

From: Tom%20Maloney <maloneyta@comcast.net>
Sent: Monday, March 18, 2013 10:07 PM
To: INSTestimony
Subject: Opposition to H.B. 6656

Thank you for accepting electronic testimony on this bill. The weather is such that the hour drive is at best risky.

This testimony is in regards to H.B. 6656 AN ACT CONCERNING LIABILITY INSURANCE FOR FIREARM POSSESSORS OR OWNERS. I strongly oppose this proposed bill on a number of points.

In the Statement of Purpose of the raised bill I do not see any 'purpose' actually provided other than to require what the bill calls for, i.e. excess insurance. To that point I would like to know what problem it is this bill is actually trying to solve. If the purpose is truly only to mandate that people buy more insurance, I would question the ethical drivers for this bill. If there is an actual problem that the bill is trying to solve, it should state exactly what that problem is.

The proposed bill mentions "*...coverage for bodily injury or property damage...*" and "*...coverage for civil and criminal defense costs and provides for reimbursement of criminal defense costs if such person uses a firearm in self defense.*" My concerns with this bill and its language are as follows:

- 1) There is no precedence anywhere else that I'm aware of in which the government mandates citizens to maintain liability insurance to cover themselves in case of self defense. If that truly is the purpose, why then would this bill not cover all citizens capable of self defense by any means, with any object, including bare hands?
- 2) In no other instance is the ability to exercise a constitutional right restricted by the requirement to maintain insurance coverage. In the oft cited example of limitations on First Amendment speech, yelling "FIRE" in a crowded theater, we wouldn't dream of requiring people to carry insurance in case they did just that.
- 3) The economic impact of mandating insurance coverage to exercise our 2nd Amendment rights is akin to the polling taxes of the past, and has been proven to be unconstitutional.
- 4) While no mention is made of an analogy to car insurance is made, it is an often enough raised subject outside this bill to be addressed. First, the ability to drive a car is not guaranteed by the Constitution and therefore truly is a privilege and not a right. Second, there is clear evidence that damage and injury by cars is a frequent and costly occurrence, i.e. you have a real problem that needed a real solution.

I know you will receive much testimony on this bill that will cover the real world, practical limitations of trying to provide insurance coverage so I will leave that to others.

In closing, I reiterate my adamant opposition to this bill or any other that mandates insurance to exercise any civil right.

Sincerely,

Tom Maloney
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