

Chairperson McEntee, Representative Messier, and Members of the House Judiciary Committee,

H8075 is blatantly unconstitutional. It attempts to make law-abiding Rhode Islanders pay \$1,000,000 for a liability insurance policy just to exercise a constitutional right. Firearm ownership is a right, not a privilege, and this bill weaponizes money against citizens to restrict that right. This is government overreach at its worst.

The exemption for active law enforcement and military personnel is outrageously unfair. Why should some citizens get a free pass while ordinary Rhode Islanders are punished for exercising the same constitutional right? This is not equality under the law, it is discrimination by occupation.

The financial burden alone makes this bill absurd. The cost of a \$1,000,000 policy is prohibitively expensive for the average family. Passing this law would price ordinary citizens out of a constitutional right, effectively making the Second Amendment a privilege reserved for the wealthy. This is coercive, punitive, and unacceptable.

Adding requirements to keep proof of insurance with firearms, show it to law enforcement, and obtain coverage within thirty days creates practical chaos. Rhode Islanders who already lawfully own firearms would be thrown into legal jeopardy for failing to comply with these impossible rules.

H8075 is not about safety, it's about control. It sets a dangerous precedent: tying constitutional rights to bank accounts. The right to defend oneself, one's family, and one's property should never be conditional on wealth. Law-abiding citizens should not be punished or burdened for exercising a right guaranteed by both the U.S. Constitution and the Rhode Island Constitution.

I strongly urge the Committee to reject this law outright. Rhode Islanders deserve better than having their rights sold to the highest bidder.

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