

From: Glenn Frank <glennfrank@gmail.com>
Sent: Sunday, March 17, 2013 1:43 PM
To: INSTestimony
Subject: OPPOSE HB 6656 - AN ACT CONCERNING LIABILITY INSURANCE FOR FIREARM POSSESSORS OR OWNERS.
Attachments: OPPOSE HB 6656 - AN ACT CONCERNING LIABILITY INSURANCE FOR FIREARM POSSESSORS OR OWNERS.pdf

I am here today as a concerned and lawful citizen of the State of Connecticut to ask that you **OPPOSE HB 6656- AN ACT CONCERNING LIABILITY INSURANCE FOR FIREARM POSSESSORS OR OWNERS.**

This proposed legislation is another in a long string of attacks against legal gun ownership after the horrible events in Sandy Hook. Many politicians and anti-gun groups are using this horrible tragedy to attempt to further their own anti-Second Amendment agenda and it is the responsibility of all citizens to voice their opposition to having their rights further eroded - or their outright attempted theft - by some representatives in their own elected government.

The anti-second amendment movement would gladly add taxes and insurance premiums to citizens who lawfully possess guns, but the real purpose for mandatory insurance is to avoid the legislative and regulatory process altogether. The real purpose for insurance is to bring the "power" of the insurance companies against the Second Amendment. What does that mean?

Through bills such as this - they have crafted a new way to attack law abiding gun owners through the potential policies of private insurance companies who make up their own rules as to whom they insure and under what circumstances. **This bill would give direct control over who could own firearms in this state to insurance companies.** If a law abiding citizen with no criminal record or mental health issues could not get an insurance policy due to some restriction or whim of an insurance company he or she would then be a criminal or would have to give up a right in order to comply with an unconstitutional law.

If this bill were to pass there are no firearm specific insurance policies currently available - *this would automatically make all firearm owners guilty of breaking a law that would be impossible to comply with.* If such policies were to become available they would be hideously expensive. As anyone who has ever looked into simply insuring a firearm against theft knows, the cost on policies in any way related to firearms are prohibitive.

Therefore, this bill would have the effect of financially limiting, or outright preventing, the poor, struggling and lower class from exercising their Second Amendment Right and placing undue burden on middle and upper class individuals who choose to exercise that right. **This is in direct opposition to the twenty-fourth amendment and is unconstitutional - as forced liability insurance amounts to a tax on a constitutionally guaranteed and Supreme Court upheld fundamental right.**

It is also, yet another, proposed law that will only affect lawful firearm owners.

Criminals will obviously not obtain liability insurance for their illegal firearms. That is a preposterous notion and further proof that this is just another attempt to further vilify, discourage and financially burden lawful citizens from exercising one of their fundamental rights. The rich and powerful should not be the only citizens who have the financial ability to exercise a *right*.

I am also opposed to this bill under privacy rights, as insurance companies would surely "need" information on all the firearms a person owned. This would basically be a "backdoor" registration scheme. These lists could then be hacked or leaked, or simply accessed by unscrupulous employees in an insurance company - thus making law abiding gun owners targets for break-ins by criminals looking to get their hands on more firearms.

These registrations could also be turned over to the government in the event of some future attempted confiscation. These confiscations are not unheard of, or mere paranoia. They have happened in California, New York, Louisiana, Great Britain, Canada and Australia, just to name a few.

Most liability policies prevent payments for intentional acts by policy-holders. This would include any firearms related incident this bill claims to provide coverage for.

In closing I would like to state that these constant attacks on the second amendment are forcing a formerly apathetic portion of Connecticut's citizens to become politically active. I know that I - and many people I know - intend not only to vote against legislators that allow any of these proposed bills to pass, but we intend to actively work to support their opponents in the next primary and general elections.

The subsequent attack on law abiding citizens and second amendment rights after the tragic events at Sandy Hook has, and will continue to create, many new "single issue" voters and I predict that if these proposals come to pass, there will be many new legislators next election cycle in Connecticut, much like after the passage of the Federal Assault Weapons Ban in 1994.

I ask that you all oppose this bill and not allow it to continue any further.

Thank You for Your Time.

Glenn Frank

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