

[REDACTED]

---

**From:** Hercy Lord <hlord@snet.net>  
**Sent:** Monday, March 18, 2013 5:34 AM  
**To:** INSTestimony  
**Subject:** HB No. 6656 Insurance and Real Estate

Respectfully, I stand in OPPOSITION to this bill for the following reasons:

I worked 26 years in all divisions of the Aetna Life Insurance Company in Hartford, (retiring 20 years ago) so I know the insurance industry quite well. Insurance for home owners is expensive and sometimes difficult to procure. Many Connecticut residents, working with their agents, have their home owners insurance with OUT OF STATE companies – one of the thousands of smaller insurance companies. Premiums increase almost yearly just for basic replacement costs of insurance in case of fire, and of course, theft, etc.

Many companies will NOT want to write this type of liability insurance, and know little or nothing about who lives in the home, how skilled they are with any firearms (parameters can change frequently), know nothing about various types of firearms.

Rating an insurance risk is difficult enough without burdening insurance companies with this type of insurance. Already many will NOT insure a home or apartment dweller's contents if they own a Pit Bull, Rottweiler, or several specific breeds of dogs they view as aggressive.

This is unworkable and will result in higher premiums that we cannot afford and/or being dropped by our insurance carrier. Most firearm owners NEVER experience any event that would result in a "claim", just as requiring someone living OUTSIDE a flood plain, or away from the Connecticut shore to have flood damage insurance is absolutely NOT needed.

There are NO 100% guarantees in life anywhere on Earth that we will be born, live a peaceful, happy, LONG life, and it seems that government just wants to wrap us all in cotton batting and create a Nanny State. This removes our Natural Rights to Freedom! America was NOT built by dependent, cowardly, weak people, but by resilient, strong, opinionated, hard working people. Let's keep it that way. Keep Connecticut the Constitution State!

Regards,

Hercy Lord