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**From:** John Chunis <jchunis@gmail.com>  
**Sent:** Saturday, March 16, 2013 5:55 PM  
**To:** INSTestimony  
**Subject:** Testimony for Public Hearing 3/19/13 on HB 6656  
**Attachments:** HB 6656 Insurance Requirements.docx

Please see the attached for my written testimony on the subject bill.  
I will be out of state on Tuesday and will not be able to present it.  
I would appreciate it if you could give it to the committee members.  
Thank You.

John Chunis

**INSURANCE AND REAL ESTATE COMMITTEE**  
**TUESDAY, MARCH 19, 2013**

My name is John Chunis. I am a resident of Rocky Hill CT for the past 38 years. I am the father of 3 grown children, a husband of 39 years, a retired nuclear engineer and a Professional Engineer Licensed in the State of Connecticut. I am also a volunteer pilot for the US Civil Air Patrol.

I wish to provide testimony on House Bill 6656 - An Act Concerning Liability Insurance for Firearm Possessors or Owners.

I am against this bill for the following reasons:

- 1) There are no insurance companies that provide this type of insurance. The cost of such insurance is unknown but will probably be significant. The benefit of this insurance is unknown and the need for it has not been demonstrated. This bill is just an attempt by gun ban activists to make gun ownership in general expensive and undesirable and as such would be unconstitutional as an "infringement" on the right to bear arms.
- 2) This bill would add significant costs to gun ownership which would be an unreasonable burden to middle class and poor people who are in the most need of providing for their own protection. Rich people can afford body guards, home security systems and gated communities. They can easily accommodate the added costs of insurance, but the middle class and poor cannot. Singling out these classes with this additional burden would be discriminatory and an additional violation of the constitution.
- 3) Why are just firearms singled out for requiring insurance and not all weapons in the home or in possession. According to data provided by the FBI, murder by knives, hammers, baseball bats and other blunt instruments account for a significant (26%) of all murders in 2011. Shouldn't insurance be required for these also? Singling out just firearms, and not all classes of weapons, is a clear infringement of the right to bear arms, and as such would be a violation of the 2<sup>nd</sup> amendment.
- 4) Criminals would not abide by this requirement, only law abiding citizens. Does anyone here think a criminal would worry about a Class C misdemeanor when they are planning a felony crime? Therefore, the people who commit all the crimes by firearms, would not have this coverage. Only law abiding citizens, who use firearms for a law abiding purpose. As such, there is no benefit at all to the cost of this requirement.

5) This bill has sinister logic. Do we want to create a process in our society where ex-cons can kick my front door in at 3 am, with the intent of raping and killing my wife and children, then torching my home, and I need to have liability insurance so they, or their families, can sue me when I use just cause in self-defense? This gives criminals more rights than law abiding citizens. It actually will cause an increase in crime as criminals will now know that they either will be able to get away with their crime or at worse have the ability to sue for injuries in the commission of that crime. We all know insurance companies always settle out of court and those costs are just passed on to the policy holders. This is absurd.

I urge you to reject this proposed bill.

Thank you for allowing me to present my views.