

From: Kevin and April Schroeder <aschroeder810@msn.com>
Sent: Monday, March 18, 2013 11:36 AM
To: INSTestimony
Subject: Testimony for Bill H.B. 6656

Dear Legislators,

As an Independent Insurance Agent, and a Deer Hunter, I'm asking you to OPPOSE H.B. #6656.

This would require Liability Insurance for Firearm Owners.

To use Insurance as a Gun Control tool is Wrong!

In speaking with several Standard/Admitted Insurance Company Underwriters (i.e.. The Hartford, Travelers, Metropolitan, Kemper, Safeco, ETC.), for which I am an Agent for, NONE would even offer such coverage by endorsement or otherwise.

The Standard Homeowners Policy currently does Not exclude coverage for accidental acts with a Firearm... So it's already covered...

All my companies said they would actually seek to add an Exclusion to remove coverage!

While talking with Surplus Lines Brokers, none knew of ANY company that would even write such coverage..

If they even found a company that would, they believed it would be Very Expensive.

All cautioned me that even if, that's if, a company offered the coverage, they would exclude "willful acts" with a Firearm.

So the policy would not cover the cause of loss for which coverage would most be wanted.

A Hunter shouldn't have to buy insurance, when coverage already exists in their Homeowners Policy.

I know of No Hunter, who is not already struggling financially, myself included, that could afford to purchase such insurance.

Many of them, myself included, hunt as a means to feed our families.

So lack of available coverage, and/or pricing of such, could bring deer hunting to an end for the state, where AAA reported a 16% rise in Deer killed by vehicles, from 2010-11 (Hartford Courant- 10/23/12). So we obviously have a Deer problem in our state...

Please allow us to continue to Hunt Deer and feed our families with the venison provided by the hunt, without having to purchase insurance to do so. Thank You!

Respectfully yours, The Schroeder Family.

Kevin Schroeder
184 Brick Top Road
Windham CT 06280
860-450-1366

Insurance Agent, Wilcox & Reynolds Insurance, LLC.
922 Stafford Road, Storrs CT 06268