

## Ariana Costa

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**From:** Jonathan Newkirk <noreply@not-the-end.com>  
**Sent:** Friday, April 3, 2026 5:43 PM  
**To:** Rep. Justine Caldwell; Rep. Brandon Potter; Rep. Jennifer Boylan; Rep. Marvin Knight; Rep. Carson, Lauren H.; Rep. McEntee, Carol Hagan; Rep. Patricia McGaw; Rep. Casimiro, Julie A.; Rep. Jenni Furtado; Rep. Ajello, Edith H.; Sen. Bridget Valverde; House Judiciary Committee  
**Subject:** Constituent Letter Re: RI 2026 Bill H8075 — Mandatory Firearm Liability Insurance (\$1M)  
**Follow Up Flag:** Follow up  
**Flag Status:** Completed

Dear Rep. Justine Caldwell and Sen. Bridget Valverde,

As a constituent and resident of East Greenwich, I am writing to express my strong opposition to RI 2026 H8075, the bill that would require all firearm owners to carry \$1 million liability insurance. I believe this legislation would unfairly burden law-abiding gun owners in Rhode Island, and I urge you to vote against it.

My opposition to H8075 is rooted in several concerns. First, the added expense of mandatory liability insurance would disproportionately affect low-income and fixed-income households, who may already struggle to make ends meet. In a state where the cost of living is already high, this additional financial burden could be the difference between someone being able to afford a firearm for self-defense or not. I've spoken to friends and neighbors in East Greenwich who are worried about the impact this would have on their own families, and I share their concerns.

Second, the bill's focus on liability insurance ignores the root causes of gun violence and instead shifts the responsibility to law-abiding citizens. Rather than addressing the complex issues of mental health, poverty, and education that contribute to violence, H8075 would simply add a new layer of bureaucracy and expense to the process of owning a firearm. This approach is not only inefficient but also ineffective in reducing gun violence.

Third, the implementation of H8075 would likely lead to a significant increase in uninsured firearms, as some owners may choose to forgo insurance rather than bear the added expense. This would undermine the very purpose of the bill, which is to ensure that gun owners are held accountable in the event of an accident or incident. In reality, the bill would likely drive gun ownership underground, making it more difficult to track and regulate firearms in Rhode Island.

Finally, I am concerned about the potential impact on local gun shops and sporting goods stores, which are often small, family-owned businesses. The added expense of liability insurance could be devastating to these businesses, which are already struggling to compete with larger retailers. As someone who values the importance of local businesses to our community, I believe it's essential to consider the potential consequences of H8075 on our local economy.

I urge you to vote against RI 2026 H8075 and instead focus on legislation that addresses the root causes of gun violence and promotes responsible gun ownership. Thank you for your time and service, and I look forward to hearing your thoughts on this important issue.

With appreciation for your public service, Jonathan Newkirk East Greenwich, RI