



From: Stephen Prusaczyk <sprusaczyk81@gmail.com>
Sent: Tuesday, March 19, 2013 2:55 PM
To: INSTestimony
Subject: Raised Bill No. 6656

Dear members of the Insurance and Real Estate Committee,

I am writing to you today to express my opposition to raised bill number 6656, regarding liability insurance for firearm possessors or owners.

I would first like to state that I, along with the rest of the country and world, was shocked and horrified by the events that occurred in Newton Connecticut on December 14th, 2012. No family or community should ever have to deal with the loss that was experienced on that tragic day. I personally have many loved ones that work in schools all across the state of Connecticut, and I realize that this could have happened anywhere. I am in full support of any action that would prevent something like this from ever happening again.

Unfortunately, raised bill 6656 will do nothing to promote the safety of Connecticut residents or reduce gun violence in our state. It will not do anything to prevent another mass shooting like the one that occurred last December. The vast majority of people committing violent crimes with firearms in our state and around the country are not legal gun owners. These criminals obtain their weapons illegally through theft or through the black market from other criminals. If these criminals are not obtaining their weapons legally, why would they take the time to obtain liability insurance? These are the people intending to harm others with their firearms, and they will not have the required liability insurance. The only people with this liability insurance will be the responsible, legal gun owners. These are the people that have no intent to ever harm anyone with their firearms. They store them properly where only they have access to them. The absolute worst nightmare of any legal, responsible gun owner is to actually have to use their firearm in a self-defense situation.

As for the self-defense insurance, who does this benefit? The only group that this will benefit is the criminals from which we need protection from in the first place. Now these criminals that are breaking into homes and committing other crimes will know that any gun owner that they face as a roadblock to their crime is legally obligated to hold an insurance policy. This now gives the criminal grounds to sue the legal gun owner should they be harmed by justifiable self-defense. Again, who are we trying to protect here? The person acting in self-defense to protect themselves and their family, or the criminals looking to harm them? The term "common-sense gun laws" has been thrown around a lot lately during the gun control debate. Raised bill number 6656 is the exact opposite of a common-sense gun law. It makes absolutely no sense and will do nothing to protect innocent residents from gun violence.

Since raised bill 6656 will do nothing to reduce gun violence, it can be nothing other than an attempt at gun control by attrition. It is an attempt to reduce the number of legal gun owners by making the legal gun ownership process as time consuming and expensive as possible. As I have stated a number of times, the legal gun owners are not the threat that faces our state or our safety. It is also a breach on our Second Amendment rights as American citizens. If in the view of the State of Connecticut and the United States of America I am legally allowed to possess a firearm, why should my ability to obtain and possess a firearm be in the hands of an insurance company? Why should my ability to protect myself in self-defense hinge on my ability to afford an expensive insurance policy when I have no intent to harm anyone?

I appreciate you taking the time to hear my testimony, and I hope you can see that raised bill number 6656 will do nothing to promote the safety of our residents.

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