

Testimony on Raised Bill No. 6656 - Act Concerning Liability Insurance for Firearm Possessors or Owners – Insurance and Real Estate Committee

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Jerri MacMillian – Essex

Common sense should rule here but we seem to be falling back on common ignorance!

I find the suggestion that I must maintain an insurance policy in order to exercise my constitutional right offensive enough - to have the failure to maintain such insurance be deemed a class A misdemeanor is beyond the pale! Really?? This is right up there with assault in the third degree, threatening in the second degree, sexual assault in the fourth degree, criminal trespassing in the first degree, larceny in the fourth degree, and violation of a protective order? Really?? The failure to maintain an insurance policy rises to this level of public threat?

Those charged with a **Class A Misdemeanor** will serve up to a year in jail with up to two thousand dollars in fines. Seriously?? The failure to maintain an insurance policy rises to this level of public threat?

You are aware, I'm sure, that the Connecticut law that addresses self defense and defense of others generally applies without regard to the tools used. FBI Statistics indicate that fully 87 % of very serious rape, robbery and assaults had NOTHING whatsoever to do with firearms. Will you be next suggesting that knives and bats be registered and insured?

In 2011, according to FBI statistics, of the 8,822 violent crimes in Connecticut (aggravated assault, robbery and murder) fully 35% involved hands and fists Hummm interesting to contemplate a requirement of registration and liability insurance for assault hands and feet!

Obviously, most gun owners hope to never have to resort to violent acts of self-defense.

But if you keep a gun in your home, it may pay off to investigate whether an act of self-defense would fall under an intentional injury exclusion in your homeowner's insurance policy. That would be a prudent step for a gun owner to take – without the mandate of purchase under penalty of law.

Adding the cost of insurance might discourage honest gun ownership. That would make matters worse, not better. The assumption behind this insurance requirement is that all guns are per se harmful to others. When an honest, law-abiding citizen uses a gun in self-defense, it often protects those nearby who are unarmed. Perhaps gun ownership should be subsidized for law abiding people?

There is strong **evidence** that firearm owners who have gone through the background checks required to get carry permits are **much** more law-abiding than the general public. Maybe having a permit should get us a discount on our homeowners and auto policies?

What is really behind the call for liability insurance is the natural urge to make it harder for people to own guns. Such a law might do some good if it made dishonest and violent people less likely to own guns. But liability insurance makes gun ownership more expensive for honest, law-abiding people while encouraging dishonest and dangerous people to own guns in ways we cannot see.