

**From:** Timothy Marugg <tim.marugg.7763@charter.net>  
**Sent:** Tuesday, March 19, 2013 9:34 AM  
**To:** INSTestimony  
**Cc:** zRepresentative Bill Simanski; Sen. Witkos, Kevin  
**Subject:** H.B. No. 6656 (RAISED) INSURANCE AND REAL ESTATE

Dear Members of the Insurance and Real Estate Committee:

I am writing in opposition to H.B. No. 6656 (RAISED) INSURANCE AND REAL ESTATE . 'AN ACT CONCERNING LIABILITY INSURANCE FOR FIREARM POSSESSORS OR OWNERS'.

This does several things that I find morally repugnant:

1. It creates an economic barrier to the exercise of a Constitutional Right enumerated in both the State and Federal Constitutions.
2. It is a poorly camouflaged attempt to enact universal firearm registration.
3. It transfers the responsibility and risk of that registration scheme from law enforcement to profit-seeking insurance companies.
4. It implicitly grants rights of invasive search to a non-governmental entity, without due process (with the threat of exorbitant fees if denied).
5. It transfers the cost of enforcing unjust laws that infringe an enumerated Constitutional Right ONLY onto lawful Citizens who ADMIT to exercising that right.
6. It does NOTHING to impact repeat-offending felons who commit the vast majority of gun violence.
7. It provides a pool of money, stolen from a targeted group of innocent citizens, to redistribute to the victims of catch-and-release criminals.
8. There is no doubt in my mind that insurance companies would deny all coverage for any self-defense claim until the citizen is proven innocent at trial.
9. In my opinion, insurance companies are amoral parasites, which have no regard for what is right and just, and will happily settle a lawsuit brought by a wounded burglar, if it is cheaper for them to do so, just as they are willing to fire Connecticut employees and hire cheaper labor overseas. Insurance companies will only raise the cost of self defense by lawful Connecticut citizens.

Applying blood-sucking parasites to cure a sick patient was discredited and abandoned long ago. Applying parasitic insurance companies to lawful, innocent, permit-holding gun-owners, and pretending it will reduce gun-violence, is deceptive and dangerous, and undermines the legitimacy of government.

We need to keep violent felons behind bars, and stop the witch-hunt against lawful citizens exercising a constitutional right.

H.B. No. 6656 does not deserve to be raised. Please kill this dangerous bill in committee.

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