsible for the events set in motion by another person's criminal actions is not just or logical.

In cases of legal self-defense, there would also be no need for criminal defense costs, as no crime was committed on the part of the firearm owner. People should not be prosecuted by default in clear cases of self-defense. Criminal defense costs would only be applicable if the firearm was used in a way that was not legal. Can criminals take out an insurance policy to pay for their court costs if they are caught committing a crime?

This legislation only causes firearm ownership to be more expensive than it has to be, and seems to me to be a way to deter people from exercising their rights.

Thank you for your time and consideration.

Sincerely,

Daniel J. Cewe, Jr.