

## Anabella Mayorga

---

**From:** Daniel Chin <dj.chin@hotmail.com>  
**Sent:** Saturday, April 4, 2026 10:00 AM  
**To:** House Judiciary Committee  
**Subject:** HB 8075 Opposition

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

### Esteemed Members of the House Judiciary Committee,

I strongly oppose House Bill 8075. This bill would impose a **\$1,000,000 mandatory liability insurance requirement** on every firearm owner in Rhode Island (H 8075, §27-7-8(a)). Such a mandate is not only unconstitutional under the Supreme Court’s modern Second Amendment framework — it is also a policy that would **disproportionately and predictably harm people of color and those with limited financial resources**, effectively pricing them out of a constitutional right.

The Supreme Court has repeatedly rejected government attempts to burden the exercise of constitutional rights through financial barriers. In *Harper v. Virginia Board of Elections* (1966), the Court struck down poll taxes because the government cannot condition a constitutional right on a person’s ability to pay. In *Murdock v. Pennsylvania* (1943), the Court held that the state may not impose a license tax on the exercise of a constitutional right. And under *Bruen*, the state must demonstrate a **historical tradition** of similar regulations. There is **no historical tradition** in the United States of requiring citizens to purchase expensive insurance policies as a condition of firearm ownership.

H 8075 would create a two-tiered system of rights: the wealthy would retain their Second Amendment protections, while working-class Rhode Islanders — disproportionately people of color — would be stripped of theirs. This is the same kind of discriminatory effect the Supreme Court has condemned in other contexts. A constitutional right cannot depend on income, race, or access to financial resources.

By threatening “immediate revocation” of a person’s ability to own a firearm if they cannot afford a million-dollar insurance policy (H 8075, §27-7-8(a)), this bill does exactly what the Supreme Court has forbidden: it conditions a fundamental right on wealth.

For these reasons, I urge you to reject H 8075 as unconstitutional, discriminatory, and fundamentally incompatible with both the text of the Second Amendment and the Supreme Court’s clear guidance.

Thank you for your time and consideration.

Daniel Chin  
Coventry Rhode Island  
Rhode Island House District 25