

Testimony for the Committee on Insurance and Real Estate

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I'm testifying today in opposition to:

H.B. 6656 - AN ACT CONCERNING LIABILITY INSURANCE FOR FIREARM POSSESSORS OR OWNERS.

I am **STRONGLY** opposed to such legislation.

This bill is simply a tax in disguise aimed at preventing law abiding citizens from purchasing firearms. I understand that the funds will go to an insurance company and not the government, but the end result is the same. Make it more difficult for law abiding citizens to purchase a firearm.

Mind you, I have made 9 calls to various insurance agents and underwriters asking one question:

Can I purchase (1) excess personal liability insurance that provides coverage for bodily injury or property damage caused by the use of a firearm, and (2) self defense insurance that provides coverage for civil and criminal defense costs and provides for reimbursement of criminal defense costs if such person uses a firearm in self defense.

The usual response (after moments of silence) were, "WHAT?". Then spending time on hold, getting passed around only to ultimately be told "we don't offer that".

When I would get an underwriter on the phone, I would be asked to clarify if I want "insurance in case I shot someone?". After I said yes.... I would hear fits of laughter from a few and long gaps of silence yet again.

I have one question for the committee: Who is this bill aimed at?

Law abiding citizens have VERY few exchanges with firearms in this state that result in injury. 180,000 pistol permit holders alone and crime from law abiding citizens is nearly non-existent. I say law abiding citizens as most crime I see on the evening news is from firearms that have been procured illegally. I don't see the gangs lining up around the corner to purchase a policy to carry their stolen firearm.

The message this bill sends is "We will haul you into court if you defend yourself?" Is this the message we want to send? The majority of cases I have seen as of late didn't end up in court cases when a firearm was used in self defense.

I'd really like to see this legislature **focus on laws that actually target criminals** and not law abiding citizens. These violent criminal "catch and release" programs are insane. Early release of a violent offender is OK in Connecticut but God forbid a citizen doesn't purchase an insurance premium seemingly made of unobtanium and he will be charged with a class A misdemeanor. Talk about a catch .22.