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From: Joe <jwarmus169850MI@comcast.net>
Sent: Sunday, March 17, 2013 10:02 PM
To: INSTestimony
Subject: Testimony for Raised Bill 6656: AN ACT CONCERNING LIABILITY INSURANCE FOR FIREARM POSSESSORS OR OWNERS.

Testimony to the Insurance and Real Estate Committee, March, 17, 2013

I am giving testimony to oppose Raised Bill 6656: *AN ACT CONCERNING LIABILITY INSURANCE FOR FIREARM POSSESSORS OR OWNERS.*

I feel this is unnecessary, and will lead to unintended detrimental consequences. In the first place, a typical homeowner's policy will provide coverage for negligence such as an accidental gun discharge. Additionally, many responsible firearms owners carry additional, voluntary insurance to cover theft and costs incurred if they are involved in a legal and justified use of deadly force. Insurance covers unintentional liabilities and accidents, they will not cover any illegal or intentional activities, either with firearms or in any other facet of our lives.

There is fear in the insurance industry that the laws may lead to reckless actions by gun owners who will not have their own assets, property or income at stake, and could actually increase gun violence.

I also think that this will prohibit many people of limited means from lawfully keeping a firearm. In many high crime areas, a law abiding citizen could understandably want a firearm for personal defense. Many of these areas by default are in poor areas of inner cities. Low income and high insurance premiums would unfairly deny these individuals the ability to protect themselves and the right to self defense. If just one life is lost because insurance premiums stopped a struggling family having the means to protect themselves, the cost of this is too high.

If the purpose of this bill is to recoup costs due to gun violence, again this misses the mark. 99.9% of all legal gun owners are not the cause of gun violence. These, however, are the people you are asking to pay premiums. The causes of gun violence, gang members, drug dealers and criminals, who obtain guns illegally, will not run out to get an insurance policy. If they are already flaunting the legal system, and have gotten a gun through theft or illegal purchase, ignoring licensing and background checks, they will not bother with insurance. Therefore, a subset of law abiding citizens will be unfairly footing the bill for what they nothing to do with.

Lastly, no enumerated right granted to citizens of this country should require insurance as a means to exercise that right. Reporters may decide to take out insurance to protect against being held liable, but no American is required to have it in order to exercise their First Amendment right, or any other. The Second Amendment should be no different.

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