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From: Chris Morin <cmorin543@gmail.com>
Sent: Thursday, April 2, 2026 8:21 AM
To: House Judiciary Committee
Subject: Testimony on H8075 – Oppose

Follow Up Flag: Follow up
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Chair McEntee and Members of the Committee,

My name is Christopher Morin, and I am a resident of Coventry, Rhode Island. I am writing to submit testimony in opposition to H8075, An Act Relating to Insurance — Liability Insurance.

I respectfully ask the committee to reject this bill.

My position is based on three concerns:

Unconstitutional financial barrier to a fundamental right

H8075 conditions the exercise of a constitutional right on the ability to purchase and maintain a private insurance policy. Courts have consistently held that fundamental rights cannot be contingent on a recurring financial obligation. Requiring individuals to carry costly insurance as a prerequisite to lawful ownership raises serious constitutional concerns.

Creates disproportionate impact and unequal access

A mandatory \$1,000,000 insurance requirement imposes a significant financial burden, particularly on lower- and middle-income residents. This effectively creates a system where the ability to exercise a constitutional right depends on personal financial means.

Impractical and unclear implementation

This bill raises serious questions about how such a requirement would function in practice. It is unclear what policies would qualify, whether insurers would even offer coverage for lawful firearm ownership, and how compliance would be verified. Requiring proof to be carried and presented introduces additional complications and enforcement challenges.

This legislation imposes a financial mandate on a constitutional right, creates unequal access, and lacks a clear or workable implementation framework.

I urge you to reject H8075 and allow it to remain in committee.

Thank you for your time and for your service to Rhode Island.

Sincerely,
Christopher Morin
Coventry, RI