

Good afternoon Chairmen and members of the committee, thank you for hearing my testimony.

I oppose HB 6656, An Act Concerning Liability Insurance for Firearm Possessors or Owners.

A statutory requirement to purchase insurance for lawful firearm ownership is inherently a recurring tax on ownership. While I recognize that the government has the power to tax, we should not tax a right protected by both the federal and state constitutions. We do not allow poll taxes to restrict the right to vote, or liability insurance requirements to restrict the right to free speech and peaceful assembly.

Furthermore, as a tax, HB 6656 is a regressive one. I am blessed with a good job, and would be able to afford this insurance. Many lawful firearm owners with less income probably would not. The State Constitution guarantees “[e]very citizen ... the right to bear arms in defense of himself[.]” However, under HB 6656, firearm possession would become a privilege in the State of Connecticut, rather than a right. Connecticut’s poor, who are disproportionately senior citizens or minorities, would effectively have their rights denied. Unless the State of Connecticut is prepared to become the insurer of last resort (similar to federal flood insurance), HB 6656 will, in effect, eliminate the right to bear arms for Connecticut’s poor.

A requirement for liability insurance will not reduce violence, let alone gun violence, in Connecticut. It will not prevent or deter horrific mass shootings such as Sandy Hook or the sadly familiar urban violence. Mass murderers, drug dealers, and gang members have no respect for our laws, and I have no hope that they would pay for liability insurance for their firearms.

Compulsory liability insurance for lawful firearm ownership is unlikely to benefit victims of violence. Insurance companies are notoriously reluctant to pay claims, and already exclude from coverage injuries resulting from illegal acts. Furthermore, if insurers depend on self-reporting of safety measures to gauge their actuarial risk, I am certain they will seek to deny coverage based on minor deviations from the contract.

How will insurance companies calculate their actuarial risk? Will they use zip codes or credit scores, which would, again, have a disparate impact on the poor? I think it is important that our policy makers consider the unforeseen consequences that will may result from the application of this law.

In summary, HB 6656 is essentially a tax. HB 6656 is a tax on a constitutional right. HB 6656 disproportionately affects the poor. HB 6656 targets law abiding citizens but fails to deter criminals or reduce violence.

I am a proud American and fortunate to live in the beautiful State of Connecticut. I am blessed with a wonderful wife and three children. My oldest is 6 years old and a first grader in the Guilford Public Schools. I am not “the fringe of the fringe,” as Governor Malloy has labeled me. I am a parent, a citizen, a taxpayer, and a voter. Thank you again for listening.

Daniel Vining