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Insurance and Real Estate Committee
Legislative Office Building, Room 2C
Hartford, CT 06106

Honorable Members:

As an American, a life-long Connecticut resident, a tax payer, a law-abiding citizen and a gun owner, I urge this committee to review realistic actions that will be effective in reducing "gun-crime".

I strongly **oppose H.B. 6656 (AN ACT CONCERNING LIABILITY INSURANCE FOR FIREARM POSSESORS OR OWNERS)** as a significant infringement on the rights of the law-abiding gun owner in this state.

This proposed legislation appears to attempt the following:

- Raise the cost of owning guns to the point where people aren't willing to pay to own them.
- Compensate for harm caused by guns
- Make insurance companies de-facto regulators of guns.

Advocates of gun-control are consistent in stating that they do not want to take away all guns from law-abiding citizens, but attempting to place an insurance premium on ownership of a gun does exactly that. Passage of this legislation will not only infringe on the rights of the CT citizen, but will also discriminate against those who will find gun ownership unaffordable.

I am not a lawyer or an insurance expert, but I do know that the majority of all gun deaths are either by way of suicide or criminal homicide/assault – both actions that currently void any opportunity for insurance payouts. I believe accidental deaths or injuries, which accounts for a very small percentage of instances, would be covered under current insurance requirements such as homeowners or through civil litigation.

That leaves making insurers into quasi-regulators. There might be an idea out there thinking that insurers will be able to do all sorts of things controlling guns that government can't or won't do, but it won't keep dangerous people from getting guns. In addition, as soon as the insurance market does something politically unpalatable, government intervention will be the norm as it was for national flood insurance, HMO's and so forth.

I see the following problems with this proposed legislation:

- The insurance requirement laws are highly political.
 - It is almost certain this will be litigated in the courts for its constitutionality thus burdening CT tax payers with more undue cost.
- Criminals don't buy insurance.
 - Even if you got them to buy the insurance, how do you keep them paying their insurance premium? Currently, one in seven automobile drivers in the U.S. is uninsured, but that doesn't stop them from driving.
- Non-criminals aren't usually held liable for criminal activity by others.
 - This would require a major change in the way liability is looked at. Insurance companies don't hold the policy holder liable, the law does. A liability law to make people responsible for what happens with property after it's sold, lost or stolen would surely be ruinous for the insurance industry. Hold criminals accountable!
- Insurance often excludes criminal behavior by the policyholder.
 - Policies are increasingly written excluding criminal behavior from claim payout. How does this protect victims or reduce crime?
- Liability insurance is usually required for public – not private use.
 - Contrary to popular belief, you don't have to have a license and insurance to have a car; just to drive it on public roads. Nor do you need to have homeowners insurance to own a home; just to obtain a mortgage.

The people who would buy this insurance, by and large, would be the people with assets and social respect to lose by breaking the law and would therefore be most unlikely to commit a gun crime in the first place.

Had Ms. Lanza had such a policy, do you really believe, knowing what we know today, that insurance underwriter would have compensated the affected victims? Considering the act was criminal, I highly doubt it.

In summary, this proposed legislation does nothing to reduce or deter violent gun crime, significantly discriminates against low-income individuals and infringes on the rights of CT citizens to arm themselves as guaranteed by the U.S. and CT Constitutions

I thank you for the opportunity to submit my views to this committee and am confident that the right course of action will be implemented.

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