

Insurance and Real Estate Committee Hearing

3/19/13

HB-6656 - (RAISED) INSURANCE AND REAL ESTATE . AN ACT CONCERNING LIABILITY INSURANCE FOR FIREARM POSSESSORS OR OWNERS

My name is Judy Aron and I am from West Hartford. I am very much opposed to this bill that has been raised in your committee. I want you to kill this bill and VOTE NO . This bill would require any person who possesses or owns a firearm to procure and maintain excess personal liability insurance and self defense insurance. Some of my objections to this bill are as follows:

1) This would make it very difficult - if not impossible - for lower income citizens, single parents and others on fixed incomes to afford owning firearms and would place a high financial burden everyone as I believe this type of insurance would be very expensive. Placing a financial burden on gun owners in this manner is a huge infringement of their **Right** to keep and bear arms. This is not the same as car insurance because driving a car is not a Constitutional right, in the same way being able to defend oneself is, it is instead a privilege. Shall we also start mandating liability insurance for those who own other weapons like knives and bow and arrows? This type of insurance is obviously being proposed to place a financial roadblock in the way of gun ownership, and more importantly this would **NOT** have stopped Adam Lanza from killing anyone.

2) Aside from the obvious expense of insurance, what if no insurance carrier would give insurance to a particular individual? That person's right to keep and bear arms in CT would certainly be violated.

3) I do not believe that this type of liability insurance even currently exists, although what I find very non-coincidental is that Governor Malloy is striking a deal with an insurance company to come to CT and it looks to me that he may be promising these folks a boatload of firearms liability policies - I read* that The Navigators Group will be getting from the State of CT an \$8 million forgivable loan at no interest, as well as a \$3.5 million training grant. The company will become the 10th company to receive a forgivable loan for promising to create 200 jobs. The first 100 employees will be moved from its current location in New York. This new insurance company will only have to create 100 jobs to meet its required 200 job goal and those 100 jobs will cost the taxpayer \$115,000 per job. Of course this is money the State does not have.

In any case, Navigators is an Excess & Surplus insurer. What they do is underwrite specialty risks. Because they do not use ISO forms they can tailor coverage to whatever the need may be. In other words they can cover what they want and they can exclude what they want. These companies usually have a min premium which is much higher than the standard market. It seems pretty obvious to me that Governor Malloy knows that gun liability insurance is basically a given new law, and it is suspect that he has lured Navigators away from NY by providing them with an open field for new customers and a new type of insurance. I find this repugnant.

Why are CT legislators continuing to pursue the punishment of CT's legal gun owners? We did not kill anyone in Sandy Hook, yet the obvious intent is to make gun ownership costly and burdensome which is clearly an infringement of our Rights. Why are you not addressing the real issue of a broken mental health delivery system and how on Earth can you legislate anything without a police and toxicology report from this crime? Where are those reports after 3 months? Surely a preliminary report must be available . If not, then why not? Can you then explain why bits and pieces of this case are beginning to leak out? Like how Adam Lanza kept a spreadsheet of mass murders? <http://www.nydailynews.com/news/national/lupica-landa-plotted-massacre-years-article-1.1291408>

This kind of legislation is very bad as it not only seeks to be a boon to insurance companies, especially one who has just struck a deal with our Governor, but does so while financially punishing every law abiding gun owner in CT and pushing an obvious gun control/citizen disarmament agenda! Please Vote NO on this bill.

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* - http://www.ctnewsjunkie.com/ctnj.php/archives/entry/new_insurance_company_new_labor_numbers/