

Hello and thank you for your time and consideration.

My name is Elizabeth Drysdale, from Waterbury CT.

I am an Assistant Vice President at an insurance company. I am a licensed producer and licensed adjuster. I have been in the insurance industry for more than 20 years. I fervently oppose H.B. 6656 AN ACT CONCERNING LIABILITY INSURANCE FOR FIREARM POSSESSORS OR OWNERS.

The bill states that the person must procure and maintain excess personal liability insurance and self-defense insurance. I take exception to this, as it does not state as to what the gun owner must be in excess of, nor provide an underlying limit of coverage amount. In order to have excess personal liability insurance there must first be primary or underlying coverage. Since primary coverage is not addressed ~ this excess coverage is then capacious and arbitrary.

I think there may be a knowledge gap on insurance coverage in general. The standard ISO (Insurance Services Office) coverage policies for homeowners (HO3), renters (HO4) and condo owners (HO6) provide liability coverage. Liability is provided for all things not excluded. As such, coverage is afforded for negligent acts. Including:

... "bodily injury" or "property damage" resulting from the use of reasonable force by an "insured" to protect persons or property.

Translation ~ most people already have coverage and this bill as proposed is either trying to duplicate what is already out there or confuse the issue. To date, there are no standard exclusions for firearms or the use of firearms. This means there is coverage for accidental and unintended situations. Intentional and deliberate situations are never covered ~ those are usually criminal in nature. Intentional and criminal acts are excluded. Any suggestion that insurance should apply to intentional acts is ridiculous. It would condone illegal acts.

It seems that this bill is also targeting lower income gun owners (non-property owners) that may not carry a renters insurance policy.

This bill, as drafted, does nothing to alleviate the current situation and/or if in place – it would have done nothing to prevent the tragedy in Newtown. Instead this bill acts to confuse and misdirect the public about the intent and use of insurance. I would rather see, you, our lawmakers work to address and treat the underlying mental illness and other socio-economic triggers that lead to criminal behavior with and without the use of firearms. This bill will create a burden for the insurance industry as a whole, increase insurance premium for all of us and benefit no one.

Insurance is simply NOT the answer!

I will hold myself out there as an insurance coverage expert and I am happy to provide one on one and/or group training to any lawmaker that wants to learn more about insurance. Please feel free to contact me on this topic at any time.