

Legislators and Representatives of State,

Thank you for allowing me to testify today.

I come before you today, not as a gun owner, NRA member, or member of the Armed Forces, but as a law abiding citizen of the State of Connecticut, a mother, and the spouse of a military veteran. I am taking the NRA pistol course to educate myself about the safe handling of weapons.

It is my understanding that we are trying to collaboratively change the gun laws in Connecticut to protect our citizens. One of the provisions being discussed is liability insurance. I take issue with this for several reasons.

1. We notoriously pay high insurance rates in this state when it comes to property liability.
2. Current optional coverage is available through the NRA endorsed carrier. Any mandatory coverage required is discriminatory. Carrying coverage on an automobile is mandatory because driving is a privilege, not a right. Requiring such coverage on a right, as established by the United States Constitution, is essentially a discriminatory tax waged only against gun owners and not the general public. Most of us can agree that the health care bill is failing, and this would be a similar "tax".
3. Insurance is another form of registration. The Constitution provides for the Right to Bear Arms, and not the right to own a specific weapon as the government sees fit. To have insurance, you must often provide a description of the property. (This doesn't seem to be a question on the NRA plan as of this date). However, this NRA endorsed insurance carrier mandates you be a member of the NRA.
4. **Criminals do not carry liability insurance, nor will they pay tax on ammunition.**
5. Coverage is not guaranteed in the event of liquidation or receivership of the insurer. This would require additional insurance as SIPC is to investors.
6. Crimes are committed with inanimate objects other than guns. We don't require additional insurance on knives, tire irons or baseball bats.

I do understand that we are trying to do the right thing here. As a parent, my heart bleeds for the parents who lost their children to a senseless crime that was committed by a mentally unstable individual who never should have had access to a gun. We can do more by teaching our children the value of human life and securing our weapons, rather than imposing harsh penalties and costly insurance on law abiding citizens. Continuing education is key, but certainly not discriminatory taxes and insurance. Bad laws often come out of good intentions when we base our decisions on emotion.

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