

From: nick@dubaldomusic.com
Sent: Monday, March 18, 2013 11:45 PM
To: INSTestimony
Subject: I Disapprove of H.B. No. 6656 (Testimony)

Members of the Insurance and Real Estate Committee,

My name is Nicholas DuBaldo and I disapprove of the proposed bill H.B. No. 6656 'AN ACT CONCERNING LIABILITY INSURANCE FOR FIREARM POSSESSORS OR OWNERS'.

I believe this proposal to be discriminatory against the overwhelming majority of firearms owners, the law-abiding citizens. I fail to see how if a crime is committed with a firearm that the onus should be on those who use firearms safely. As silly as it sounds, can you imagine a criminal taking out an insurance policy before a robbery, a drive-by shooting, or any other heinous act of violence?

I also believe that this puts the economically disadvantaged at a loss as well. What if they possess a musket which has been passed down for generations; while it did not cost them anything to possess the musket, now they are expected to purchase an insurance policy on it? If they cannot afford the insurance premium will the musket be seized, impounded, will they be forced to sell it? Can we deny someone the right to bear arms for lacking insurance?

If liability coverage does not exist for the First Amendment, why should it exist for the Second Amendment? When either right is used improperly, they can ruin lives, careers, or entire industries. Perhaps each American should have Seventh Amendment insurance just in case they are on a jury which convicts an innocent person or lets a criminal go free. While those ideas seem far-fetched now, they may not be if you set the precedent of attaching insurance riders to our constitutional rights.

This proposed bill will not be a benefit for anyone aside from the insurance companies. I do not believe that firearm owners should be presumed guilty of negligence when there is no supporting evidence that they are guilty of negligence in the lawful use or possession of their firearms. I respectfully ask that you disapprove of this proposed bill.

Thank you for the opportunity to express my views.

Nicholas DuBaldo