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Dear Committee Members:

I would like to begin by thanking the Committee for holding a public hearing on this bill. I stand in opposition to HB 6656, which requires that gun owners obtain liability insurance.

As a collector of older military rifles, my first thought is that I will be penalized for my years of hard work restoring those firearms. An insurer is likely to request information about the number of guns that I own, which in my case, will be substantially higher than the average person. As a result, I would pay higher premiums – and for guns that would never leave my house. In fact, most of them use ammunition that is no longer manufactured and if it is, is not available in your local Wal-Mart or gun shop.

I ask what guarantee law abiding citizens would be given that their inventory is not recorded (down to the serial number) by insurance companies and then handed over to the state government upon request? That scenario amounts to nothing less than a registry free of cost to the state. To add to that point – the insurer's profits seem like an awfully convenient reward for the heavy burden of data collection for a de facto registry. After all, is Hartford, CT not commonly known as the "Insurance Capital of World"? I believe this bill was well intentioned, but should it pass, the outcome is more dollars in the pockets of the insurers and not a single CT resident would be one iota safer.

Let it be clear that my position is that neither I, nor any other citizen, regardless of wealth or income, should be forced to purchase insurance to exercise a right guaranteed by both the US Constitution and the CT Constitution. I believe that this bill would make firearm ownership significantly harder for those folks who are at the lower end of the income spectrum. In fact, those folks are already more vulnerable because they cannot afford to live in safer neighborhoods. Shaking them down for more money adds insult to injury and may even lead to further loss of life when some of those families must give up their only firearm because they cannot afford insurance its ownership entails.

People (myself included) tend to forget that for most Americans (CT residents included), a quality firearm that can be trusted to operate reliably is not cheap. For lower and middle class families (in this economy), a good shotgun or hand gun might cost a full week's paycheck. Also, in CT, a pistol permit can be expected to cost upwards of \$300 in classes and fees. Adding yet another requirement – insurance – is going to create a recurring cost that many of our families simply cannot afford. A \$600 handgun is a (hopefully) once in a life time investment. A \$300 permit that lasts 5 years (and can be renewed at a lower cost) is an upfront payment. People can save up to afford that initial \$900. However, an insurance policy paid monthly or yearly just becomes an excessive burden on a family just trying to ensure its own safety.

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I strongly question how requiring insurance would have prevented the horrible tragedy that occurred last December in Newtown. We have come to learn that the family of the madman (who doesn't deserve to be referred by name) was well off and could have afforded whatever insurance would have been required for their collection of guns. Perhaps the insurance payoff would have covered the funeral costs of those 27 victims, but the honest-to-God truth is that there would have still been 27 victims that day. Frankly, when you are already bent on committing mass murder before your own suicide, it becomes very difficult to care about your insurance premiums going up afterward.

I ask that this committee think very carefully about the implications of this proposal in terms of how it affects lower and middle income families, who deserve equal protection under the law with respect to their right to keep and bear arms.

Thank you for your time.

Sincerely,

Michael Martin