

From: John Hayes <john@failteromhat.com>
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To: INSTestimony
Subject: Raised H.B. No. 6656

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Testimony to the Insurance and Real Estate Committee regarding Raised H.B. No. 6656

AN ACT CONCERNING LIABILITY INSURANCE FOR FIREARM POSSESSORS OR OWNERS.

To require any person who possesses or owns a firearm to procure and maintain excess personal liability insurance and self defense insurance, and to require the Insurance Commissioner to adopt regulations to implement the provisions of this section.

I am opposed to this bill. Why should I be required to purchase additional insurance for exercising my rights afforded me by both the State and Federal constitutions? We are all afforded the right of free speech under the first amendment. Should we now have to get insurance too to exercise that right? Currently there are laws in place that allow people to seek compensation through the court system should I abuse that right.

The recent comments by Rep. Ernest Hewett to a seventeen year old girl regarding his having a snake under his desk are an example of poor judgment. Should he be required to get insurance for any future lapses in judgment?

The second amendment is a fundamental right afforded to everyone. It is not a privilege like driving an automobile and cannot be taxed or restricted as such.

How will this plan account for the criminal element that will ignore all the laws you put in place? Who will insure them?

Information sourced in the Office of Legislative Research Reports 2007-R-0442 and 2013-R-0174 show that 68% of the people arrested for various firearm violations are not prosecuted. I recommend you tackle the lack of enforcement of existing laws without putting more restrictions on mine.

Sincerely,

John Hayes