

FTR

Testimony Opposing Raised Bill No. 6656, an Act Concerning Liability Insurance for Firearm Owners

Thank you for holding the hearing on this bill. Given the unprecedented number of proposed gun control bills I am not able to testify in person for this bill. I have already taken four vacation days to either testify or meet with my legislators.

I am opposed to this bill for a number of reasons. I have a right to keep and bear arms. Some may argue that the government has the ability to regulate this right and that may be the case. I see this bill as conferring the ability to regulate my right to keep and bear arms to the insurance industry. If an insurance company is not willing to underwrite a policy for me and because of that I can no longer own my firearm they are infringing on my right. Private companies should not have the ability to regulate activities that only the government should be regulating.

If the insurance company requires details of which firearms I have or how they are stored in order to decide whether they will sell me a policy this is an indirect form of gun registration.

If the intent of the bill is to make sure that funds are available to pay civil damages in the event that I cause damage with my firearm this might not be the case as insurance policies typically exclude damage caused by intentional acts.

This bill would force me to buy a product in order to exercise an inalienable right. If the logic behind this bill is valid, then why am I not being required to carry libel insurance in order to pay for damages that might be caused by exercising my right of free speech?

A person has a right to legal representation when charged with a crime. If someone cannot afford this insurance will insurance be provided for them to avoid infringing on their right to keep and bear arms?

There is no provision for a person with adequate resources to self insure rather than purchasing this insurance.

In summary, I feel that this bill is misguided and that it has many flaws. I urge you to not allow this bill to proceed any further in the legislative process.

Thank you.

Joseph Hriczo

Bolton CT