

Matt Zurell · Bristol, CT · Public Testimony HB-6656, AN ACT CONCERNING
LIABILITY INSURANCE FOR FIREARM POSSESSORS OR OWNERS

I've often heard the statement, " Car owners carry insurance, why not gun owners?"

Our CT State Constitution does not guarantee the right to own a car. It DOES guarantee that "Every citizen has a right to bear arms in defense of himself and the state".

Aside from that concept, HB-6656 is blatantly racist.

While seemingly well intentioned, the accelerated "pass laws now" dynamic of this session has once again left off the details of what happens when we walk away. Additionally, the lawless (a) steal their cars, (b) have guns that are not on the books, and (c) will not comply with this bill. Passage of HB-6656 produces no meaningful results toward the reduction of violence in Connecticut.

The following demographics break down those living below the poverty line in CT:

White: 9%.....African American: 27%.....Hispanic: 32%.....Other: 12%*

**Kaiser State Health Facts, 2010-2011*

Cars, guns, race, and poverty

Insurance companies charge premiums using the "annualized loss expectancy" which is how much money they expect to pay per year based on a given person and car. In order to make money, they need to take in more money than they pay out. The ALE is used as a baseline to calculate how much each person is going to have to pay in premiums. The industry certainly won't create a whole new standard for firearms that facilitates a loss on their books, so the same math applies.

The statistical poor in our state:

1. Are made up of the racial demographic outlined above
2. Live in high-risk areas, and will be charged higher premiums than those doing OK
3. Have less ability to pay those premiums

If struggling single Moms are added to the mix of consideration...

How can any socially minded person EVEN BEGIN to think about passing HB-6656 to a vote, when its very nature discriminates against masses of minority constituents residing in our great Constitution State?