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Sent: Tuesday, March 19, 2013 2:25 PM
To: INSTestimony
Subject: LETTER IN OPPOSITION TO H.B.-6656

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March 19, 2013

Insurance and Real Estate Committee
Connecticut General Assembly Legislative Office Building 300 Capitol Ave Hartford, CT 06106

H.B. No. 6656 — AN ACT CONCERNING LIABILITY INSURANCE FOR FIREARM POSSESSORS OR OWNERS

Distinguished members of the Insurance and Real Estate Committee

I strongly oppose H.B.-6656 because it will be ineffective in curbing gun violence and will create significant burdens for law abiding gun owners. This is just another attempt by the gun grabbing policy makers to infringe upon our second amendment.

NO INSURANCE SHOULD BE REQUIRED FOR A RIGHT GUARANTEED BY THE CONSTITUTION OF THE UNITED STATES.

There is no other constitutionally guaranteed right that requires anybody to have insurance.

House Bill No. 6656, legislation that which would require persons owning or possessing firearms to maintain excess personal liability insurance coverage, including coverage for civil and criminal defense. General liability insurance has exclusions for intentional and/or criminal acts.

This common sense exclusion prevents a criminal from being protected by the insurance policy. In fact, insurance policies generally do not cover intentional or illegal acts.

The Property Casualty Insurers Association of America (PCI) a national property casualty trade association comprised of over 1,000 member companies who writes approximately 44 percent of all property casualty insurance sold in Connecticut opposes this bill.

According to PCI, policies specifically covering excess personal firearms liability are not currently widely available in the market and it is difficult to determine whether insurers would be interested in offering such coverage without details as to the parameters of the required coverage contemplated by this bill.

This bill has nothing to do with reducing violence. It's all about gun control and back door attempts to have gun registration.

Please explain to me how this bill requiring me to have insurance will reduce criminal activity? Do you for one second believe that a criminal will not commit a crime with a stolen firearm because it has or it doesn't have insurance?

It is unbelievable how politicians keep making laws to criminalize law abiding citizens while protecting criminals. Are you requiring criminals to carry insurance on their stolen or ill acquired firearms as well or are you only requiring it from law abiding citizens?

In case you don't know, all law abiding citizens already have firearm insurance. This is the wording of our policy. Please read it again.

A well-regulated Militia, being necessary to the security of a Free State, the right of the people to keep and bear Arms, shall not be infringed.

It does not say the right of the people to keep and bear arms, should be insured. It says: right of the people to keep and bear Arms shall not be infringed.

I demand this bill gets thrown out of committee and never see the light of day again.

Sincerely,

Adam C. McMaster