

Hello,

I'm writing in regard to the assorted bills that are being proposed to require Gun Owners to carry/purchase Liability Insurance.

So far, these bills are: HB-5268, HB-5452, & SB-140.

As an Independent Insurance Agent, here in CT & a Deer Hunter, I'm asking you to Oppose these bills.

Using Insurance as a Gun Control Measure is Wrong and simply wouldn't work to end gun violence.

The first Problem that exists is that I couldn't find any Standard/Admitted Insurance Company that would write/offer the coverage by endorsement or otherwise!

In speaking with my Insurance companies (I called 18, over the last week, for which I'm an agent for), NONE would allow/provide the coverage!

All Said they would actually seek to add an Exclusion to remove coverage, if their policy already had it (i.e. the standard Homeowners policy Already Covers It).

The next Option is looking to Surplus Lines Insurance Companies for coverage.

While talking with Surplus Brokers, none knew of ANY company that would even write such coverage..

If they even found a company that would, they believed it would be Very Expensive (Hundreds of Dollars).

All cautioned me that even if, a company offered the coverage, they would exclude "intentional acts of violence"..

So the insurance wouldn't cover a tragedy like the Sandy Hook Shooting....

I looked into the NRA's "Excess Personal Liability" Insurance, to include their Self-Defense Coverage.

At first glance, it appears to be a viable option for coverage but, there are many reasons why purchasing the coverage wouldn't be a viable option...

First off, you have to be a member of the NRA to get it.

The Next problem is that it is "Surplus Insurance" & thus Not protected by the State of CT's Guaranty Association/Fund.

Also, the most coverage available for purchase is only \$250,000.

The problem here is that I have an Umbrella Policy. My umbrella Carrier mandates that I have a minimum underlying liability limit of \$300,000. So with only \$250,000 in coverage, I would have to pay \$50,000, out of my pocket, before my Umbrella policy would drop down and provide any coverage for a claim/loss.

Lastly, their policy excludes "Intentional Acts" and Only covers accidents or self-defense...

I believe the intent of the proposed laws is so that if a gun owners shoots someone, the victim or family will have insurance to go back to make a claim against.

The problem is that no policy is gonna pay someone who sets out to do harm with a gun...

The undeniable fact that exists is No insurance in the world will bring back any victim or loved one, after a shooting.

I don't have any money to buy insurance, so I can continue to Hunt Deer & feed my family with the venison provided by the hunt!

Again, please oppose any & all Bills that require gun owners to purchase Insurance.

Respectfully yours, The Schroeder Family.

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