



From: Devin Maloney <dmaloney6@gmail.com>
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To: INSTestimony
Subject: Insurance Testimony

This testimony is in regards to H.B. 6656 AN ACT CONCERNING LIABILITY INSURANCE FOR FIREARM POSSESSORS OR OWNERS. I strongly oppose this proposed bill on a number of points. This bill is an obvious infringement on the rights of Connecticut citizens. Requiring citizens to carry insurance so that they may exercise a right is akin to requiring citizens to pay prior to voting. I see no argument that requiring insurance for firearms owners can prevent crimes except that the added costs of exercising a right would become more financially burdensome, thereby preventing some citizens from purchasing firearms. Such tactics are unjust and undermine the confidence of the populace in the ability of elected officials to govern fairly.

What then, is the purpose of requiring more insurance on firearms owners? If the purpose is truly only to mandate that people buy more insurance, I would question the ethical drivers for this bill. The proposed bill mentions "...coverage for bodily injury or property damage..." and "...coverage for civil and criminal defense costs and provides for reimbursement of criminal defense costs if such person uses a firearm in self-defense." My concerns with this bill and its language are such:

1) I am not aware of a precedence anywhere else in which the government mandates citizens to maintain liability insurance to cover themselves in case of self-defense. If that truly is the purpose, why then would this bill not cover all citizens capable of self-defense by any means, with any object, including bare hands? In this context, the narrow scope of this bill betrays the underlying goal of harming firearms owners while preventing other citizens from becoming upset.

2) In no other instance is the ability to exercise a constitutional right restricted by the requirement to maintain insurance coverage. In the oft cited example of limitations on First Amendment speech, yelling "FIRE" in a crowded theater, no reasonable person would expect certain people to carry insurance in case they did just that.

3) The economic impact of mandating insurance coverage to exercise our 2nd Amendment rights is very similar to the polling taxes of the past, and has been proven to be unconstitutional. Given the poor economic state of Connecticut, I doubt that such legal costs could be afforded comfortably.

4) While no mention of an analogy to car insurance is made, it is an often enough raised subject outside this bill to be addressed. First, the ability to drive a car is not guaranteed by the Constitution and therefore truly is a privilege and not a right. Second, there is clear evidence that damage and injury by cars is a frequent and costly occurrence, i.e. there is a common problem that needs a real solution. Although obvious, it is worth mentioning that auto accidents are orders of magnitude more prevalent than gun violence crimes.

You will receive much testimony on this bill that will cover the real world, practical limitations of trying to provide insurance coverage so I will leave that to others. In closing, I reiterate my adamant opposition to this bill or any other that mandates insurance to exercise any civil right.

Best regards,

Devin Maloney
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