

Testimony for the March 19<sup>th</sup> 2013 public hearing regarding 6656

To the members of the Insurance and Real Estate Committee,

This is primarily directed to those among you who support 6656.

As we learn more about the Lanza case via information leaked at a recent police conference, it's clear that a determined and highly intelligent madman could have chosen other methods to wreak havoc. According to the NY Daily News, (<http://www.nydailynews.com/news/national/lupica-lanza-plotted-massacre-years-article-1.1291408>) Lanza's murderous act was years in meticulous planning. He even kept "score" as shown in this observation:

"They don't believe this was just a spreadsheet. They believe it was a score sheet," he continued. "This was the work of a video gamer, and that it was his intent to put his own name at the very top of that list. They believe that he picked an elementary school because he felt it was a point of least resistance, where he could rack up the greatest number of kills. That's what (the Connecticut police) believe."

Bills such as 6656 do not address the unique, rare and singular issue posed in the Lanza case. In fact, this bill is mostly being debated in a vacuum.

In an earlier email, I gave several reasons why the raised bill 6656 should not move forward at this time. The information now being "leaked" implies a most urgent need to stop and wait for all the facts of the Lanza case to be disclosed. You are legislating without essential facts, adding to extreme disinformation and misinformation about firearms which you have already heard from the left, and continue to propagate.

As to the matter of mandated insurance, have you considered the few insurable perils? First off, stop the analogies to cars. Chances of an incurred liability through the common use of a vehicle have nothing to do with the nature of firearms. The comparison is a logical fallacy and a red herring argument. Driving is a privilege, bearing arms is a right.

Acts of war or any willful criminal act is an uninsurable peril. There's no policy on this planet that could have or would have "covered" Lanza. No insurance policy covers criminal activity. No insurance policy covers acts of war. Personal liability coverage, under the best circumstances would be very limited in scope, and as many firearms owners already have such coverage under a homeowner or umbrella policy, the incremental addition does not justify such a mandate under threat of criminal prosecution!

What are the circumstances where a firearm could cause damages subject to a lawsuit?

We've already ruled out use of a firearm in the commission of any criminal act. That leaves accidents due to lawful discharge of a firearm at a range (indoor or outdoor), hunting, negligent discharge or self defense.

Let's look at self defense. If a person is forced to discharge a weapon because they reasonably believed they were in imminent danger in their home or business, or elsewhere after attempting retreat, and it was later found that they were under such a threat, you have the power to simplify the situation.

**Pass a law that says a criminal aggressor, successors or heirs have no right to sue for any damages or injury caused by a defender exercising their right to self defense! No right to sue, so no liability, no peril to insure against.**

Other accidents I mentioned... they don't make the news much do they except for the viral youtube of a cop shooting himself in the leg teaching gun safety <https://www.youtube.com/watch?v=b02fDSAGk5s> . Among trained and permitted citizen owners, such incidents are exceedingly rare! It makes little sense to cause every gun owner in the state to expend \$500 to \$1000 a year. With 200,000 FBI-vetted permit holders do the math. It's a huge tax, and targets the wrong people. **You are not solving the "Lanza" issue, you are not even close!** You might want to address the real issue of unsafe handling of firearms by law enforcement though. That's a different issue.

Besides, just because a law says "get insured" does not mean any insurer will underwrite such insurance! It's not for a private party to determine a citizen's rights under the Second Amendment or A1 Section 15 of the CT Constitution. Are you prepared to force insurers not to deny any gun-owning applicant? Are you prepared to set premium caps and price controls?

Wait for the results of the investigation to be released, then reevaluate in light of facts. You owe your constituents that much.

**STOP! Don't create laws without the facts.**

Sincerely,

William G. Hillman

Bethel, CT 06801

To the members of the Insurance and Real Estate Committee,

I write to express my strongest opposition to bill 6656 for several reasons.

- 1) Gun ownership and self defense, unlike the "privilege of driving" is a Right.
- 2) Like a Poll tax, one should not be required to pay exorbitant fees to a private third party to exercise a guaranteed Right.
- 3) Such a mandate will more adversely affect lower income people from exercising that Right.
- 4) According to this article, there may be unintended consequences:  
<http://www.bloomberg.com/news/2013-02-19/u-s-insurers-resist-push-to-make-gun-owners-get-coverage.html>
- 5) No insurance will ever insure against a willful unlawful act. The incidence of negligent or accidental discharge is low to statistically non-existent, and if a weapon is stolen, the homeowner isn't liable anyway.
- 6) Many homeowners already carry umbrella liability anyway, the incremental increase in coverage would be minimal, and useless in terms of victim compensation for the reason stated above that I will repeat:

**NO insurance will ever insure against a willful unlawful or criminal act.**

This raised bill must be rejected. It's a bad law, of questionable constitutional qualities and will do absolutely nothing to prevent another incident like what happened 12/14 and it will simply not provide for victims as stated.

Sincerely,

William G. Hillman  
Bethel, CT

FOR IMMEDIATE RELEASE  
March 18, 2013

**UPDATE  
SANDY HOOK SCHOOL SHOOTING INVESTIGATION**

The Connecticut State Police is not releasing further information in regards to the Sandy Hook Elementary School shootings at this time.

The recent seminar during which the Newtown case was discussed was designed for law enforcement professionals only. Law enforcement sensitive information was discussed dealing with tactical operational approaches employed by first responders on the day of the shootings at Sandy Hook Elementary School. Officer safety and public safety along with lessons learned from the incident were discussed. Following each tragic mass murder incident in this country it is customary for law enforcement to share their lessons learned from the investigation so that other law enforcement agencies can learn.

The Connecticut State Police has not and will not speak publicly on the Sandy Hook investigation, as it is still ongoing and it is the policy of the State Police that no factual information will be distributed until the families of the victims have been informed first. The families of the victims continue to be a priority in this investigation and this fact was clearly stated at the seminar. It is unfortunate that someone in attendance chose not to honor Colonel Stebbins' request to respect the families' right to know specifics of the investigation first.

It is anticipated that the final Connecticut State Police report is still several months away. No additional info is available regarding this case.