

Please **OPPOSE HB 430**
Firearms – Liability Insurance – Public Wearing and Carrying

We've all probably heard someone say: "Why do people worry about shoplifting? The store has insurance." Does having insurance perhaps influence a person to be more reckless and non-caring than they might otherwise be if they had to face the full consequences of their actions and decisions? This bill has a strong "be careful what you wish for" aspect that one should seriously contemplate.

The bill does not take into consideration self-insurance. What if a person is wealthy and is essentially self-insured? Why do they need to purchase something they don't need.

What is plainly evident to see is the dredging up of an excuse to strip people of their firearm rights. People behind such bills might think they are being 'clever' by hiding behind enough plausible denial but we are astute enough to see through such a rouse. Hey, I have had a professional career of 37 years working with 3 letter agencies so I know a thing or two about "plausible deniability."

Lastly, you know that this will be legally challenged given the Supreme Court *Bruen* decision which essentially said that a government must affirmatively prove that its firearms regulation is part of the historical tradition. I highly doubt you will be able to dredge up a historical tradition of forcing people to purchase an insurance policy.

Thomas J. Kasuba (registered Democrat)
2917 Rosemar Drive
Ellicott City, MD 21043-3332
tomkasubamd@netscape.net
301-688-8543 (day)
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