

Distinguished Members of the Public Safety Committee:

As a claims and litigation professional with over twenty- five (25) years of experience in the insurance claim arena I object to HB6656 for many reasons particularly

Under a homeowner policy or a renters policy gun owners already have self-defense coverage designed for bodily injury or property damage suffered by a third party.

In a unanimous decision, the Connecticut Supreme Court held that self-defense is an exception to the intentional injury exclusion in the homeowners' liability policy (see Vt. Mut. Ins. Co. v. Walukiewicz, 290 Conn. 582, 966 A.2d 672 (2009)). In the event of an accidental shooting due to negligence the policy would also respond.

This bill is discriminatory:

Specialty coverage such as self-defense insurance (reimbursement for legal fees incurred because of criminal charges, policy responds only after acquittal) is available in what is known as the Excess and Surplus market. Premiums can be astronomical. Therefore Black and Latino, communities will be disproportionately affected via the power of the purse. Irrespective of race, ethnicity or socioeconomic status every person has a HUMAN RIGHT to self-defend.

This bill will subsidize Special Interest while injuring the average citizen.

Through a member, only program the NRA offers its members self- insurance protection. Gun owners may choose to purchase the coverage usually for a much lower premium than in the open market. This bill would force every gun owner to purchase a policy of insurance. Gun owners who are not NRA member will choose to join the organization and pay membership fees to benefit from the lower premium. That would only serve to enrich the organization.

As you deliberate whether HB6656 should become law I respectfully suggest that, you stop and consider that elected officials make decisions that often have disastrous results, sometimes even deadly. Case in point is the Governors Early Release Program which some of you supported. Should we make you carry liability insurance to cover the mistakes you make?

Thank you for considering my testimony

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