

19 March 2013

RE: Raised Bill No. 6656 *"AN ACT CONCERNING LIABILITY INSURANCE FOR FIREARM POSSESSORS OR OWNERS."*

Members of the Real Estate and Insurance Committee, thank you for the opportunity to speak in this Public Hearing.

I am OPPOSED to Bill 6656.

I fear that as more and more insurance companies look for excuses to drop clients, the fact that a person is a gun owner will provide plenty of reason to exclude them from coverage, especially in a state that is currently doing everything it can to isolate and vilify gun owners.

As a homeowner near the coast, I am all too aware of how difficult it is to obtain homeowners coverage already. And coverage that is obtained does not come cheap. I wouldn't even think of asking my homeowners insurance company for such insurance.

After doing some searching for coverage elsewhere, it would appear that to comply with the proposed bill, my wife and I would be spending about \$750.00 annually. Perhaps on a state politician's salary, that's pocket change. But in a state with the highest tax rates in the country, that's real money to me, and most every other CT resident.

What numbers did your committee come up with? DID your committee come up with any figures? How many citizens do you think have the means to comply? And which companies did you canvas for quotes?

With Democrats professed concern for the underclass, how many of them do you think can afford this type of insurance? Yet some of these people are the most at risk of violence, and hence most in need of personal protection. I suspect criminals, however, will wholeheartedly support this bill, if it means that some people will decide that a firearm is just too costly, and therefore disarm.

The motive for this bill seems obvious, coming in a flurry of new gun control legislation, all aimed at squeaking something through. It's timing is also curious, coming on the heels of the recent announcement that a specialty insurance company, the Navigators Group, has been lured to CT with an 11.5 million dollar loan and grant, courtesy of the CT taxpayer.

Again, I OPPOSE Bill 6656.

Pat Hambly
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